



International Conference on Islamic Economics, Banking, Accounting, And Zakat Waqf Management 2025

"Strengthening Islamic Financial Resilience in the
Face of Global Economic Challenges in the VUCA Era
and BANI World of Tomorrow"

30th –31st July 2025



Organized by:
Faculty of Islamic Economics and Business
UIN Kiai Haji Achmad Siddiq Jember

Co-hosted by:



website: <https://cies.febi.uinkhas.ac.id/>
Secretariat: Faculty of Islamic Economics and Business,
UIN KHAS Jember, Jl. Mataram No. 01 Jember
e-mail: febi@uinkhas.ac.id

Welcoming Remarks

Dr. Adil Siswanto, M.Par
Chairperson of the Organizing Committee
ICIEBAZ 2025



**Assalamu’alaikum warahmatullahi wabarakatuh,
Peace and blessings be upon you all.**

It is with great honor and heartfelt gratitude that I welcome all of you to the *International Conference on Islamic Economics, Banking, Accounting, and Zakat Waqf Management (ICIEBAZ) 2025*. This year, we gather under the timely and thought-provoking theme: “Strengthening Islamic Financial Resilience in the Face of Global Economic Challenges in the VUCA Era and BANI World of Tomorrow.” This theme reflects our shared concern for the shifting dynamics of the global economy, and our collective commitment to ensure that Islamic finance continues to stand strong, ethical, and adaptive amid uncertainty, complexity, and volatility.

On behalf of the organizing committee, I would like to express my deepest appreciation to all our distinguished speakers, especially those who have come from abroad and made time to share their expertise with us. Your presence truly enriches the academic and practical dimensions of this conference. I would also like to extend our warmest thanks to our co-host institutions, whose generous support and collaboration have made this conference possible and meaningful.

To all the presenters—academics, researchers, practitioners, and students—we are sincerely grateful for your contributions. Your papers and insights are the soul of this conference, bringing fresh perspectives, rigorous analyses, and relevant solutions that we hope will shape the future of Islamic economics and finance. Let this platform be a place of exchange, collaboration, and innovation across boundaries and disciplines.

Last but not least, I wish to thank the entire organizing team and all volunteers whose tireless dedication, behind-the-scenes work, and unwavering spirit have ensured that this event runs smoothly. May this conference be not only an academic gathering but also a spiritual and professional journey that brings blessings and inspiration to all of us. Thank you, and may we all have a fruitful and meaningful conference.

Wassalamu’alaikum warahmatullahi wabarakatuh.

Welcoming Remarks

Dr. H. Ubaidillah, M.Ag.

**Dean of the Faculty of Islamic Economics and Business
UIN Kiai Haji Achmad Siddiq Jember**



**Assalamu'alaikum warahmatullahi wabarakatuh,
May peace and blessings be upon us all.**

On behalf of the Faculty of Islamic Economics and Business, UIN Kiai Haji Achmad Siddiq Jember, I warmly welcome all participants to the *International Conference on Islamic Economics, Banking, Accounting, and Zakat Waqf Management (ICIEBAZ) 2025*. We are truly honored to host this esteemed academic forum, where scholars, practitioners, and policy experts come together to address one of the most pressing issues of our time: "Strengthening Islamic Financial Resilience in the Face of Global Economic Challenges in the VUCA Era and BANI World of Tomorrow." This theme reminds us of the urgent need for adaptive, ethical, and sustainable financial solutions rooted in Islamic values.

We are especially grateful to our distinguished speakers, including our international guests, for generously sharing their insights and research. Your presence elevates the quality and relevance of this conference. We would also like to extend our heartfelt appreciation to our co-host institutions, whose collaboration and support have been essential in making this event possible.

To the presenters and participants, thank you for your valuable contributions. Your scholarly work and critical reflections represent the future of Islamic economics and finance. We hope this platform not only facilitates the exchange of knowledge but also fosters long-term collaborations that transcend borders and disciplines.

Lastly, I convey my sincere gratitude to the organizing committee and all individuals who have worked tirelessly behind the scenes. Your dedication, professionalism, and attention to detail have made this conference a reality. May our discussions today lead to transformative ideas that benefit not only the academic world but also the global Muslim community and humanity at large.

Wassalamu'alaikum warahmatullahi wabarakatuh.

