



## CURRICULUM VITAE



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 Field of Specialization: Consumer Finance

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### A. EDUCATION AND ACADEMIC QUALIFICATION

Degree	Class/Achievement	Thesis	University/Institution Awarded	Year
Ph.D	Doctor of Human Development and Family Studies Specialization: Consumer Finance	Pathways to financial success: Determinants of financial literacy and financial well-being among young adults	Iowa State University	2011
Master	Master of Consumer Science	Socialization and adolescents' financial behavior	Universiti Putra Malaysia	2002
Bachelor	Bachelor Science of Human Development Major: Resource Management and Consumer Studies	Penglibatan Masyarakat dalam Program Jiran Muda	Universiti Pertanian Malaysia	1998
Certified Financial Planner			Financial Planning Association of Malaysia	2014
Shariah Registered Financial Planner			Malaysian Financial Planning Council	2015

Sijil Kemahiran Malaysia – Perancangan Kewangan (Tahap 3-5)	Jabatan Pembangunan Kemahiran, Kementerian Sumber Manusia	2017
HRDF Trainer	Jabatan Pembangunan Kemahiran, Kementerian Sumber Manusia	2019

## B. RESEARCH AND CONSULTANCY

### Research Activities

#### Principal Investigator

No	Title	Role (Main/Co-researcher)	Sponsor/Grant & Amount (RM)	Period (year)	Status (Completed/Ongoing)
1.	Determinants of Financial Empowerment among Millennial University Students? Cross Country Evidence	<b>Principal Investigator</b>	Institut Sains Sosial & Manajemen STIAMI / RM15,000	Mac 2020-Dec. 2022	Ongoing
2.	Development of Financial Vulnerability Model for Malaysian and Indonesian Civil Servants Towards Achieving Financial Sustainability	<b>Principal Investigator</b>	Asian Association for Consumer Interest & Marketing (AACIM)   RM10,000	Jan 2021-Dec 2022	Ongoing
3.	Determinants of Financial Empowerment among Millennial University Students? Cross Country Evidence	<b>Principal Investigator</b>	Matching Grant UPM / RM10,000	Jun 2020-December. 2022	Ongoing
4.	Determinants of financial wellbeing among B40 households	<b>Principal Investigator</b>	KPT (LRGS-MRUN)  RM250,000.00	Feb 2019 – Okt 2022	Ongoing
5.	The influence of personal finance and psychological factors on financial health among Malaysia millennial youth	<b>Principal Investigator</b>	Geran Putra UPM   RM49,560	2018-2020 (24 months)	Completed
6.	Customer satisfaction at veterinary clinic in Malaysia	<b>Principal Investigator</b>	Geran Putra UPM   RM13,600	2018-2020 (24 months)	Completed
7.	Determinants of the voluntary private retirements fund saving intentions in Malaysia	<b>Principal Investigator</b>	Geran Putra UPM   RM23,250	2018-2020 (24 months)	Completed

8.	FIMM nationwide survey on unit trust scheme (UTS) and private retirement scheme (PRS)	<b>Principal Investigator</b>	FIMM   RM107,625.00	March – Aug 2019 (6 months)	Completed
9.	Financial capability and financial planning advisory services in Malaysia	<b>Principal Investigator</b>	Capital Market Development Fund (CMDf)- MFPC   RM90,000	2019 (12 months)	Completed
10.	Determinants of Debt Management Programme Dropped Out Probability Among Agensi Kaunseling & Pengurusan Kredit Debt Management Programme Participant	<b>Principal Investigator</b>	Geran Putra UPM RM18,200	2017 (24 months)	Completed
11.	Financial Capability and Financial Planning Advisory Services in Malaysia	<b>Principal Investigator</b>	Capital Market Development Fund (CMDf) RM115,000	2017 (12 months)	Completed
12.	Development of a Financial Vulnerability Model for Malaysian Households Towards Achieving Financial Sustainability	<b>Principal Investigator</b>	FRGS RM52,000	2016-2018 (24 months)	Completed
13.	Kajian Status Ekonomi Bumiputera WP Labuan	<b>Principal Investigator</b>	Perbadanan Labuan RM18,800	July-Okt. 2016 (4 months)	Completed
14.	Employee Climate Survey: Agensi Kaunseling dan Pengurusan Kredit	<b>Principal Investigator</b>	AKPK RM3,000	July-Sept. 2016 (3 months)	Completed
15.	Adik Bijak cerdas Duit: Menerapkan Budaya Kewangan Bijak Bermula Daripada Usia Awal	<b>Principal Investigator</b>	KTP RM40,180	2016-2018 (24 months)	Completed
16.	Tahap Pendayaupayaan Kepenggunaan dalam Kalangan Ketua Isirumah Wanita dan Impak Terhadap Sosioekonomi serta Psikpsosial	<b>Principal Investigator</b>	MACFEA, RM52,250	2015 -2017 (24 months)	Completed

