

SHORT PROGRAM

SAKİNAH TÜRKİYE 2026: Global Forum on Islamic Finance · 26-28 October 2026 · All times in Türkiye time (TRT)

DAY 1 · Monday, 26 October 2026

Online via Zoom · Dinner at İSEFAM

09.00-09.20	Opening of the Online Parallel Session	Assoc. Prof. Dr. Hakan Aslan (Director, İSEFAM) and Asst. Prof. Dr. Aam Slamet Rusydiana (Chairman of IAEI Türkiye)
09.20-09.30	Entering the Online Rooms	Organizing Committee
09.30-12.00	Online Parallel Presentations	Scientific Committee
12.00-12.15	Additional Information and Closing	Logistics Committee
17.00-19.00	International Friendship and Strategic Dialogue Dinner	Asst. Prof. Dr. Aam Slamet Rusydiana (Chairman of IAEI Türkiye)

DAY 2 · Tuesday, 27 October 2026

SAÜ Turgut Özal Kültür ve Kongre Merkezi

08.30-09.00	Registration and Coffee Time	SAKİNAH Türkiye Committee
09.00-09.15	Opening, Recitation of the Holy Qur'an, and National Anthems (Indonesia and Türkiye)	Master of Ceremony
09.15-09.25	Welcoming Speech	Prof. Dr. K.H. Nasaruddin Umar, M.A. (Chairman of IAEI and Minister of Religious Affairs, Republic of Indonesia)
09.25-09.35	Opening Remarks	Prof. Dr. Hamza Al (Rector, Sakarya University)
09.45-11.15	Plenary Session: Islamic Finance Integration for Global Crisis Resilience	Speakers: Prof. Mehmet Asutay (Durham University, UK) and Prof. Dr. Shafiullah Jan (CEIF, IMSciences Peshawar) Moderator: Assoc. Prof. Dr. Hakan Aslan
11.15-11.30	Coffee Break	IAEI Türkiye and PPI Sakarya
11.30-12.30	Leaders Talk: Shaping the Future of Islamic Economics and Finance Curriculum	Speakers: Prof. Dr. Usman Ghani (IMSciences Peshawar), Assoc. Prof. Ali Rama, Ph.D. (UIN Syarif Hidayatullah Jakarta), and Dr. Hüseyin Burgazoğlu (Sakarya University Business School) Moderator: Assoc. Prof. Dr. Mervan Selçuk (İSEFAM)
12.30-13.30	Prayer, Lunch, and Break	Organizing Committee
13.30-15.00	Session 1: Offline Parallel Presentations	Scientific Committee
15.00-15.15	Coffee Break	IAEI Türkiye and PPI Sakarya
15.15-16.45	Session 2: Offline Parallel Presentations	Scientific Committee
16.45-17.00	Coffee Break	IAEI Türkiye and PPI Sakarya
17.00-18.00	Awarding and Closing Ceremony	Master of Ceremony

DAY 3 · Wednesday, 28 October 2026

Field Study to Istanbul · PiC: Fathan Aulia Rahman

06.45-07.00	Assembly in front of the Sakarya University Guest House	Briefing and attendance check; the coach departs promptly at 07.00
07.00-09.30	Journey to Bilim ve İnsan Vakfı, Fevzipaşa, Fatih	Via the O-4 Anatolian Motorway (approximately 140 km)
09.30-12.30	Visit to Bilim ve İnsan Vakfı	Courtesy visit and discussion with the Foundation's board
12.30-13.30	Dhuhr Prayer and Lunch	Dhuhr in congregation (12.53 TRT), lunch in the Fevzipaşa area
13.30-14.00	Journey to Sultanahmet	Travel from Fevzipaşa to Sultanahmet
14.00-17.00	Hagia Sophia, Sultanahmet, and Asr Prayer	Hagia Sophia, Sultanahmet Square, and the Hippodrome; Asr in congregation (15.45 TRT)
17.00-19.30	Return Journey to Sakarya	Estimated arrival at approximately 19.30 TRT

The programme is subject to change. Prayer times follow the Diyanet calendar for 28 October 2026.