Welcoming Remarks

Prof. Dr. H. Hepni, S.Ag., M.M., CPEM.
Rector of UIN Kiai Haji Achmad Siddiq Jember



**Assalamu'alaikum warahmatullahi wabarakatuh,
May peace and blessings be upon us all.**

It is a great honor and privilege for me, on behalf of UIN Kiai Haji Achmad Siddiq Jember, to warmly welcome all participants to the International Conference on Islamic Economics, Banking, Accounting, and Zakat Waqf Management (ICIEBAZ) 2025. This important conference, organized by the Faculty of Islamic Economics and Business, brings together scholars, practitioners, and policymakers to reflect on a pressing theme: "Strengthening Islamic Financial Resilience in the Face of Global Economic Challenges in the VUCA Era and BANI World of Tomorrow." In a time of unprecedented uncertainty and complexity, it is vital that Islamic finance offers not only alternatives but also enduring values that uphold justice, stability, and sustainability.

We are especially honored by the presence of distinguished international speakers who have come from afar to share their knowledge and perspectives. Your participation adds great value to our academic discourse and inspires new directions in the advancement of Islamic economics and finance. Our sincere appreciation also goes to all co-host institutions and partners, whose collaboration and support have been instrumental in making this event possible.

I also extend my heartfelt thanks to the presenters from various backgrounds—researchers, students, and professionals—who have submitted their valuable work. Your contributions represent the dynamism and intellectual strength of the Islamic finance community. Let this conference be not just a platform for knowledge exchange, but also a catalyst for policy change, innovation, and impactful research.

Finally, I would like to convey my deepest gratitude to the entire organizing committee and volunteers for their commitment, energy, and professionalism in preparing this international event. May ICIEBAZ 2025 be a meaningful academic endeavor and a source of inspiration for all of us in our shared mission to build a more resilient and values-driven financial system.

Wassalamu'alaikum warahmatullahi wabarakatuh.

**1ST INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS, BANKING,
ACCOUNTING, AND ZAKAT WAQF MANAGEMENT (ICIEBAZ) 2025
30th – 31st July 2025**

About Conference

Background

In order to realize the vision of Kiai Haji Achmad Siddiq State Islamic University (UIN KHAS) to become the leading Islamic HEI in Southeast Asia by 2045 with in-depth knowledge based on local wisdom for humanity and civilization, as well as for realizing the vision of Faculty of Islamic Economics and Business (FEBI) UIN KHAS to excellent in the field of Islamic economics and business based on local wisdom values at the Southeast Asian level by 2035, so cooperation and collaboration are needed between UIN KHAS and HEI in Brunei Darussalam and Malaysia. In 2024, the FEBI UIN KHAS has agreed to focus on expanding the network of HEIs in Brunei Darussalam by strengthening cooperation and collaboration in the area of academics, research, and community service in the fields of Islamic economics and business.

One of the efforts to improve this quality is by fostering a culture of discussion and critical thinking through various academic forums. The ability of higher education institutions to produce competitive researchers is a crucial factor in enhancing overall academic quality. Therefore, initiatives that encourage and support lecturers, students, and other academics to continuously develop their research and publication skills are necessary. This will enable them to make significant contributions to the advancement of knowledge at a global level.

Objectives

This International Conference aims to foster social solidarity among domestic and international communities in formulating appropriate frameworks, models, solutions, techniques, strategies, and implementations to synergize Islamic economics and Islamic business in addressing the dynamics of global socio-economic development. The benefits of this International Conference include:

1. Building Global Solidarity – Encouraging the spirit of mutual cooperation, social awareness, and tolerance among individuals and communities in various economic aspects based on Islamic values.
2. Strengthening Understanding of Islamic Economics – Expanding knowledge on the development of Islamic economics in both public and business sectors, as well as its applications across various industries.
3. Expanding Academic and Professional Networks – Enhancing collaboration among researchers, academics, students, and practitioners across disciplines and sectors to address and resolve global economic challenges based on Islamic economic principles

Theme

“Strengthening Islamic Financial Resilience in the Face of Global Economic Challenges in the VUCA era and BANI World of Tomorrow”

