




DR. MASRINA NADIA MOHD SALLEH

SENIOR LECTURER, FACULTY OF ECONOMICS & MANAGEMENT,
NATIONAL UNIVERSITY OF MALAYSIA [UKM]

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 Dr Nadia Salleh

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 Dr Masrina Nadia Mohd Salleh



ACADEMIC QUALIFICATION

- **Doctor of Philosophy (FinTech)** | *University of Technology Malaysia, Kuala Lumpur Malaysia [UTM]*
- **Master of Science in Finance, Investment & Risk** | *University of Kent, Canterbury, United Kingdom*
- **BBA Hons. In Finance** | *University Technology MARA, Shah Alam, Malaysia [UiTM]*
- **Diploma in Business Studies** | *University Technology MARA, Terengganu, Malaysia [UiTM]*



PREVIOUS APPOINTMENT

- Lecturer II [**INTI International**]
Australian Degree Program (Swinburne University Technology, Australia & University of Wollongong, Australia)
- Lecturer [**NILAI University**]
- Lecturer [**TAYLORS University**]
- Lecturer [**UNIKL Business School**]
- Lecturer [**LINTON University College**]
- Investor Relations [**DRB Hicom Bhd**]



RESEARCH IMPACT

- Google Scholar
- Publons
- Scopus
- ORCID
- Web of Science
- ERA



AREAS OF INTEREST

- Financial Innovation, Digital Finance
- FinTech
- SDGs
- Sustainable Finance
- Artificial Intelligence in Finance
- Corporate Governance and Corporate Social Responsibility (CSR)
- Financial Inclusions
- Green and Climate Finance
- Financial Analytics / Business Analytics



BIOGRAPHY

Dr. Masrina Nadia Mohd Salleh is an accomplished lecturer and researcher with over 10 years of experience in FinTech, financial innovation, and related fields. Her research explores diverse areas, including AI and dialect recognition, financial management skills, curriculum design, and blockchain applications. She is currently a Senior Lecturer at the Faculty of Economics and Management (GlobDe), National University of Malaysia (UKM).

Her publications demonstrate her active engagement in research. Her work has been published in Scopus-indexed journals such as the Forum for Linguistic Studies, Nanotechnology Perceptions, International Journal of Communication Networks and Information Security, International Journal of Business and Globalisation, International Journal of Mechanical Engineering, Journal for ReAttach Therapy and Developmental Diversities, and the International Journal of Advanced Science and Technology. She has also contributed to the 2023 3rd International Conference on Advance Computing and Innovative Technologies in Engineering, ICACITE 2023. Her publication in The Empirical Economics Letters is ranked by AEA, ABDC, and ERA.

In addition to her publications, she is actively involved in the academic community, serving as a reviewer for reputable publishers and journals including Bentham Science Publishers, Science Publishing Group (USA), Journal of Governance and Integrity, and Journal of Islamic Marketing. Strong expertise in delivering engaging lectures, conducting impactful research, and fostering collaborative partnerships to drive financial innovation and achieve Sustainable Development Goals.



AREAS OF TEACHING EXPERTISE

1. Fixed Income and debt Markets
2. Foundations of Statistic
3. Alternative Investments
4. Financial Statistics
5. Advanced Innovative Business Practice
6. Industry Consulting project
7. Financial Markets and Institutions
8. Advanced Corporate Finance
9. Financial Statement Analysis
10. Investment
11. Retirement Planning and Financial Management
12. Contemporary Issues in Financial Markets
13. International Finance Corporate Finance & Quantitative methods for Business
14. Financial Markets and Institutions
15. Fundamental Of Finance
16. Introduction to Finance
17. Personal Finance
18. Islamic Finance
19. Business Mathematics
20. Organizational Behavior
21. Ethics and Governance