PARALLEL SESSION SCHEDULE

SAKINAH TÜRKİYE 2026: Global Forum on Islamic Finance · All times in Türkiye time (TRT)

DAY 1 • ONLINE PARALLEL SESSIONS • Monday, 26 October 2026

Zoom Link	https://tinyurl.com/Day-1-SAKINAH-Turkiye-2026
Meeting ID	851 7653 6632
Password	854969
Session	Parallel presentations: 09.30-11.45 (TRT)

Time (TRT)	Paper ID	Title	Author(s)
Room 1 • Abu Ubaid Islamic Banking Resilience Moderator: Asst. Prof. Dr. Abidullah Khan (İSEFAM, Sakarya University)			
09.30-09.45	ST2026-004	Liquidity Management Challenges in Islamic Banking: A Study of Short-Term Instruments	Adejumo Mustapha Olawale, Lateef Mutiullah Kehinde, Lateef Sodiq Taiwo, Abubakar Ajimi Badu, Muhamad Husni Bin Haji Hasbullah
09.45-10.00	ST2026-006	The Determinants of Liquidity Creation: Evidence from Islamic Rural Banks in Indonesia	Syafaat Muhari, Khomsiyah, Muhamad Nadratuzzaman Hosen, Rifki Ismal
10.00-10.15	ST2026-036	The Transmission of Global and Domestic Economic Volatility to Profit-Sharing Financing in Indonesia's Islamic Banking Sector	Lili Puspita Sari, Alfado Agustio
11.15-11.30	ST2026-043	Islamic versus Conventional Financing and Wealth Inequality in Indonesia: Evidence from the COVID-19 Pandemic	Arif Rahman, Monika Andrasari, Khairul Ali Hutasuhut, Widya Sartika Hasibuan
11.30-11.45	ST2026-061	Credit Scoring in Islamic Finance: Navigating Shariah Compliance, Risk Assessment, and Maqasid al-Shari'ah	Erika Takidah, Faizi Faizi, Zulfikri, Handika Surbakti
Room 2 • Al Ghazali Zakat and Waqf Integration Moderator: Syahrudin, S.H.I., M.Sc.Fin., Ph.D., ACCIA (IAEI Türkiye)			
09.30-09.45	ST2026-025	Does Zakat Effectively Buffer Poverty Amid Crises? A High-Frequency Quarterly Regression Analysis on Multidimensional Zakat Sectors	Indah Piliyanti, Toto Suharto, Rahmawan Arifin, Febriani Astuti, Aufa Rizka Azzumi
09.45-10.00	ST2026-019	Analysis of the Effectiveness of the BAZNAS Scholarship Program in Transforming Mustahik into Muzakki	Regita Aulia Dikari Sutanto, Ranti Wiliasih
10.00-10.15	ST2026-029	Developing an Integrated Digital Governance Ecosystem Framework for Zakat and Waqf Institution	Rodame Monitorir Napitupulu, Sovia Nur Fadilah Siregar, Salwa Salza Bila Nasution
11.15-11.30	ST2026-032	(From) Philanthropy to Geopolitics: Repositioning Zakat and Waqf as Islamic Fiscal Instruments of Soft Power in Shaping the SDGs Framework	Sarmiana Batubara, Rahmat Husein Lubis, Afryola Putri, Dina Fahdiani
Room 3 • Al Maqrizi Sharia Stock Stability; Takaful; Green Sukuk Moderator: Assoc. Prof. Dr. Shabeer Khan (Al-Yamamah University, KSA)			
09.30-09.45	ST2026-028	The Employment Effect of Sukuk and Regulatory Quality: A Cross-Country Analysis of OIC Nations	Mohammad Iqbal Irfany, Suwandi, Aam Slamet Rusydiana
09.45-10.00	ST2026-035	Public Perception and Media Framing Analysis of Stock Waqf: An NLP-Based Sentiment Analysis on the Istiqlal Global Fund Issue	Fikrie Lazuardi Imaduddin, Muhammad Faiz Andeaz Fawwaz, Windiya Saputri
10.00-10.15	ST2026-037	Navigating Uncertainty in Islamic Equity Markets: The Impact of Global Economic Policy Uncertainty, Gold, Inflation, and Sukuk on Indonesia's Sharia Stock Index	Musa Radhitia Wafi, Muhammad Anwar Fathoni
11.15-11.30	ST2026-059	Implementing IFRS 17 Across Jurisdictions: Comparative Evidence on Challenges, Opportunities, and Reporting Implications	Asep Rahmat Suwandha, Gatot Nazir Ahmad, I Gusti Ketut Agung Ulupui
11.30-11.45	ST2026-038	The Effects of ESG, Governance, Emissions, and Social Performance on Profitability: Evidence from Indonesia and Malaysia through an Islamic Economics Lens	Jubaedah, Yudi Nur Supriadi, Airlangga Surya Kusuma, Maheran Zakaria

