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## Dr. Samar Rahi

Assistant Professor at Hailey College of Banking & Finance  
University of the Punjab, Lahore, Pakistan

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### Biography

A versatile professional lecturer, seasoned researcher, management/training consultant, with seven years of corporate and three years of academic experience in various national and international institutes. Effective communicator with excellent planning, organizational, and negotiation skills as well as the ability to lead, reach consensus, establish goals, and attain results. Rahi is an active researcher, editorial board member and reviewer of several national and international journals, author of over 26 published articles in international refereed journal including ISI and Impact factor journals.

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### University Education

#### Doctor of Philosophy (Ph.D.) Marketing

Dissertation: Internet banking continuance among customers of commercial banks: The role of unified theory of acceptance and use of technology and e-service quality.

Universiti Sultan Zainal Abidin  
(UniSZA) Terengganu  
Malaysia  
2015-2018

#### Master of Philosophy (M.Phil.) Business Administration

Thesis: Moderating role of switching cost with relation to brand image internet Banking, customer's perception of public relation, customer perceived value and customer Loyalty. A case of the banking sector of Pakistan.

Superior University Lahore  
Pakistan  
2012-2014  
(CGPA: 3.46/4.00)

#### Master of Business Administration (M.B.A) Finance

Thesis: Islamic banking and its Impact on Pakistani Economy

Superior University Lahore  
Pakistan  
2009-2011  
(CGPA: 3.00/4.00)

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### Published Articles in Refereed Journals

1. **Rahi, S.**, Ghani, M. A., & Ngah, A. H. (2020). Factors Propelling the Adoption of Internet Banking: The Role of E-Customer Service, Website Design, Brand Image and Customer Satisfaction. *International journal of Business Information System* 0(0). doi: 10.1504/IJBIS.2020.10020858 (**Indexed in Scopus**)

2. **Rahi, S.,** Abd.Ghani, M., & Hafaz Ngah, A. (2019). Integration of unified theory of acceptance and use of technology in internet banking adoption setting: Evidence from Pakistan. *Technology in Society*, 58, 101120. doi: <https://doi.org/10.1016/j.techsoc.2019.03.003> (**Publisher Elsevier, Indexed in ISI, WOS, JCR, Scopus, ESCI, SSCI, Impact Factor 1.670**).
3. **Rahi, S.,** Othman Mansour, M. M., Alghizzawi, M., & Alnaser, F. M. (2019). Integration of UTAUT model in internet banking adoption context: The mediating role of performance expectancy and effort expectancy. *Journal of Research in Interactive Marketing*, 13(3), 411-435. doi: 10.1108/jrim-02-2018-0032 (**Publisher Emerald, Indexed in ISI, ESCI, SSCI, Scopus, Impact Factor 2.156**).
4. **Samar Rahi,** Mazuri Abd. Ghani, (2019) "Integration of expectation confirmation theory and self-determination theory in internet banking continuance intention", *Journal of Science and Technology Policy Management*, 0(0), <https://doi.org/10.1108/JSTPM-06-2018-0057> (**Publisher Emerald, Indexed in ISI, ESCI, Scopus** )
5. **Samar, R.,** & Mazuri, A. G. (2019). Does gamified elements influence on user's intention to adopt internet banking with integration of UTAUT and General Self-Confidence? *International Journal of Business Excellence*, 0(0). doi: 10.1504/IJBEX.2019.10016706 (**Indexed in Scopus**).
6. **Samar, R.,** & Mazuri, A. G. (2019). Integration of DeLone & McLean and Self-Determination Theory in internet banking continuance intention context. *International Journal of Accounting and Information Management*, 27(3). (**Publisher Emerald, Indexed in ISI, ESCI, Scopus** )
7. **Rahi, S.,** & Abd. Ghani, M. (2019). Does gamified elements influence on user's intention to adopt and intention to recommend internet banking? *International Journal of Information and Learning Technology*, 36(1), 2-20. doi: doi:10.1108/IJILT-05-2018-0045 (**Publisher Emerald, Indexed in ISI, ESCI, Scopus**)
8. **Rahi, S.,** & Abd. Ghani, M. (2019). Investigating the role of UTAUT and e-service quality in internet banking adoption setting. *The TQM Journal*, 31(3), 491-506. (**Publisher Emerald, Scopus**)
9. **Rahi, S.** and Abd. Ghani, M. (2018), "The role of UTAUT, DOI, perceived technology security and game elements in internet banking adoption", *World Journal of Science, Technology and Sustainable Development*, Vol. 15 No. 4, pp. 338-356. <https://doi.org/10.1108/WJSTSD-05-2018-0040> (**ESCI, Publisher Emerald, Indexed in ISI, ESCI**)
10. **Rahi, S.,** M. A. Ghani, et al. (2018). A structural equation model for evaluating user's intention to adopt internet banking and intention to recommend technology. *Accounting* 4(4).
11. **Rahi, S.,** Ghani, M., Alnaser, F., & Ngah, A. (2018). Investigating the role of unified theory of acceptance and use of technology (UTAUT) in internet banking adoption context. *Management Science Letters*, 8(3), 173-186, (**Indexed in Scopus**).
12. **Rahi, S.,** Abd. Ghani, M., & MI Alnaser, F. (2017). Predicting customer's intentions to use internet banking: the role of technology acceptance model (TAM) in e-banking. *Management Science Letters*, 7, 513-524. <https://doi.org/10.5267/j.msl.2017.8.004> (**Scopus**).