GRANT

1. Seed Grant 2021 INTI University Nilai



PUBLICATION

1. Alwi, S., **Mohd Salleh, M. N.**, & Md Mansor, M. N. (2025). AI and Dialect Recognition: Challenges and Opportunities in Linguistic Diversity. Forum for Linguistic Studies, 7(2), 1052–1062. <https://doi.org/10.30564/fls.v7i2.7894>
2. Bahaman, M. A., Yusoff M. Y. M., Abdullah, M. Z., Baharudin, S. M., Nordin, M. N., Ghani, A. H. A., **Salleh, M. N. M.** (2025) Theoretical Framework of Financial Management Skills Among Special Needs Blind Students. Advances in Nonlinear Variational Inequalities, 28(5s), 45-50. <https://doi.org/10.52783/anvi.v28.3599>
3. Hashim, S. N. A., Sathianarayan, P., Ismail, A. F. M. F., **Salleh, M. N. M.**, Ghani, M. A. A., Lutpi, N. M., Abbas, M. S. (2024). Leveraging Artificial Intelligence to Personalize Curriculum Design: Innovations and Challenges. Nanotechnology Perceptions, 20(S14), 3122-3126. <https://doi.org/10.62441/nano-ntp.vi.3256>
4. Nordin, M. N., Ismail, S. Z., Bahadin, S. A., Yusuf, R. A., **Salleh, M. N. M.**, Anuar, F. N., & Krishnan, V. (2024). Multisensory Method in the Study of Language Skills of Students with Special Educational Needs with Visual Impairment: A Preliminary Concept. International Journal of Communication Networks and Information Security, 16(3), 109-112.
5. Mustapha, M., Yakob, N., Abdullah, S. M. M., Ariff, F. M., **Salleh, M. N. M.** (2024). Optimizing in Human Capital Investment for Economic Growth: A Review Within The Engineering Sector. Nanotechnology Perceptions, 20 (S13), 2156-2162. <https://doi.org/10.62441/nano-ntp.vi.3352>
6. Nordin, M. N., Abbas, S. N. A., Maidin, M. S., & **Salleh, M. N. M.** (2023). Curriculum Redesign in the Computer Science to Enhance the Psychology and Rehabilitation Awareness of the Blind Special Education Student. Journal for ReAttach Therapy and Developmental Diversities, 6, 10-20.