## Co-Researcher

No	Title	Role (Main/Co-researcher)	Sponsor/Grant & Amount (RM)	Period (year)	Status (Completed/Ongoing)
1.	The Malaysian Armed Forces Personnel's Financial Readiness Index	Co-researcher	FRGS   RM85,000	2022-2024	Ongoing
2.	An integrated model of financial technology usage and financial wellbeing: A study on digital natives and digital immigrants in Malaysia	Co-researcher	FRGS   RM97,000	2022-2024	Ongoing
3.	Mortgage and Non-Mortgage Debt Influences on Malaysian Consumers Financial Strain	Co-researcher	Geran Putra UPM RM50,000	4 Dec. 2017-4 Dec. 2019 (24 months)	Ongoing
4.	Perancangan Kewangan untuk Kesejahteraan Hidup Ahli Sukan Profesional	Co-researcher	Geran Putra UPM RM50,000	15 Nov. 2017-15 Nov. 2019 (24 months)	Ongoing
5.	Kajian Impak Sukan Sea Ke-29 Kuala Lumpur 2017	Co-researcher	Ministry of Finance RM600,000	May-Dec 2017 (8 months)	Completed
6.	Feasibility of Flexible Affordable IBS Housing for Young Staters in Malaysia	Co-researcher	FRGS RM41,000	2017-2019	Completed
7.	Faktor Penentu Kesejahteraan Kewangan Dalam Kalangan Pengguna Kedai Rakat 1Malaysia (KR1M)	Co-researcher	MACFEA RM5,000	April 2017-April 2018 (12 months)	Completed
8.	Developing Neighborhood Criteria for Reducing Fear of Crime among Public Housing Residents in Malaysia Metropolitan Cities	Co-researcher	FRGS RM59,200	2016-2018	Completed
9.	Development of a Job Productivity Model for Service Sector Employees: Integration of Personal Finance-Related and Job Related Factors	Co-researcher	FRGS RM56,000	2015-2017	Completed

## Consultancy Activities

No	Name of Project/Program	Role (Lead/ Associate Consultant)	Sponsor/Grant & Amount (RM)	Period (year)	Status (Completed/ Ongoing)
1.	Consumer Satisfaction Survey 2022	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM25,000	2022 (3 months)	Ongoing
2.	Consumer Satisfaction Survey 2021	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2021 (3 months)	Completed
3.	Consumer Satisfaction Survey 2020	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2020 (3 months)	Completed
4.	Consumer Satisfaction Survey 2019	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2019 (3 months)	Completed
5.	Consumer Satisfaction Survey 2018	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2018 (3 months)	Completed
6.	Consumer Satisfaction Survey 2017	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2017 (3 months)	Completed
7.	Kajian Trend Permintaan Pembiayaan Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) di IPTA dan IPTS	Associate Consultant	PTPTN RM137,491.45	Dec. 2017 – Jan. 2018 (6 months)	Ongoing
8.	Consumer Satisfaction Survey 2016	<b>Lead Consultant</b>	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2016 (3 months)	Completed
9.	Kajian Pembangunan Pelan Strategik Keselamatan Barang Pengguna	Associate Consultant	KPDNKK RM99,936.80	Nov. 2016 – Apr. 2017 (6 months)	Ongoing
10.	Modul Pendidikan Pengguna	Associate Consultant	MACFEA RM24,000	2016 (24 months)	Ongoing