Time (TRT)	Paper ID	Title	Author(s)
Room 4 • Ibn Khaldun Halal Industry Recovery; Global Regulation Harmonization Moderator: Dr. İsmail Bektaş (İSEFAM, Türkiye)			
09.30-09.45	ST2026-030	Financing Halal Industry Recovery: The Role of Islamic Finance, Business Resilience, and Digital Capability	Utari Evy Cahyani, Dia Purnamasari, Ahmad Rianto Lubis, Dimas Aji Wardana
09.45-10.00	ST2026-052	Economic Empowerment Strategies Through Halal Tourism Development in Tasikmalaya: An Analytic Network Process Approach	Lina Marlina, Joni, Trisna Wijaya, Kartawan
10.00-10.15	ST2026-054	Developing a Circular Halal Wellness Decision Framework for Rural Tourism: Evidence from Taraju, Indonesia	Akbar Rizqi Kurniawan, Mochamad Fajar Deliaz, Feni Mustika Sari
11.15-11.30	ST2026-002	Human-AI Collaboration in UAE Organizations: Effects of AI-Enabled HR Analytics on Employee Performance and Retention in the Hospitality Sector	Walid K. Alrawi, Jackie Lou O. Raborar, Sali Adnan Mohammad
Room 5 • Abu Yusuf Zakat and Waqf Integration; Islamic Microfinance for MSMEs Moderator: Assoc. Prof. Dr. Salih Ülev (İSEFAM, Türkiye)			
09.30-09.45	ST2026-021	Social Capital and Community Empowerment Through Mosque-Based Service Management: Evidence from Jogokariyan Mosque, Indonesia	Novita, Harwan Ony Prasetyanto, Umar Haidar Faizurrahman, Abu Bakar Mujahid
09.45-10.00	ST2026-034	University-based Zakat Mechanisms: A Pathway to Strengthening Local Economies and Advancing Sustainable Development	Ade Nur Rohim, Fadhli Suko Wiryanto, Lili Puspita Sari
10.00-10.15	ST2026-033	The Influence of Digital Economy on the Income of MSMEs with Digital Literacy as a Moderating Variable	Annida Karima Sovia, Sri Afni, Intan Purnama Sari
11.15-11.30	ST2026-053	Islamic Microfinance Literacy among Micro-Enterprises: Challenges and Strategic Solutions	Agus Ahmad Nasrulloh, Asep Suryanto, Tuti Adi Tama
11.30-11.45	ST2026-060	Islamic Microfinance and MSME Financial Inclusion: Mapping the Intellectual Structure and Thematic Evolution of a Fragmented Field (2013-2026)	Wahyu Wastuti, Erika Takidah, Achmad Fauzi, Umi Widyastuti
Room 6 • Al Mawardi Sustainable Islamic Finance Moderator: Mohamad Handi Khalifah, A.Md., S.E., M.Si., Ph.D. (IAEI Türkiye)			
09.30-09.45	ST2026-023	Fintech and Women's Financial Inclusion in Pakistan: A Primary Study of Women's Digital Financial Usage	Ali Abdullah Rizvi, Rameesha Adil, Fahad Abdullah Rizvi
09.45-10.00	ST2026-042	Islamic Financing, Industrialization, and the Dynamics of Wealth Inequality in Indonesia	Arif Rahman, Monika Andrasari, Widya Sartika Hasibuan
10.00-10.15	ST2026-045	The Way of Islamic Banking Sustainability Practice Research	Aryadimas Suprayitno, Monika Andrasari, Sukma Hayati Hakim
11.15-11.30	ST2026-046	Does Islamic Finance Mitigate Carbon Footprint? Empirical Insight from 14 OIC Nations	Widya Sartika Hasibuan, Aryadimas Suprayitno, Putri Aulia, Arif Rahman, Monika Andrasari
11.30-11.45	ST2026-056	Collaborative Ecosystem Model for the Economic Independence of Pesantren in West Java	Joni, Cecep Soleh Kurniawan
Room 7 • Ibn Taimiyyah Sharia Fintech and Crisis Recovery Moderator: Assoc. Prof. Dr. Mervan Selçuk (İSEFAM, Türkiye)			
09.30-09.45	ST2026-003	Digitalization and Financial Inclusion in OIC Economies: A Fixed-Effects Panel Data Analysis	Amjad Hassan
09.45-10.00	ST2026-014	Assessing the Readiness of Sharia Fintech as a Solution for Equitable Digital Financial Access in Indonesia	Fatah Ali Basya, Achmad Tubagussurur, Muhammad Irsyad Elfin Muhtaba, Sutantri
10.00-10.15	ST2026-044	Exploring the Dynamics of Digital Islamic Finance Research	Aryadimas Suprayitno, Sukma Hayati Hakim, Khairul Ali Hutashut
11.15-11.30	ST2026-057	Islamic Finance in Times of Crisis: Mapping Research Evolution, Adaptive Strategies and Future Directions	Hilman, Afidah Nur Aslamah, Ayunda Andini Putri, Nabilah Zahwah
11.30-11.45	ST2026-058	From FinTech to RegTech: A Systematic and Bibliometric Review of Digital Shariah Governance in Islamic Finance	Afidah Nur Aslamah, Hilman, Ghina Khalisa, Fitrianti