7. **Salleh, M. N. M.,** & Tasnim, R. (2022). Fintech in Malaysia: a systematic literature review on published literature. *International Journal of Business and Globalisation*, 30(3-4), 524-543.
8. Alwi, S., Alpandi, R. M., Yusof, S. H., **Salleh, M. N. M.,** & Peng, T. S. (2022). The evidence of industrial revolution 4.0 through the adoption of financial technology (FINTECH) during COVID-19 pandemic among Malaysians. *Int. J. Mech. Eng.*, 7(4), 125-131.
9. Ismail, A. F., Abbas, M. S., & Halim, K. H. K., Alwi, S., **Salleh, M. N. M.,** Basir, M. I. N., Abdullah, S. M. M. (2022). Impact of Covid 19 Outbreak on Malaysian Islamic Equity Funds: An Evidence from Efficient Market Hypothesis and Signaling Theory. *The Empirical Economics Letters*, 21 (1).
10. Alwi, S., **Salleh, M. N. M.,** Alpandi, R. M., Ya'acob, F. F., & Abdullah, S. M. M. (2021). Fintech as financial inclusion: Factors affecting behavioral intention to accept mobile e-wallet during Covid-19 outbreak. *Turkish Journal of Computer and Mathematics Education*, 12(7), 2130-2141.
11. Alwi, S., **Salleh, M. N. M.,** Alpandi, R. M., Ya'acob, F. F., & Abdullah, S. M. M. "Fintech as financial inclusion: Factors affecting behavioral intention to accept mobile e-wallet during Covid-19 outbreak." *Turkish Journal of Computer and Mathematics Education* 12, no. 7 (2021): 2130-2141.
12. Alwi, S., Alpandi, R. M., **Salleh, M. N. M.,** Salam, M. S. M., Ya'acob, F. F., & Of, A. J. F. V. (2020). Financial Viability Of Malaysian Top-10 Pension Funds And Insurance Companies Based On Multiple Explanatory Variables. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17(10).
13. Jaini, A., Sabri, N. A. A., Zainol, N. R., Daud, N. I. M., & **Salleh, M. N. M.** (2020). Emphasizing enviropreneurial marketing strategy in SMEs businesses: A conceptual paper.
14. Basir, I. N., Alwi, S., **Salleh, M. N. M.,** & Mohd, S. N. A. (2020). The occurrence of FinTech: The insight into the world of cryptocurrency from a Chinese investment perspective. *Test Engineering and Management*, 83(1089), 1089-1100.
15. Jasme, N. D., Alwi, S., **Salleh, M. N. M.,** Mala, I. N. B., Jaini, A., & Sabri, N. A. A. (2020). Forecasting Stocks Prices Of Glcs Using The Capital Asset Pricing Model: From The Event Of Political Elections In Malaysia. *PalArch's Journal of Archaeology of Egypt/Egyptology*.
16. Alwi, S., **Salleh, M. N. M.,** Malan, I. N. B., Aslam, S. N. A. M., Alpandi, R. M., & Izyan, M. N. (2020). IS the financial engineering well affected by covid19 and us trade war? Predicting the derivatives usage among banks in Malaysia. *PalArch's Journal of Archaeology of Egypt/Egyptology*.
17. **Salleh, M. N. M.,** Tasnim, R., Alwi, S., Hassan, M. S., & Zainuddin, N. M. (2019). The Fintech Based Entrepreneurs" Intention: A Significant Entrepreneurial Alertness towards Entrepreneurs" Intention in Financial Services Transformation. *International Journal of Innovative Technology and Exploring Engineering (IJITEE)*, 8, 598-607.
18. Alwi, S., **Salleh, M. N. M.,** Kamaruddin, H., Alpandi, R. M., & Razak, S. E. A. (2019). The e-wallet usage as an acceptance indicator on Financial Technology in Malaysia. *Religación: Revista de Ciencias Sociales y Humanidades*, 4(21), 45-52.
19. Alwi, S., Razak, S. E. A., Aslam, S. N. A. M., Basir, I. N., & **Salleh, M. N. M.** (2019). Enterprise risk management and corporate governance strategic: Emerging firm value. *Enterprise Risk*, 28(18), 305-315.
20. Alwi, S., Alpandi, R. M., **Salleh, M. N. M.,** & Najihah, I. (2019). An empirical study on the customers' satisfaction on FinTech mobile payment services in Malaysia. *International Journal of Advanced Science and Technology*, 28(16), 390-400.
21. Alwi, S., **Salleh, M. N. M.,** Razak, S. A., & Naim, N. (2019). Consumer acceptance and adoption towards payment-type fintech services from Malaysian perspective. *International Journal of Advanced Science and Technology*, 28(15), 216-231.
22. **Salleh, M. N. M.,** & Tasnim, R. (2018). The "Ideal" TH Model Framework to Promote Knowledge Talent: a Malaysian Case. *International Journal of Engineering & Technology*, 7(3.30), 19-23. <http://dx.doi.org/10.1504/IJBG.2022.123633>



CONFERENCE

1. **Salleh, M. N. M.,** Alwi, S., Peng, T. S., Rahmat, R., Hamzah, A. A., & Kaspin, S. (2023, May). Blockchain Applications Beyond Cryptocurrency: a Focus on Decentralized Markets and Contract Management. In *2023 3rd International Conference on Advance Computing and Innovative Technologies in Engineering (ICACITE)* (pp. 1107-1111). IEEE.
2. Alwi, S., **Salleh, M. N. M.,** Abu, M., Ismail, A. F., Abbas, M. S., & Fadzilah, A. H. H. (2023, May). Concept of integration of blockchain and artificial intelligence. In *2023 3rd International Conference on Advance Computing and Innovative Technologies in Engineering (ICACITE)* (pp. 1160-1163). IEEE.
3. 2021 EDUTech Conference
4. **Salleh, M. N. M.,** & Tasnim, R. Fintech in Malaysia: a systematic literature review on published literature. 2019 Scientia Academia Conference
5. 2019 Repesea National Conference

6. **Salleh, M. N. M., & Tasnim, R. .** The “Ideal” TH Model Framework to Promote Knowledge Talent: a Malaysian Case. 2017 3rd Asia International Conference