## C. PUBLICATIONS

### CITED JOURNAL

No	Description	Year
1.	Najib, M., Fahma, F., Suhartanto, D., Sumardi, R.S., & <b>Sabri, M.F.</b> (2022). The role of information quality, trust and anxiety on intention to buy food supplements at the time of Covid-19 outbreak. <i>International Journal of Pharmaceutical and Healthcare Marketing</i> , - Online Published	2022
2.	<b>Sabri, M.F.</b> , Wahab, R., Mahdzan, N.S., Magli, A.S., & Abd Rahim, H., (2022). Mediating effect of financial behavior on the relationship between perceived financial well-being and its predictors among low-income young adults in Malaysia. <i>Frontiers in Psychology</i> , 13: 1-16.	2022
3.	Wijekoon, R., & <b>Sabri, M.F.</b> , Ahmad, N., & Abdul Rahim, H. (2022). The mediating role technology adoption in the relationship between financial factors and economic well-being in Agricultural context. <i>International Journal of Academic Research in Business and Social Sciences</i> , 12(13): 114-125	2022
4.	<b>Sabri, M.F.</b> , Wijekoon, R., Abd Rahim, H., Burhan, N.A.S., Madon, Z., & Hamsan, H.H. (2022). Financial literacy, financial behavior, self-efficacy and financial health among Malaysian households; The mediating role of money attitudes. <i>International Journal of Academic Research in Business and Social Sciences</i> , 12(13): 89-97.	2022
5.	Yao, P., Osman, S., <b>Sabri, M.F.</b> , & Zainudin, N. (2022). Consumer behavior in online-to-offline (O2O) commerce: A thematic review. <i>Sustainability</i> , 14 (7482): 1-25.	2022
6.	<b>Sabri, M.F.</b> , Wijekoon, R., Burhan, N.A.S., Abdul Rahim, H., Othma, A., & Magli, A.S. (2022). The Antecedents of Financial Health in Malaysia with the Mediating Effect of Financial Vulnerability. <i>Malaysian Journal of Consumer and Family Economics</i> , 28: 100-129.	2022
7.	Magli, A.S., <b>Sabri, M.F.</b> , Abdul Rahim, H., & Othman, M.A. (2022). Payment Behavior among B40 Households during Covid-19 as a Mediator towards Financial Well-Being. <i>Malaysian Journal of Consumer and Family Economics</i> , 28: 1-32.	2022
8.	Kok Fei, C., <b>Sabri, M.F.</b> , Abdul Rahim, H., & Othman, M.A. (2022). Determinants of Financial Vulnerability among Credit Counseling and Debt Management Customers. <i>Malaysian Journal of Consumer and Family Economics</i> , 28: 33-67.	2022

9. Anthony, M., **Sabri, M.F.**, Abdul Rahim, H., & Othman, M.A. (2022). Financial Socialization and Moderation Effect of Gender in the Influence of Financial Behavior on Financial Well-Being among Young Adults. *Malaysian Journal of Consumer and Family Economics*, 28: 68-99. 2022
10. Khalisharani, H., Johan, I.R., & **Sabri, M.F.** (2022). The Influence of Financial Literacy and Attitudes towards Financial Behavior amongst Undergraduate Students: A Cross Country Evidence. *PERTANIKA Journal of Social Sciences and Humanities*, 30(2): 449-474. 2022
11. **Sabri, M.F.**, Razak, N.F., Aw, E.C.X., & Wijekoon, R. (2022). Going Green in the Workplace: Through the Lens of the Extended Theory of Planned Behavior. *PERTANIKA Journal of Social Sciences and Humanities*, 30(2): 429-448. 2022
12. Ahmad, N.S.S., Sulaiman, N., & **Sabri, M.F.** (2022). Psychological factors as mediator to food security status and academic performance among university students. *International Journal of Environmental Research and Public Health*, 19(9):5535 2022
13. Sharifuddin, S.S., Zainudin, N., & **Sabri, M.F.** (2022). An extended model of Theory of Planned Behavior to predict households' response to net energy metering program in urban Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 12(1): 1864-1879. 2022
14. Ghazali, M.F., Alwi, S.F.S., Othman, I., & **Sabri, M.F.**, & Aziz, N.N.A. (2022). The relationship between subjective financial knowledge ad financial well-being among emerging adults in Malaysia: Mediating effect of financial behaviour. *International Journal of Academic Research in Business and Social Sciences*, 12(4): 1263-1284. 2022
15. Eugene, C.X.A., Stephanie, H.W.C., **Mohamad Fazli, S.**, & Norazlyn, K.B. (2021). Go loud or go home? How power distance belief influences the effect of brand prominence on status consumption. *Journal of Retailing and Consumer Services*, 58 - Online Published 6<sup>th</sup> September 2020. (WOS/Q2) 2021
16. Emielia, M.A., **Mohamad Fazli, S.**, Norhariani, M.N., Puteri Azaziah, M.R., & Radduan, Y., & Rushita, W. (2021). Determinants of pet owner's loyalty using modified SERVQUAL. *Management Science Letters*, 11(4): 1245-1252. DOI: 10.5267/j.msl.2020.11.0014 (Scopus/Q2) (**Senior & Correspondence author**) 2021
17. Chong, K.F., **Mohamad Fazli, S.**, Amirah Shazana, M., Husniyah, A.R., & Laily, P. (2021). The Influence of Financial Literacy, Self-Efficacy and Self-Coping on Financial Behaviour of Emerging Adults. *Journal of Asian Finance, Economics and Business*, 8(3):905-915. DOI: 10.13106/jafeb2021.vol8.no.3.0905 (Scopus/Q3) (**Senior & Correspondence author**) 2021