13. Alnaser FMI, Ghani MA, **Rahi S** (2017) The Impact of SERVQUAL Model and Subjective Norms on Customer's Satisfaction and Customer Loyalty in Islamic Banks: A Cultural Context. *Int J Econ Manag Sci* 6: 455. doi: 10.4172/2162- 6359.1000455
14. Alnaser, F. M. I., Ghani, M. A., & **Rahi, S.** (2018). Service quality in Islamic banks: The role of PAKSERV model, customer satisfaction and customer loyalty *Accounting* 4. doi: 10.5267/j.ac.2017.8.001
15. **RAHI, S.**, Yasin, N. M., & ALNASER, F. M. (2017). Measuring the role of website design, assurance, customer service and brand image towards customer loyalty and intention to adopt internet banking. *The Journal of Internet Banking and Commerce*, 22(S8).
16. **Rahi, S.** (2017). Research Design and Methods: A Systematic Review of Research Paradigms, Sampling Issues and Instruments Development. *Int J Econ Manag Sci*, 6(403), 2.
17. **Rahi, S.**, Ghani, M. A., & Alnaser, F. M. (2017). The Influence of E-Customer Services and Perceived Value on Brand Loyalty of Banks and Internet Banking Adoption: A Structural Equation Model (SEM). *The Journal of Internet Banking and Commerce*, 22(1), 1-18.
18. Alnaser, F. M. I., Ghani, M. A., **Rahi, S.**, Mansour, M., & Abed, H. (2017). The Influence of Services Marketing Mix (7 Ps.) and Subjective Norms on Customer's Satisfaction in Islamic Banks of Palestine. *European Journal of Business and Management*, 9(27).
19. Alnaser FMI, Ghani MA, **Rahi S**, Mansour M, Abed H (2017) Determinants of Customer Loyalty: The Role of Service Quality, Customer Satisfaction and Bank Image of Islamic Banks in Palestine. *Int J Econ Manag Sci* 6: 461. doi: 10.4172/2162-6359.1000461
20. Mazuri, A. G., **Samar, R.**, Norjaya, M. Y., & Feras, M. A. (2017). Adoption of Internet Banking: Extending the Role of Technology Acceptance Model (TAM) with E-Customer Service and Customer Satisfaction. *World Applied Sciences Journal*, 35(9).
21. **Rahi S**, Ghani M, Muhamad FJ (2016) Inspecting the Role of Intention to Trust and Online Purchase in Developing Countries. *J Socialomics* 5:191.
22. **Rahi, S.** (2016). Impact of Customer Perceived Value and Customer's Perception of Public Relation on Customer Loyalty with Moderating Role of Brand Image. *Journal of Internet Banking and Commerce*, 21(2), **(Indexed in Scopus)**.
23. **Rahi, S.**, & Ghani, M. A. (2016). Customer's Perception of Public Relation In E-Commerce and Its Impact on E-Loyalty with Brand Image and Switching Cost. *Journal of Internet Banking and Commerce*, 21(3), **(Indexed in Scopus)**.
24. **Rahi, S.**, & Ghani, M. A. (2016). Internet Banking, Customer Perceived Value and Loyalty: The Role of Switching Costs. *J Account Mark*, 5(188), 2.
25. **Rahi, S.** (2016). Impact of Customer Value, Public Relations Perception and Brand Image on Customer Loyalty in Services Sector of Pakistan. *Arabian J Bus Manag Review* S, 2, 2.