Subthemes

<p>1. Islamic Economics</p> <ul style="list-style-type: none"> - Islamic Economic Policies and Instruments - Humanitarian Economics - Political Economy - Moral Economy - Social Welfare - Economic Development - Sustainability - Halal Sector - Micro Small Medium Enterprises (MSMEs) 	<p>2. Islamic Banking</p> <ul style="list-style-type: none"> - Financial Inclusion - Financial Technology - Green Financing - Environmental, Social, and Governance (ESG) - Islamic Financial Literacy - Islamic Banking and Products Development - Islamic Capital Market - Islamic Wealth Management 	<p>3. Islamic Accounting</p> <ul style="list-style-type: none"> - Development of Islamic Accounting, Auditing, and Corporate Governance - Socio-political influence on accounting and auditing regulation - Critical Analysis on Sustainability Issues - Shari’ah Audit Review and Corporate Governance - Controls and Risks in Islamic Organizations - Financial and Non-Financial Performance Measurement and Disclosure of Islamic Business or Social Organisations - Issues related to Shari’ah Supervisory Board (SSB) - Islamic Accounting Research Methodologies 	<p>4. Zakat Waqf Management</p> <ul style="list-style-type: none"> - Islamic Social Finance - Sustainable Halal - Green Transition - Social Financial Inclusion - Islamic Philanthropy for Microfinance and Nanofinance - Developing a Productive Social Finance
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FACULTY OF ISLAMIC ECONOMICS AND BUSINESS
UIN KIAI HAJI ACHMAD SIDDIQ JEMBER

In association with its partners, proudly present

INTERNATIONAL CONFERENCE

CALL FOR PAPERS on Islamic Economics, Banking, Accounting, and Zakat Waqf Management (ICIEBAZ) 2025

Strengthening Islamic Financial Resilience in the Face of Global Economic Challenges in the VUCA era and BANI World of Tomorrow

Virtual Conference | July 30 - 31, 2025
08:00 am until finished

WELCOME SPEECH



H. **Abdul Kadir Karding**, S.Pi., M.Si.
Minister of Migrant Workers Protection



Prof. Dr. **M Arskal Salim**, GP. M.Ag.
Secretary of the Directorate General of Islamic Education

INVITED SPEAKERS



Halimin Herjanto, PhD,
Marmout University, USA



Assoc Prof. Dr. **Jashim Khan**
Dongbei University of Finance and Economics, China



Assoc Prof. Dr. **Salawati binti Sahari**
University Malaysia Sarawak

KEYNOTE SPEECH



Prof. Dr. H. **Hepni**, S.Ag., M.M.
Rector of UIN KHAS



Dr. Drs. H. **Ubaidillah**, M.Ag.
Dean of FEBI



Prof. Dr. **Khamdan Rifa'i**, M.Si.
UIN Kiai Haji Achmad Siddiq, Indonesia



Dr. **Niranjan Rajanna**
Vijayanagara Sri Krishnadevaraya Tribhuvan University, India



Dr. **Sanju Kumar Singh**
Nepal School of Management

IMPORTANT DATE



TOPICS

- ✓ Islamic Economics
- ✓ Islamic Banking
- ✓ Islamic Accounting
- ✓ Zakat Waqf Management
- ✓ and many more (see on the website)

ADMINISTRATIVE OFFICE

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NurHidayat (+62 857-3305-5386)

No. 1 Mataram Street, Mangli, Kaliwates,
Jember Regency, Indonesia

All accepted papers will be included in the ISBN and DOI proceedings.
The best 10 papers will be published in the Journal of Islamic Economics Perspectives (Sinta 4) and Indonesian Journal of Islamic Law (Sinta 3).

All participants will receive a certificate of appreciation.

PAPER REGISTRATION FEE

	Early bird	Reguler
National		
Student	200.000	300.000
Non-Student	300.000	400.000
International		
Student	\$25	\$30
Non-Student	\$35	\$40

MORE INFO



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30th – 31st July 2025**

ORGANIZING COMMITTEE

Main Committee Members	
Main Advisor	Dr. Drs. H. Ubaidillah, M.Ag.
Director:	Dr. Nurul Widyawati Islami Rahayu, S.Sos., M.Si. Dr. Hj. Mahmudah, M.E.I. Dr. H. Fauzan, S.Pd., M.Si
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	Jayanti Eka Novitasari, S.E.
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Reviewer	Muhammad Fauzinudin, M.H.I (Coordinator) Nurhidayat, SE., MM Abdur Rakhman Wijaya, S.E., M.Sc Dr. Nur Ika Mauliyah, SE., M.Ak. Dr. Sofiah, M.E. Aminatus Zahriyah, M.Si -Ana Pratiwi, SE., Ak., MSA