18. **Mohamad Fazli, S.**, Thinagaran, M.D., Nik Suffian, J., Husniyah, A.R., Rushita, W., & Megawati, S. (2021). Determinants of life satisfaction among Female-Headed Households in Malaysia? *International Journal of Business and Society*, 22(1): 276-295. 2021
19. Nor Syaza Sofiah, A., Norhasmah, S., & **Mohamad Fazli, S.** (2021). Food Insecurity: Is It a Threat to University Students' Well-Being and Success. *International Journal of Environmental Research and Public Health*, 18 (11), 5267/. (WOS/Q2) 2021
20. Eugene, C.X.A., & **Mohamad Fazli, S.**, &. (2021). Single mothers' subjective well-being: Empirical evidence from Malaysia. *Health Care for Women International*, 42 (4-6):756-777. DOI: 10.1080/07399332.2020.1744148, (SSCI/JCR/Q3 ) 2021
21. Rusitha, W., & **Mohamad Fazli, S.** (2021). Determinants that Influence the Green Product Purchase Intention and Behaviour: A Literature Review and Guidng Framework. *Sustainability*, 13(6219), 1-40. (WOS/Q2) 2021
22. **Mohamad Fazli, S.**, Eugene, C.X.A., Nik Ahmad Sufian, B., Husniyah, A.R., Mohd. Amim, O., & Megawati, S. (2021). Financial literacy, behavior and vulnerability among Malaysian households: Does gender matter? *International Journal of Economics and Management*, 15(2): 241-256. 2021
23. Abd Rahim, H., Zainal, N., & **Sabri, M.F.** (2021). Identifying the Financial Status Risk Factors for Single Mothers During the Covid-19 Pandemic. *International Journal of Economics and Management*, 15(3): 423-435. 2021
24. Rushita, W., **Mohamad Fazli, S.**, & Laily, P. (2021). Poverty: A Literature Review of the Concept, Measurements, Causes and the Way Forward. *International Journal of Academic Research in Business and Social Sciences*, 11(5): 93-111. 2021
25. Poh, L.M., **Sabri, M.F.**, Abdul Rahim, H., & Wijekoon, R. (2021). Determinants of Financial Vulnerability among Civil Servants in Peninsular Malaysia, *Malaysian Journal of Consumer and Family Economics*, 27: 113-143. 2021
26. Abdul Rahim, H., Magli, A.S., **Sabri, M.F.**, & Othman, M.A. (2021). Job Satisfaction in Moderating the Influence of Debt Behaviour on Financial Strain among Homeowners, *Malaysian Journal of Consumer and Family Economics*, 27: 144-167. 2021
27. Magli, A.S., **Sabri, M.F.**, Abdul Rahim, H., Othman, M.A., Ahmad Mahzan, N.S., Mohd Satar, N., Zakaria, R.H., Janor, H. (2011). Mediation Effect by Financial Behaviour in Financial Vulnerability among B40 Households. *Malaysian Journal of Consumer and Family Economics*, 27 (S1): 191-217. 2021
28. Burhan, N.A.S., **Sabri, M.F.**, Abu Samah, A., & Wan Jaafar. W.M., & Md. 2021