26. **Rahi, S.** (2015). Moderating Role of Brand Image With Relation to Internet Banking and Customer Loyalty: A Case of Branchless Banking. *The Journal of Internet Banking and Commerce*, 20(3), (**Indexed in Scopus**).
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### **Partially Accepted**

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27. Investigating the role of DeLone and McLean information success model and diffusion of innovation theory (DOI) in e-government services adoption: A case of digital Pakistan, Under Review, *Information and Management* ( **Publisher Elsevier, Indexed in ESCI, SSCI, Scopus, Impact Factor 4.120**).
28. Investigating customer's continuance intention to use internet banking with the integration of expectation confirmation theory and self-determination theory, **Accepted** in (*International Journal of Quality and Service Sciences*, **Emerald, ISI, ESCI, Scopus**)
29. Customer's continuance intention to use internet banking: Integration of expectation confirmation theory and self-determination theory, under review (*International Journal of Information Technology & Decision Making*,**ESCI, Scopus, Impact Factor 2.862**)
30. Impact of online shopping services on customer satisfaction with mediating role of customer perceived value under review *Journal of Science and Technology Policy Management*,(**Publisher Emerald, ESCI, Scopus** )
31. Understanding of internet banking user's continuance intention: Integration of Technology continuance theory (TCT) and Task technology fit (TTF), under review (*Information System Research* **ESCI, Scopus, SSCI, WOS, Impact Factor 2.457**)
32. The influence of travel constraints and technological factors on tourist intention to visit northern areas of Pakistan, under review (*Travel Behaviour and Society*, **Elsevier, ESCI, Scopus, SSCI, WOS, Impact Factor 3.218**)
33. Adoption of e-government services in Pakistan: Moderating role of Self-efficacy between Intention to adopt and intention to recommend e-government services, under review (*Government Information Quarterly*, **Elsevier, ESCI, Scopus, SSCI, WOS, Impact Factor 4.311**)
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### **National and International Conferences**

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1. International Scientific Conference on Economic and Social Development, Rabat, Morocco (10-05-2018)
2. International Scientific Conference on Economic and Social Development, Belgrade, Serbia (25-05-2018)
3. International Scientific Conference on Economic and Social Development, Odessa, Ukraine (21-06-2018)
4. International Academic Conference on Business and Economics UniSZA Terengganu, Malaysia (07-08-2017)
5. International Conference on Management Research, Superior University Lahore, Pakistan (11-20-2014)
6. International Conference on Growth in Emerging Markets, Superior University Lahore, Pakistan (11-21-2013)

## Conference Proceedings

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1. **Rahi, S.**, Alnaser, F. M., & Ghani, M. A. (2019). Designing Survey Research: Recommendation For Questionnaire Development, Calculating Sample Size And Selecting Research Paradigms. Economic and Social Development: Book Of Proceedings, 1157-1169. **(Indexed in ISI, CPCI - Core Collection of Web of Science)**
2. Alnaser, F. M., Ghani, M. A., & **Rahi, S.** (2019). The Implementation of Partial Least Square Modelling (PLS) For Marketing Research In Arab Countries: Introduction To Beginner Users Evidence From Islamic Banks Of Palestine. Economic And Social Development: Book Of Proceedings, 1134-1141 **(Indexed in ISI, CPCI -Core Collection of Web of Science)**
3. **Rahi, S.** (2018). Examining the Effects of Travel Constraints, Tourist Satisfaction and Website Image on Tourist Loyalty in Developing Countries Context. Economic and Social Development: Book of Proceedings, 478-487.
4. **Rahi, S.**, & Ghani, M. A. (2018b). A structural Equation Modeling (SEM-AMOS) For Investigating Brand Loyalty and Customer's Intention towards Adoption of Internet Banking. Paper presented at the Economic and Social Development (Book of Proceedings), 29th International Scientific Conference on Economic and Social Development – Rabat, 10-11 May 2018.
5. **Rahi, S.**, & Ghani, M. A. (2018b). Investing the Role of E-Services Quality and Brand Image in Internet Banking Acceptance context with Structural Equation Modeling (SEM-PLS). Paper presented at the Economic and Social Development (Book of Proceedings), 30th International Scientific Conference on Economic and Social Development – Belgrade, 25-26 May 2018.
6. Alnaser, F. M., Ghani, M. A., **Rahi, S.**, Mansour, M., Abed, H., & Alharbi, A. H. (2018). Extending the Role of SERVQUAL model in Islamic Banks with Subjective Norms, Customer Satisfaction, and Customer Loyalty. Paper presented at the Economic and Social Development (Book of Proceedings), 32nd International Scientific Conference on Economic and Social Development Odessa, 21-22 June 2018.