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Room 8 • Al Syaibani Sustainable Islamic Finance Moderator: Denizar Abdurrahman Mi'raj, S.E.I., M.S.E.I., Ph.D. (IAEI Türkiye)			
09.30-09.45	ST2026-022	Carbon Sink to Community Resilience: An Islamic Moral Economy Perspective on Carbon Partnership in the Katingan Mentaya Project, Indonesia	Wahyu Akbara, Ma Tin Cho Mar, Muhammad Riza Hafizi, Rahmad Kurniawan, Muhammad Fahreza Setiawan, Muhammad Rani
09.45-10.00	ST2026-018	Business Model Canvas Development for Sustainable Waqf Forest Ecotourism through an Action Research Approach	Khalifah Muhamad Ali, Nur Islamiah, Novindra, Miftahul Jannah, Mu'minah Mustaqimah, Chandra Kirana Shaleha, Aida Fitri Yasmin
10.00-10.15	ST2026-031	Commodity Dependence and Structural Transformation in Sumatra: Digitalization, Infrastructure, and the Role of Sustainable Islamic Finance	Ismail Pulungan, Delima Sari Lubis, Risma Purnama Sari, Nico

DAY 2 • OFFLINE PARALLEL SESSIONS • Tuesday, 27 October 2026

Venue: SAÜ Turgut Özal Kültür ve Kongre Merkezi, Sakarya University • Session 1: 13.30-15.00 • Coffee break: 15.00-15.15 • Session 2: 15.15-16.45