- Noor, J. (2021). Does Happiness Boost the Impact of Intelligence on Economic Growth? *Mankind Quarterly*, 61(1): 129-150
29. Abdul Rahim, H., Sahudin, Z., Magli, A.S., Othman, M.A., & **Sabri, M.F.** (2021), Insurance Payment Predicting Financial Risk Management Satisfaction of Malaysian Public Sector Employees. *International Journal of Academic Research in Business and Social Sciences*, 11(12): 450-466. 2021
  30. Magli, A.S., **Sabri, M.F.**, Abdul Rahim, H., & Othman, M.A. (2021). The Influence of Financial behavior, Financial Stress and Locus Control on Financial Well-Being among B40 Housheolds in Selangor. *International Journal of Academic Research in Business and Social Sciences*, 11(12): 467-486. 2021
  31. **Sabri, M.F.**, Anthony, M., Wijekoon, R., Ahmad Suhaimi, S.S., Abdul Rahim, H., Magli, A.S., & Mat Isa, M.P. (2021). The Influence of Financial Knowledge, Financial Socialization, Financial Behavior and Financial Strain on Young Adults' Financial Well-Being. *International Journal of Academic Research in Business and Social Sciences*, 11(12): 566-586. 2021
  32. Nurrisal, A.I., Mohd. Amim, O., Husniyah, A.R., & **Mohamad Fazli, S.** (2021). Influence of Financial Behaviour on the Retirement Preparedness among Malaysian Professional Football Players. *Malaysian International Journal of Academic Research in Business and Social Sciences*, 11(12): 682-695. 2021
  33. Irwan Syah, M.Y., **Mohamad Fazli, S.**, & Shamsul Bahri, M.T., & Abu Ujum, D. (2021). Older Malaysian Taxi Drivers: Working Environment in the New Norm from Ergonomic Perspective. *Malaysian International Journal of Academic Research in Business and Social Sciences*, 11(12): 487-503. 2021
  34. Mervin, A., **Mohamad Fazli, S.**, Amirah Shazana, M., Husniyah, A.R., Mohd. Amim, O., Haslinda, A., & Nik Ahmad Suffian, B. (2021). The Financial Health and The Usage of Financial Technology among Young Adults. *International Journal of Academic Research in Business and Social Sciences*, 11 (19): 44-67. 2021
  35. Hazudin, S.F., **Sabri, M.F.**, Tengku Sharif, T.I.S., Abd Aziz, N., & Ridzuan, M.R., (2021). Underpinning Rural Momprenuers' Work-Life Balance Framework towards Sustainable Entrepreneur. *International Journal of Academic Research in Business and Social Sciences*, 11(19): 169-179. 2021
  36. Hazudin, S.F., **Sabri, M.F.**, Awang Kader, M.A.R., Ishak, M. (2021). Empowering Women-Owned Business in the Era of Digital Transformation: A Review of the Opportunities and Challenges. *International Journal of Academic Research in Business and Social Sciences*, 11(19): 231-244. 2021
  37. Abdul Rahman, S.Y., Abd.Wahat, N.W., Mohd. Rasdi, R., Abd. Rahim, N.A., 2021

- Sabri, M.F., & Abu Samah, B. (2021).** Caregivers of People with Disability at the Workplace and How Job Satisfaction is Affected? *International Journal of Academic Research in Business and Social Sciences*, 11(11): 2666-2683
38. Anthony, M., **Sabri, M.F.**, Wijekoon, R., Abdul Rahim, H., Abdullah, H., Othman, M.A., & Md. Yusoff, I.S. (2021). The Influence of Financial Socialization, Financial Behaviour, Locus of Control and Financial Stress on Young Adults' Financial Vulnerability. *International Journal of Academic Research in Business and Social Sciences*, 11(19): 289-309 2021
39. Magli, A.S., **Sabri, M.F.**, & Abdul Rahim, H. (2021). Review of the Factors Influencing and Measurements of Financial Well-Being. *International Journal of Academic Research in Business and Social Sciences*, 11(19): 310-326 2021
40. Wijekoon, R., **Sabri, M.F.**, Ahmad, N., & Abdul Rahim, H. (2021). Understanding the Path toward Family Economic Well-Being of Coconut Growers. *International Journal of Academic Research in Business and Social Sciences*, 11(19): 327-348. 2021
41. **Mohamad Fazli, S.**, Husniyah, A.R., Rushita, W., Nurul Fardini, Z., Amirah Shazana, M., & T. Syahrul, R. (2020). The Mediating Effect of Money Attitude on Association between Financial Literacy, Financial Behavior and Financial Vulnerability. *International Journal of Academic Research in Business and Social Sciences*, 10(15):340-358. 2020
42. Husniyah, A.R., **Mohamad Fazli, S.**, Fatin Farwizah, M.R., Mohd. Amim, O., & Amirah Shazana, M. (2020). Personal, Financial and Job-Related Factors Affecting Malaysian Employees' Presenteeism in the Service Sector. *International Journal of Academic Research in Business and Social Sciences*, 10(16):250-277. 2020
43. Amirah, S.M., **Mohamad Fazli, S.**, & Husniyah, A.R. (2020). The influence of financial attitude, financial behaviour and self-belief towards financial vulnerability among public employees in Malaysia. *Malaysian Journal of Consumers and Family Economics*, 25: 175-193. (Scopus/Q4) 2020
44. Husniyah, A.R., Amirah, S.M., **Mohamad Fazli, S.**, Mohd. Amim, O., & Roziah, M.R. (2020). Psychological factors contributing towards financial problem among civil service sector employees. *Malaysian Journal of Consumers and Family Economics*, 25(1): 148-171. (Scopus/Q4) 2020
45. **Mohamad Fazli, S.**, & Eugene, C.X.A. (2020). Untangling financial stress and negative workplace productivity: A serial mediation model. *Journal of Workplace Behavioral Health*, 35(4): 211-231 DOI: 10.1080/15555240.2020.1833737. (Scopus/Q3) (**Senior & Correspondence author**) 2020
46. Nuradibah, M., **Mohamad Fazli, S.**, & Catherine, S.F.H. (2020). Financial 2020