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## Published Books

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|---------|--|---|
| 1. Book | E-Banking Challenges and Opportunities | ISBN-13: 978-1987482287 ISBN- 10: 198748228X  |
| 2. Book | Technology Adoption Issues in Banks    | ISBN-10: 1987550366 - ISBN-13: 978-1987550368 |
| 3. Book | Structural Equation Modeling Using PLS | ISBN-10: 1987550684 - ISBN-13: 978-1987550689 |
| 4. Book | Research Design and Methods            | ISBN-10: 1987551044 -ISBN -13: 978-1987551044 |

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## Research Interest

- Technology Adoption, Pre and Post Technology acceptance issues in Banking Sector

- Behavioral Intention of Consumer, Usage of UTAUT Theory in Services Sector
- Product Conceptualization, Design, Launch and Support
- Adoption of Network Technologies in Financial Services Marketing
- Strategic Customer Management, Relationship Marketing and Consumer Behavior

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### Editorial Board Member

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- *European Business & Management* ISSN: 2575-579X
- Journal of Global Economics ISSN: 2375-4389
- Global Journal of Economics and Business (GJEB) ISSN: 2519-9285
- International Journal of Management, Accounting and Economics (IJMAE) ISSN: 2383-2126
- Account and Financial Management Journal (AFMJ) ISSN : 2456-3374
- Journal of Economics and Business (JEB) ISSN: 2621-5667
- International Journal of Managerial Studies and Research (IJMSR) ISSN: 2349-0330
- Journal of Research in International Business and Management (JRIBM) ISSN: 2251-0028
- Advisory Board Member at *Cambridge Scholars Publishing* UK
- *Austin Journal of Business Administration and Management*
- International Journal of Scientific and Management Research (IJSMR)
- Journal of Banking and Finance Management

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### Reviewer

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- International Journal of Bank Marketing (Emerald)
- Financial Innovation (Springer)
- Reviewer at Journal of Internet Banking and Commerce.
- Reviewer at International Journal of Business Administration.
- Reviewer at Research & Reviews: Journal of Social Sciences
- Reviewer at Academy of Marketing Studies Journal (AMSJ)

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### Academic Affiliation

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- Visiting Lecturer/Dissertation Supervisor for MBA/M.Phil students at UniSZA Malaysia.
- Visiting Lecturer/Dissertation Supervisor for MBA students at INTI College Malaysia.

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### Teaching Focus

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- All aspects of Marketing & Management Courses – at all levels
- Human Resource Management

- Principles of Marketing
- Organizational Behavior
- Strategic Management/Corporate Strategy/International Business
- Management Trainings, Coaching and Mentoring
- Supply Chain Management
- E-Commerce and Information System
- Corporate Finance
- Auditing
- Islamic Banking
- Research Methodology at all levels (Currently at PhD and Masters levels)
- Dissertation Supervision – at all levels

### **International Research Certifications**

<p><b><i>Certificate in Data Analysis with Smart-PLS 3.2.7, April 2018</i></b></p> <p>Instructor: Professor Dr. Abdul Hafaz Ngah</p>	<p>Universiti Malaysia Terengganu UMT, Malaysia</p>
<p><b><i>Writing and publishing for Scopus indexed journal , December 2017</i></b></p> <p>Instructor: Dr. Nurul Fadly Habidin</p>	<p>Universiti Sultan Zainal Abidin UniSZA, Malaysia.</p>
<p><b><i>Certificate in Research Methodology, October 2017</i></b></p> <p>Instructor: Professor Dr. Abdul Hafaz Ngah</p>	<p>Universiti Malaysia Terengganu UMT, Malaysia</p>
<p><b><i>Certificate in Structural Equation Modeling (SEM-PLS), August 2017</i></b></p> <p>Instructor: Professor Dr. Abdul Hafaz Ngah</p>	<p>Universiti Sultan Zainal Abidin UniSZA, Malaysia.</p>
<p><b><i>Certificate in Mastering Research - Structural Equation Modeling (SEM-AMOS), April 2017</i></b></p> <p>Instructor: Professor Dr. Zainudin Awang</p>	<p>Universiti Sultan Zainal Abidin UniSZA,UniSZA Malaysia.</p>

***Certificate in Structural Equation Modeling (SEM-PLS), March 2017***

Instructor: Professor Dr. Abdul Hafaz Ngah

Universiti Malaysia  
Terengganu UMT,  
Malaysia

***Certificate in Research Methodology, September 2016***

Instructor: Professor Dr. Zainudin Awang

Pusat Pengajian Siswazah  
Universiti Sultan Zainal  
Abidin,  
Malaysia.