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*“Strengthening Islamic Financial Resilience in the Face of Global Economic Challenges
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DAY 1 (30 th July 2025)	
Time	Agenda
08.00am	Opening Ceremony
09.00am	Plenary Session 1 Topic: "Sustainability Reporting Disclosure in Islamic Business and Social Organization" 1. Dr. Salawati binti Sahari (Faculty of Economics & Business, Universiti Malaysia Sarawak (UNIMAS), Malaysia) 2. Dr. Sanju Kumar Singh (Tribhuvan University, Kathmandu, Nepal School of Management)
11.00am	Plenary Session 2 Topic: "Digital Currency and Consumption: The Meaning of Money in an Era of Digital Currency" Dr. Jashim Khan (Dongbei University of Finance and Economics, China)
12.00am	Break Session
01.00pm	Parallel Session Room 1 - Sharia Accounting Room 2 - Islamic Economics Room 3 - Islamic Banking Room 4 - Zakat and Waqf Room 5 – General economics theme
04.00pm	End of day 1



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DAY 2 (31 st July 2025)	
Time	Agenda
08.00am	<p>Plenary Session 3 Topic: "Achieving Sustainable Well-Being through Islamic Economics, Islamic Banking, and Islamic Finance"</p> <ol style="list-style-type: none"> 1. Associate Professor Dr. Halimin Herjanto (Marymount University, United States) 2. Prof. Dr. Khamdan Rifa'i (Faculty of Islamic Economics and Business (FEBI), Kiai Haji Achmad Siddiq State Islamic University (UIN KHAS), Indonesia) 3. Assistant Professor Dr. Niranjana Rajanna (Department of Economics, Vijayanagara Sri Krishnadevaraya University, India)
10.00am	<p>Parallel Session</p> <p>Room 1 - Sharia Accounting Room 2 - Islamic Economics Room 3 - Islamic Banking Room 4 - Zakat and Waqf Room 5 - General economics theme</p>
01.00pm	Break Session
02.30pm	Closing and Awarding Session
03.00pm	End of Day 2



CONFERENCE CODE OF CONDUCT PARALLEL SESSION
TATA TERTIB CONFERENCE SESI PARALEL
**International Conference on Islamic Economics, Banking, Accounting,
and Zakat Waqf Management (ICIEBAZ)**
July 30th – 31st, 2025

The following items are a code of conduct that must be understood and obeyed during the conference.

Item-item berikut ini adalah tata tertib yang wajib dipahami dan ditaati selama mengikuti conference.

1. **Parallel sessions will be divided into several rooms according to the field of science and each will be led by a moderator.**
Sesi paralel akan dibagi menjadi beberapa ruangan sesuai dengan bidang ilmu dan masing-masing dipimpin oleh seorang moderator dan direview oleh satu orang reviewer.
2. **Participants must enter the appropriate meeting room 15 minutes before the parallel session starts.**
Peserta wajib masuk ke room meeting yang sesuai 15 menit sebelum sesi paralel dimulai.
3. **The name used in the ZOOM Meeting must display the name that corresponds to the account name during registration and must follow the following format: Room Number_Participant Name**
Nama yang digunakan dalam ZOOM Meeting harus menampilkan nama yang sesuai dengan nama akun ketika registrasi dan harus mengikuti format berikut: Nomor Ruangan_Nama Peserta
4. **Each presenter is given 5 minutes for presentation.**
Setiap presenter diberi waktu 5 menit untuk presentasi.
5. **Each presenter is required to operate and display their own presentation media (such as PowerPoint or video) independently using their own device**
Setiap presenter diwajibkan untuk menayangkan media presentasinya (seperti PowerPoint atau video) secara mandiri menggunakan perangkat masing-masing
6. **Every presenter must turn on the camera during the presentation and review sessions.**
Setiap presenter wajib menyalakan kamera selama sesi presentasi dan sesi review.
7. **The presenter must prepare the presentation 10 minutes before the presentation and pay attention to the duration of the presentation time that has been provided for you by the committee.**
Presenter harus mempersiapkan persentasi pada 10 menit sebelum melakukan persentasi dan tetap memperhatikan durasi waktu persentasi yang telah disediakan bagi Anda oleh panitia.
8. **The presentation will take place in a panel format, with all presenters delivering their presentations sequentially without a Q&A break between them**
Presentasi akan berlangsung dalam format panel, dimana seluruh pemakalah menyampaikan presentasi secara berurutan tanpa jeda tanya jawab di antara mereka.
9. **After all presenters have finished, reviewers will be given a maximum of 5 minutes for each paper to provide their review, comments, or academic input.**
Setelah semua pemakalah selesai, reviewer diberikan waktu maksimal 5 menit untuk setiap makalah guna menyampaikan review, komentar, atau masukan akademik.
10. **If time permits, the moderator may open a general Q&A session or a short discussion after the reviewers have finished.**
Jika waktu memungkinkan, moderator dapat membuka sesi tanya jawab umum atau diskusi singkat setelah reviewer selesai.