Capability and Differences in Age and Ethnicity. *The Journal of Asian Finance, Economics and Business*, 7(10):1081-1091

47. **Mohamad Fazli, S.,** Nuradibah, M., Catherine, S.F.H., Mervin. A., & Rushita, W. (2020). Effects of Gender and Income on Malaysians' Financial Capability. *Malaysian Journal of Consumers and Family Economics*, 24: 124-152. (Scopus/Q4) 2020
48. Siti Shazwani, A., Nik Ahmad Suffian, B., **Mohamad Fazli, S.,** Abdul Razak, A.R., & Saifuzzaman, I. (2020). IQ and governance contribute to entrepreneurship, but in different ways. *Journal of Social, Political and Economic Studies*, 45(3-4) Fall/Winter issue, 230-259. 2020
49. Marzieh, Z., **Mohamad Fazli, S.,** & Rusita, W. (2020). Consumer attitude towards online shopping: An empirical study among Malaysian college students. *Journal of Theoretical and Applied Information Technology*, 98(9):1490-1513. (Scopus/Q3) **(Correspondence author)** 2020
50. **Mohamad Fazli, S.,** Gudmunson, C., Griesdorn, T., & Luke, D. (2020). Influence of family financial socialization on academic success in college. *Journal of Financial Counseling and Planning*, 31(2): 267-283 (Scopus/Q3). **(Correspondence author)** 2020
51. Megawati, S., Nadia, E.P., Lilik, N.Y., & **Mohamad Fazli, S.** (2020). Enhancing customer retention using customer relationship management approach in car loan business. *Cogent Business and Management*, Vol: 7:1, 1-17, DOI: 10.1080/23311975.2020.1738200, (ESCI & Scopus/Q3) 2020
52. **Mohamad Fazli, S.,** Rushita, W., & Husniyah, A.R. (2020). The influence of money attitude, financial practices, self-efficacy and emotion coping on employees' financial well-being. *Management Science Letters*, Vol: 10:4, 889-900, DOI: 10.5267/j.msl.2019.10.007 (Scopus/Q4) **(Senior & Correspondence author)** 2020
53. Megawati, S., Hanum, R.N., Bagus, S., & **Mohamad Fazli, S.** (2020). A general structural equation model of the emotions and repurchase intention in modern retail. *Management Science Letters*, Vol: 10:4, 801-814, DOI: 10.5267/j.msl.2019.10.017 (Scopus/Q4) 2020
54. Radduan, Y., & **Mohamad Fazli, S.** (2019). Age differences on the intention to save in a voluntary retirement fund. *International Journal of Recent Technology and Engineering*, 8(3)(S2): 776-785. (Scopus/Q4) **(Senior author)** 2019
55. Husniyah, A.R., Mohd. Amim, O., **Mohamad Fazli, S.,** Roziyah, M., & Amirah Shazana, M. (2019). Financial stress predictors for civil service sector employees. *Malaysian Journal of Consumer and Family Economics*, 22(S2): 137-151. (Scopus/Q4) 2019