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**Professional Experience**

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**University of the Punjab, Lahore, Pakistan**

**Assistant Professor**

Jan 2019-to-Present

Faculty of Commerce Hailey College of Banking & Finance,  
University of the Punjab, Lahore, Pakistan



**Responsibilities**

- Prepared and delivered lectures to students and conducted group discussions on the subjects of Principles of Marketing, Business Communications, Marketing Management, Sales Management, Supply Chain Management, Consumer Behavior, Marketing Channels, International Marketing Management, Brand Management, Organizational Behavior, Human Resource Management, Global Marketing, Business Research Methods, Quantitative techniques in Business.
- Development of new course contents in Services Marketing, including course outlines, work assignments and exam questions
- Participated in development of new courses related to Business Statistics such as Structural Equation Modeling (SEM)
- Prepared, administered and graded the examinations and reports.
- Advised the students on course and academic matters and career decision.

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**Universiti Sultan Zainal Abidin, Malaysia**

Lecturer, Marketing

2017-to-2018

**Responsibilities**

- Involved in formulation of new courses in Services Marketing, including course outlines, work assignments and exam questions





- Participated in development of new courses related to Business Statistics such as Structural Equation Modeling (SEM)
  - To engage in examining duties, i.e. the production of exam questions/papers and exam marking.
  - Prepared, administered and graded the examinations and reports.
  - Advised the students on course and academic matters and career decision.
  - Direct research programs of graduate and post graduate students and advised on research methods.
- 

### **INTI International College, Malaysia**

Lecturer, Marketing

2016-to- 2017



**INTI**  
International University  
LAUREATE INTERNATIONAL UNIVERSITIES\*

#### **Responsibilities**

- Prepared, administered and graded the examinations and reports.
  - Advised the students on course and academic matters and career decision.
  - Direct research programs of graduate and post graduate students and advised on research methods.
  - Prepared and delivered lectures to students and conducted group discussions on Business Communications, Marketing Management, Sales Management, Consumer Behavior, Distribution Networks, Marketing Channels, International Marketing Management, Brand Management, Services Marketing, Business Research Methods, Promotion Management, Advertising, and Principles of Marketing to different academic sessions.
- 

### **Saffr A/S Copenhagen, Denmark**

Business Development Manager offshore office Lahore, Pakistan 2011 - 2015



#### **About company**

Travvia is a travel technology company works in partnership with hotel suppliers, airlines, and leading Global Distribution Systems including Galileo and Amadeus. I was recruited to establish marketing communication team to execute branding, PR, events, marketing collateral development and online advertising.

#### **Key Contribution**

- Ensure implementation of marketing plans of individual properties
- Handle the business processes and standard operating procedure
- Monitoring online payment process and back office operations

- Writing of business plan and define the scope, market potential, and target market
- Responsible for market updates and dynamic changes in industry
- Formulate business strategies B2C and B2B Pricing and user engagement
- Define strategies for social media marketing, integration of social networks and content writing
- Team lead of support and quality assurance department
- Review departmental goals, accomplishments and potential problems
- Assigns work and monitors productivity to ensure high standards of quality, accuracy
- Track, analyze and communicate key performance metrics.

### **Conspicuous Achievements**

- Wrote initial business plan for “Travvia” under supervision of top management
- Saved 20% budget on marketing communication by using cost effective tools
- Established pricing strategy for B2B segment of Travvia
- Initiated daily report of market intelligence impacting on travel industry
- Performed additional duty as the head of customer support department and designed the standard operating procedures

### **Computer Marketing Company (PVT.) LTD**

Assistant Area Manager Lahore, Pakistan

2007 - 2009



### **Key Contribution**

- Responsible for stock management and distribution.
- Responsible for consulting and collaborating with company executives.
- Developing long-term relationships with clients through managing and interpreting their requirements.
- Persuading clients that a product or service best satisfies their needs in terms of quality, price and delivery.
- Calculating client quotations and administering client accounts.
- Responsible for developing the skills of the sale team.
- Proactively reviewing the outcomes of the company sales.
- Responsible for training & workshops of sales people.
- Analyzing costs and sales and preparing reports.
- Meeting regular sales targets and coordinating sales projects.