MANUSCRIPT REVIEW

1. Invited to review manuscript entitled “Sustainable Economic Growth and Saudi Arabia Vision 2030: An Input-output key Sectors and Total Factor Productivity Analysis” for International Journal Of Economics And Management
2. Invited to review manuscript entitled “The Impact of AI and Machine Learning on Business Model Innovation,” for International Journal of Innovation and Business Strategy (IJIBS) which is a blind-peer reviewed journal published by the International Business School (IBS) Universiti Teknologi Malaysia (UTM). The journal is currently listed in the Cabell directory. (2025)
3. Invited to review “Ethics in Doctorate Research: A Journey through Research Paradigms“ for Journal of Governance and Integrity (2024)
4. Invited to review “Ethics in Doctorate Research: A Journey through Research Paradigms“ for Journal of Governance and Integrity (2024)
5. Invited to review “Recalibrating The Nigerian State: Food Security As National Security P,” for Journal of Governance and Integrity (2024)



PROFESSIONAL MEMBERSHIP & ACTIVITIES

1. A life member of Malaysian Finance Association (MFA)
2. Appointed as Judge for 2025 Innovative Business Pitch Taylors University
3. Appointed as Judge for 2024 Air Asia Sustainability Case Study Competition
4. Appointed as panel reviewer for Betham Science Publisher which is one of the leading publishers specializing in science, technology, and medical research, providing academic researchers and industrial professionals with the latest information across diverse fields of science and technology. (2024)
5. Appointed as panel of reviewer for Science Publishing Group (USA) which is a publisher of scholarly open access journals, upholding a peer-reviewed, rapid, and rigorous manuscript handling and editorial process (2024)
6. Appointed as reviewer for “ International Conference on Business Intelligence, Industrial Engineering & Management (ICBIEM 2024) , Faculty of Industrial Management, Universiti Malaysia Pahang Sultan Abdullah (UMPSA)
7. Appointed as reviewer for "Journal of Islamic Marketing" (2024)
8. Appointed as MPU design Thinking internal Pitch
9. Appointed as reviewer for UiTM Conference (2023)
10. Appointed as reviewer for “Asian Journal of Economics, Finance and Management” (2023)
11. Invited to review Book Proposal for Revolutionizing Finance in the Digital Age: Emerging Trends, Challenges, and Opportunities (2022)
12. Appointed as reviewer for “Asian Journal of Economics, Finance and Management” (2023)
13. Organized “ 2019 Fintech and Industrial Revolution” for Faculty of Accounting & Finance , Nilai University
14. Appointed as Secretary for “ECELL Azman Hashim Programme” for AHIBS UTM KL (2019)



ACHIEVEMENT & AWARDS

1. 2024 Excellence Teaching Award by “Swinburne University of Technology”
2. 2019 Best Presenter Award at “Scientia Academia Conference”
3. 2018 Top six ranking in Legion Business Challenge at Legion Business Challenge
4. 2018 Best Student Award (Diploma)



CONTRIBUTIONS TO SOCIETY

1. CSR Project with Yayasan Chow Kit
2. CSR Project “Gotong Royong Subang Jaya Kita Punya” with YB Subang Jaya



EMPLOYER PROJECT WITH INDUSTRY PARTNER

1. Hamilton Barnes
2. ZUS Coffee (Sustainability Project)

3. HuaChang Growmax
4. FutureLab
5. Public Bank (FinTech and ESG Project)



DATA ANALYTIC SKILLS

1. Python
2. SPSS
3. Tableau
4. N-vivo
5. Interpretative Phenomenological Analysis



INVITATION AS GUEST LECTURER / TRAINER

1. Guest Lecturer on “using Excel as tool in marketing analytics” for Swinburne University of Technology’ course [INTI International] (2024)
2. Trainer on “using Mendeley in write up” for INTI International Colleg Subang (2024)
3. Guest Lecturer on “using SPSS as tool in marketing analytics” Swinburne University of Technology’ course [INTI International] (2023)
4. Ambassador for “INTI Alumni Olympic Day & Homecoming 2023”
5. Guest Lecturer for “Bye Bye Excel Hello Python! Workshop” during Student recruitment event (2023)
6. Ambassador for “2021 INTI Digital Career Fair”