56. Rumaya, J., Siti Nor, Y., Nur Aqilah, M.A., & **Mohamad Fazli, S.** (2019). 2019  
Marital commitment as a function of marital satisfaction, marital investment and marital alternatives among working women in Malaysia. *Pertanika Journal of Social Sciences and Humanities*, 27(S1):61-76. (Scopus/Q3)
57. **Mohamad Fazli, S.**, & Norjumaaton, F.R., & Rushita, W. (2019). The 2019  
mediation effect of intention in the pro-environmental workplace (PEW) behavior of Malaysian public employees. *Management Science Letters*, Vol: 9(10):1567-1576, DOI: 10.5267/j.msl.2019.3.008 (Scopus/Q4) (**Senior & Correspondence author**)
58. **Mohamad Fazli, S.**, & Rushita, W. (2019). The influence of gender and 2019  
ethnicity on young adults' participation in financial education programme. *Journal of Management and Sustainability*, 9(1): 159-170. (**Senior & Correspondence author**)
59. **Mohamad Fazli, S.**, & Eugene, C.X.A. (2019). Financial literacy and 2019  
related outcomes: The Role of financial information medium. *International Journal of Business and Society*, 20(1), 286-298, doi:10.1080/14697680902878105(Scopus/Q3)(**Senior author**)
60. Mei Kei, L., Suhaily, O., Laily, P., & **Mohamad Fazli, S.** (2019). Enhancing 2019  
consumer online engagement through consumer involvement: A case of airline and hospitality services in Malaysia. *Management Science Letters*, Vol: 9:795-808, DOI: 10.5267/j.msl.2019.3.008 (Scopus/Q4)
61. Norjumaaton, F.A.R., & **Mohamad Fazli, S.**, (2019). Pro-environmental 2019  
workplace intention behaviour in the Malaysian public organization. *Asian Social Sciences*, 15(4): 60-68 (**Senior author**)
62. Abdullah N., **Fazli S.M.**, Arif A.M.M. (2019). The relationship between 2019  
attitude towards money, financial literacy and debt management with young worker's financial well-being. *Pertanika Journal of Social Sciences and Humanities*, 27(1), 361 – 387, (Scopus/Q3) (**Senior author**)
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## MASTER THESIS

### MASTER (CHAIRMAN): GRADUATED

No	Name	Thesis/ Project Title	Year
1.	Lee May Poh	Determinants of Financial Vulnerability Mediated by Financial Management Practices among Civil Servants in Peninsular Malaysia	2021
2.	Ogunleye Kemisola Christianah	Factors that determine financial well-being of families in Nigerian	2020
3.	Norjumaaton Fazhani Razak	Faktor-faktor yang mempengaruhi tingkah laku hijau di pejabat dalam kalangan penjawat awam ( <i>Factors influencing green behavior in offices among civil servants</i> )	2020
4.	Mohd. Haziman Ab Ghani	Faktor penentu kesejahteraan ekonomi subjektif dalam kalangan penjawat awam ( <i>Determinants of subjective economic well-being among civil servants</i> )	2019
5.	Obilaonu Columbus Chikezie	Factors affecting financial well-being among Nigerian students in a public university in Malaysia	2018
6.	Norashiken Ishak	Faktor penentu kesejahteraan kewangan dalam kalangan pengguna KR1M ( <i>The</i>	2018

*decisive factor in the financial well-being of consumers KR1M)*

7.	Zulfamy Mat Udi	Kesan GST terhadap ekonomi isirumah dan negara ( <i>The impact of the GST on household and national economy</i> )	2018
8.	Thinagaran A/L Moga Dass	Consumer empowerment among female hedaed households and the impact towards economic well-being	2018
9.	Nornadia Liz Zakaria	The impacat of financial capability program among school age children	2018
10.	Nurul 'Alyaa Adillah Mokhtar	Literasi dan sosialisasi kewangan dalam kalangan pelajar sekolah rendah ( <i>Literacy and financial socialization among primary school students</i> )	2015
11.	Nuraini Abdullah	Faktor yang mempengaruhi pengurusan hutang dalam kalangan pekerja muda ( <i>Factors affecting debt management among young workers</i> )	2015
12.	Teo Tze Juen	Factors affecting retirement confidence among government agency working women in Malaysia	2015
13.	Nurul Farhana Zakaria	Determinants of financial wellbeing among young executive	2014

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## MASTER (MEMBER): ON GOING

No	Name	Thesis/ Project Title	Year
1.	Mbah Chijioke Gerald	Housing ownership in Nigeria	2017
2.	Onyeonoro Chinedu Solomon	Impact of micro-credit program on economic well-being of NDE members in Lagos State, Nigeria	2016