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### **Projects on Marketing**

- Change Consumer Behavior on Honda City Motors (2009)
- VALS analysis (Consumer Behavior)
- Marketing Channel Project on Pak Hero (Channel Audit)
- Customer Delight (Consumer Behavior)

### **Projects on HR**

- Function of HRM “Pearl continental hotel Lahore”
- Job Analysis (Training need assessment & Training design)

### **Projects on Finance**

- Impact of Islamic finance on Pakistan economy (Research Project)
- Financial Management Project Ratio Analysis of FFC (PVT.) LTD
- Auditing Project on PEL (PVT.) LTD
- Assessment of business risk with COSO and COCO model (Risk management)

### **Professional Achievement**

- Rewarded by CMC developer on Team Lead of the year (2009)
- Achieved sales target at Computer Marketing Company
- Got award on “Marketing Intelligence” Travia A/S, Globit Services Pvt, Ltd

### **Academic Achievement**

- Got “Excellent Research Certificate” The international Conference on “Growth in Emerging Markets 2013”
- Merit based Scholarship for MBA from Superior University Lahore, Pakistan
- Merit based Scholarship for M.Phil. from Superior University Lahore, Pakistan
- Graduate on Time Certificate (Ph.D) from Universiti Sultan Zainal Abidin (UniSZA) Malaysia.

### **Salient Skills**

- The ability to inspire, motivate and lead to a team
- The ability to work under pressure and handle challenging situations
- Confident, and enthusiastic, having capacity for innovation
- Decision-making ability and a sense of responsibility
- The ability to understand and analyze Marketing dynamics

## **Computer Skills**

- Certificate of DOM (Diploma in office Management)
- Erudite with MS Word, Excel, PowerPoint, Outlook and Photoshop
- Experience in Preparing Reports, Data Analysis & Data forecasting
- Expert in using of SPSS, AMOS, Smart-PLS (SEM Approach)

## **Personal Details**

**Date of Birth:** 20 March, 1986

**Father's name:** M.Anwer Ali

**Languages Skills:** English (British-IELTS)

**Nationality:** Pakistani

**Current Residence:** Pakistan

**Skype Name:** Samarrahi

## **Others**

<https://scholar.google.com.pk/citations?user=mc9bDA4AAAAJ&hl=en>

<https://www.scopus.com/authid/detail.uri?authorId=57003177500>

[https://www.researchgate.net/profile/Samar\\_Rahi](https://www.researchgate.net/profile/Samar_Rahi)

<http://www.researcherid.com/rid/J-8472-2016>

<https://orcid.org/0000-0003-1211-1229>

<https://lumlava.academia.edu/samarRahi>

<http://livedna.org/92.21671>

<b>Current Publication Standing</b>	<b>Google Scholar</b>
h-index	<b>13</b>
i10-index	<b>14</b>
Citations	<b>402</b>
No. of Publications listed	<b>33</b>
No. of Published Books	<b>4</b>

## Referees

- | #  | Name  | Biography   |
|----|---|---|
| 1. | <b>Dr. Mazuri Abd.Ghani</b><br><br><b>Associate Professor</b><br>Universiti Sultan Zainal<br>Abidin (UniSZA),<br>Terengganu, Malaysia<br><br>mazuri@unisza.edu.my | Dr.Mazuri Abd Ghani is an Associate Professor at Universiti Sultan Zainal Abidin (UniSZA). She is a Deputy Dean of academic and undergraduates at the Faculty of Economics and Management Sciences UniSZA. Her research interests are market orientation, brand orientation and building customer-based brand equity for higher education institutions.                         |
| 2. | <b>Dr. Abdul Hafaz Ngah</b><br><br><b>Senior Lecturer</b><br>Universiti Malaysia<br>Terengganu (UMT),<br>Terengganu, Malaysia<br><br>hafaz.ngah@umt.edu.my        | Dr.Abdul Hafaz Ngah, received his Ph.D. from Universiti Malaysia Pahang and currently a senior lecturer in School of Maritime Business and Management, Universiti Malaysia Terengganu. His research interests include Halal supply chain, Tourism Management, technology adoption and employability skills. His papers have been published in a several international journals. |