Time (TRT)	Paper ID	Title	Author(s)
Room 1 • İbn Qayyim Session 1 Moderator: Asst. Prof. Dr. Ali Can Yenice (İSEFAM, Türkiye)			
13.30-13.45	ST2026-017	Sustainability Performance of Islamic Banks in Major D-8 Countries and Its Impact on Risk-Taking Behavior	Nurshifa Vathia, Aimatul Yumna, Ugi Suharto
13.45-14.00	ST2026-040	The Moderating Role of Religious Expectation in the Relationship Between Service Quality and Customer Satisfaction	Habiba Pasoon, Abidullah Khan, Ali Can Yenice, Tahin Mahmood
14.00-14.15	ST2026-024	Towards an Integrated Islamic Microfinance Model for MSMEs' Crisis Resilience in Tanzania: A Conceptual Paper	Fatma Omar
14.15-14.30	ST2026-005	Islamic Banking Governance Principles: Bankers' and Shariah Scholars' Perspective	Adnan Malik, Karimullah
14.30-14.45	ST2026-048	Global Zakat Regulatory Standards Towards a Humanitarian Governance Framework	Muhajirin, Siti Umi Nurbaidah
14.45-15.00	ST2026-050	Impact of Macroeconomics and Economic Policies on Earnings Management: A Study of Islamic and Conventional Banks in the OIC Countries	Ibnu Qizam, Abdul Hafiz, Ahmad Afif
Room 1 • İbn Qayyim Session 2 Moderator: Asst. Prof. Dr. Mohamed Zakaria Fodol (İSEFAM, Central Africa)			
15.15-15.30	ST2026-027	Optimizing Income Protection for Asnaf Communities by Integrating Zakat and Waqf into an Expected Utility Microtakaful Framework	Nurin Haniah Asmuni, Norkhairunnisa Redzwan, Arwin Idham Mohamad, Muhammad Nadzri Ahmad Jailani
15.30-15.45	ST2026-047	Sukuk and Crowdfunding Performance: Evidence from Equity Crowdfunding Campaigns	Ali Rama
15.45-16.00	ST2026-013	Immediate Protection Endures, Long-Term Welfare Contributions Diminish: ESG Performance During COVID-19 in Indonesian Shariah-Listed Companies	Sylva Alif Rusmita, Fadillah binti Mansor, Nor Aini binti Ali
16.00-16.15	ST2026-026	Building Halal Trust: Halal Authenticity, Digital Engagement, and Experiential Value as Drivers of Revisit Intention	Shinta Amrina Rosadha, Risqi Putri Hidayati, Shabira Maharani
16.15-16.30	ST2026-051	The Implementation of DSN-MUI Fatwas in Islamic Business Institutions: A Study on Sharia Hospitals, Sharia Hotels, and Sharia Multi-Level Marketing	Yuke Rahmawati
Room 2 • Al Syatibi Session 1 Moderator: Asst. Prof. Dr. S M Rashed Jahangir (Sakarya University, Bangladesh)			
13.30-13.45	ST2026-039	Zakat in Disaster Contexts: An Integrative Review and Evidence-Bounded Resilience Framework	Hartato Rianto, Aam Slamet Rusydiana
13.45-14.00	ST2026-064	Prophetic Communication Framework for Integrated Zakat and Waqf Literacy: Bridging Public Trust and Digital Philanthropy	Taufik Rahman
14.00-14.15	ST2026-012	The Position of the State in the Global Economy and the Vulnerability of Middle-Income Groups: A Comparative Study Through the Lens of Dependency Theory and World-Systems Analysis	Hüda M. Almuallim
14.15-14.30	ST2026-063	Charting the Landscape of Islamic Agricultural Financing Research: Challenges, Gaps, and Lessons for Indonesia	Ika Khusnia Anggraini, Mohd Rizal Muwazir, Kamaruzaman Noordin
14.30-14.45	ST2026-015	Green Coin Rating and Generation Z Loyalty: Evidence from Indonesian Islamic Commercial Banks	Sri Harmunis, Resfa Fitri, Yekti Mahanani, Asep Nurhalim, Laily Dwi Arsyianti
Room 2 • Al Syatibi Session 2 Moderator: Prof. Dr. Karim Ullah (IMSciences Peshawar, Pakistan)			
15.15-15.30	ST2026-001	Beyond Compliance: Legal Consciousness and the Bureaucratization of Zakat among Civil Servants in Indonesia	Muhammad Deni Putra
15.30-15.45	ST2026-016	Strengthening Accuracy Policy for Beneficiaries of Educational Scholarship Disbursement: Case Study of MDJ Program of BAZNAS BAZIS DKI Jakarta	Andi Muhammad Hamas Akbar, Zaimudin Al Mahdi Moka

Time (TRT)	Paper ID	Title	Author(s)
15.45-16.00	ST2026-062	Analysis of Cash Waqf Literacy as Shari'ah Investment and the Intention of Cash Waqf Donation (Indonesia and Malaysia)	Asri Noer Rahmi, Asmak Abd Rahman
16.00-16.15	ST2026-066	Institutional Management of Islamic Social Finance Sectors in Indonesia	Zaimudin Al Mahdi Moka
16.15-16.30	ST2026-065	Zakat as a Sustainable Solution for Single Mothers: An Analytical Study of the Malaysian Practice	Abdul Hafizkhon
16.30-16.45	ST2026-049	From Charity to Capital: Cash Waqf Linked Sukuk (CWLS) as a Blended Finance Model for Sustainable Development in Indonesia	Nofrianto
TBC	ST2026-020	Why does Muzakki Disburse Zakat Directly to Mustahik?	Khalifah Muhamad Ali, Indah Fresma Sari, Miftahul Jannah, Laily Dwi Arsyianti, Mu'minah Mustaqimah

Presenters are requested to join their room at least 10 minutes before the session starts. The schedule may be adjusted by the Organizing Committee.