## MASTER (MEMBER): GRADUATED

No	Name	Thesis/ Project Title	Year
1.	Nor Syaza Sofiah Ahmad	Food security status is related to psychosocial factors and academic performance among undergraduate students in UPM	2022
2.	Norlela Zainal	Kesejahteraan kewangan ibu tunggal dan tingkahlaku pembelian rumah ( <i>Single mothers welfare and behavioral finance home purchases</i> )	2017

## PhD THESIS

### PhD (CHAIRMAN): ON GOING

No	Name	Thesis/ Project Title	Year Start
1.	Amirah Shazana Magli	The determinants of financial vulnerability among b40 households	2019
2.	Anthony Ang Sang Namg	Factors affecting retirement security among PERHEBAT members	2018
3.	Teh Chuan Seng	The impact of household debt on the financial well-being of public employees	2017

4.	Zalina Mohd. Ishak	Determinants of retirement security among the Malaysian gen-y civil servants	2016
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**PhD (CHAIRMAN): GRADUATED**

No	Name	Thesis/ Project Title	Year
1.	Mervin Anthony	Determinants of financial well-Being among young adults in Peninsular Malaysia	2022
2.	Wijekoon Kuruppu Mudiyanselage Rushita Thilal	Determinants of economic well-being among Sri Lankan coconut growers and the role of technology adoption	2022
3.	Chong Kok Fei	Determinants of Financial Vulnerability among Credit Counselling and Debt Management (AKPK) Customers	2021
4.	Ahmad Fauzi Abdul Wahab	Job engagement and gold investment behavior among Malaysian income earners in the public sector	2020
5.	Radduan Yusof	Determinants of the voluntary private retirement fund saving intentions in Malaysia	2019
6.	Nuraini Abdullah	The Moderator Effects of Household Income on Parental Investment in Malaysia	2019
7.	Rajna A/P R. Anthony	The impact of a financial capability program initiative on the financial well-being of medical practitioners in Malaysia	2018
8.	Siti Yuliandi Ahmad	Predictors of financial security of female headed households in Malaysia	2017



## PhD (MEMBER): ON GOING

No	Name	Thesis/ Project Title	Year
1.	Wang Feng (FBMK) Ph. D in Mass Communication	The Influence of Douyin Generated Content and Communication Strategy on City Image Constructon	2022
2.	Umeh Valentine Onyebuchi (IPSAS)	The Factors of Rural Livelihood Responses as a Sustainable Route to Poverty Alleviation and Happiness in Nigeria	2022
3.	Ratna Khuzaimah Mohamad (OUM)	Factors Influencing Financial Management Behaviour of Young Working Adults in Malaysia. The Role of Financial Literacy as a Moderating Variable	2021
4.	Mohd Samsuri Ghazali (UiTM)	The mediating effect of religiosity on the relationship between financial literacy, financial capability and financial behavior wioth financial well-being	2019
5.	Kamaljeet Kaur	Behavior intention to adopt omni-channel retailing among malaysian consumers	2017
6.	Mahdhir Abdullah (USIM)	Debt Managemet among Public Employees	2017
7.	Othman Che Jusoh	Penambahbaikan program skuad jelajah motivasi pendidikan dan kepenggunaan serta latihan personel yang berkaitan menerusi penilaian program ( <i>Improvement of education motivation and consumer motivation squad program as well as relevant personnel training through program evaluation</i> )	2015
8.	Yuni Yulia Farikha (Universiti Teknologi PETRONAS)	Empirical post mortem of infrastructural with special reference to the PETRONAS issuance and future derivatives	2015
9.	Hidayah Sapari (UTM)	The holistic aspects of personal financial management among SME owners	2015

**PhD (MEMBER): GRADUATED**

<b>No</b>	<b>Name</b>	<b>Thesis/ Project Title</b>	<b>Year</b>
1.	Segufta Yasmin Abdul Rahman	Factors Influencing Quality of Work Life (QWL) and relationship with job performance among employees with special need child	2022
2.	Sukjeet Kaur Sandhu	Status consumption and saving behavior among working women in Malaysia	2018
3.	Leong Mei Kei	Consumer involvement, consumer online engagement, and consumer loyalty in airline and hospitality services among generation x and y	2018
4.	Nuradibah Mokhtar	Mediating effect of financial management practices between financial stress, financial knowledge, locus of control and financial well-being	2017
5.	Bahareh Fallahi Serish	Residential satisfaction among iranian home ownership in Malaysia	2016
6.	Yashota Nair a/p Tramankuti	Mediating effect of financial management practices on the relationships between economic domain dan bankruptcy probability among civil servants	2016