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# PRODUCE NOT POLLUTE: HATCHING THE FINGERPRINTS

**Dr Revathi Rajan**

Eggs are a staple ingredient in every household and diner. As such, we generate quite a large amount of eggshell waste. Eggshells are not an environmental hazard when disposed to landfills as they can quickly decompose into minerals enriching the soil. Although, a large number of shells disposed of in a particular area could contribute to alkaline soil. The most significant waste here is the disposal of a perfectly great source of calcium. Eggshells have already been proven to be great fertilizers and have recently found their way into baked goods as supplements.

Our team of researchers have been working on developing fingerprint products from waste such as rice husk, bamboo leaves and eggshells. We have successfully upscaled the eggshell waste into fingerprint developing powder in our recent work. The eggshells go through a simple calcination process after thoroughly washing and drying to produce the fingerprint developing powder.



**Dr Revathi Rajan**

In our work, two varieties of these powders were formulated. Semi-calcined eggshells appear as a grey powder that is great for being applied on light coloured surfaces. The grey eggshell powder was mixed with equal amounts of iron powder to produce magnetic fingerprint powder. On the other hand, the completely calcined eggshells formed a fine white powder suitable for fingerprint development on darker surfaces.

So how do these powders work? The powder particles stick to the oily part of the fingerprint. The powder makes the invisible fingerprint visible. Isn't that great? The detectives can now study the patterns and find the culprit.

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**Magnetic calcium carbonate powder (Magnetic grey powder)**

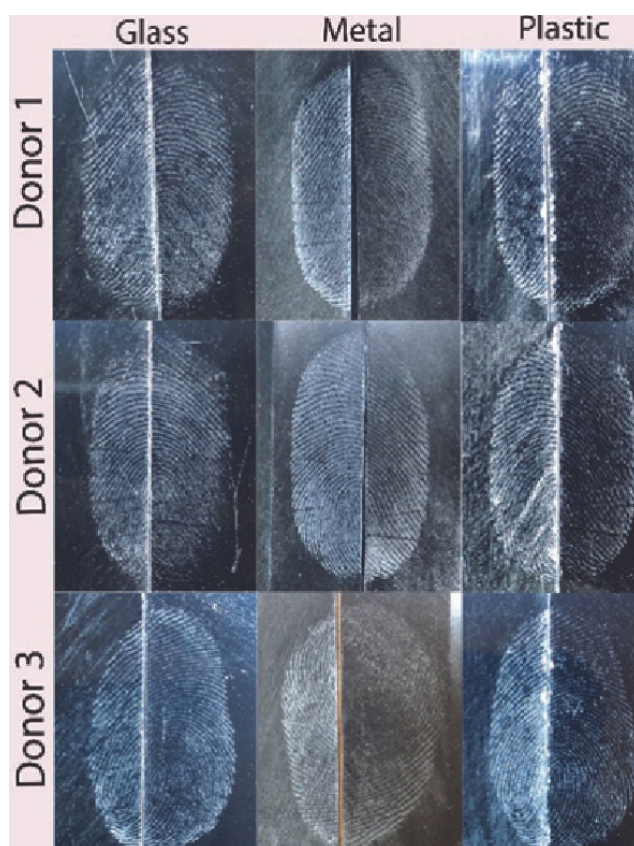


**Calcium carbonate powder (White powder)**

Sustainable development goals and circular economy policies have cultivated green chemistry research primarily intended to produce but not pollute. Green chemistry advocates maximising efficiency and minimising hazardous effects on human health and the environment. There are twelve principles covered under green chemistry. We want to prevent waste, use existing waste, say a big no to dangerous chemicals and use energy wisely.

Using eggshells as an alternative resource for making fingerprint powder prevents them from going into the bin, but we get a cheaper powder for fingerprint development. Our research addresses eight of the twelve principles of green chemistry. Our powder recycles waste with a minimal energy use and without any chemical use. Additionally, the product does not need degradation since calcium carbonate and oxide are natural components of soil, endorsing a circular economy.

We found that the powders worked great on several surfaces that have been tested such as glass, metal and plastic. Magnetic powders are not applicable on metallic surfaces but they work better on aluminium foil. The superior ability of the low-cost powder in developing high quality fingermarks are due to the nanosized powder particles in our formulation. The commercial powder on the on the hand has micro-structured particles.





# FIN-TECH OR FIN-THREAT FOR ISLAMIC FINANCE? FROM THE LENS OF USER PERCEPTION

**Assistant Professor Dr Hafiz Muhammad Ali**

Dr Muhammad Ali is currently associated with UCSI University Kuala Lumpur in the Graduate Business School. Dr Ali possesses sound corporate experience with leading banks in Pakistan. His primary research interests focus on corporate finance, financial inclusion, Fintech, behavioural finance, and Islamic banking. In addition, he has published several research articles on banking and finance in reputed journals. Dr. Ali is a guest editor of the Energy Efficiency Journal (Impact factor 1.81) published by Springer Publisher and the International Journal of Social Economics (ABDC, Scopus and ESCI Indexed) by Emerald Publisher, where he is hosting special issues on financial inclusion.



**Assistant Professor Dr Hafiz  
Muhammad Ali**

## Introduction

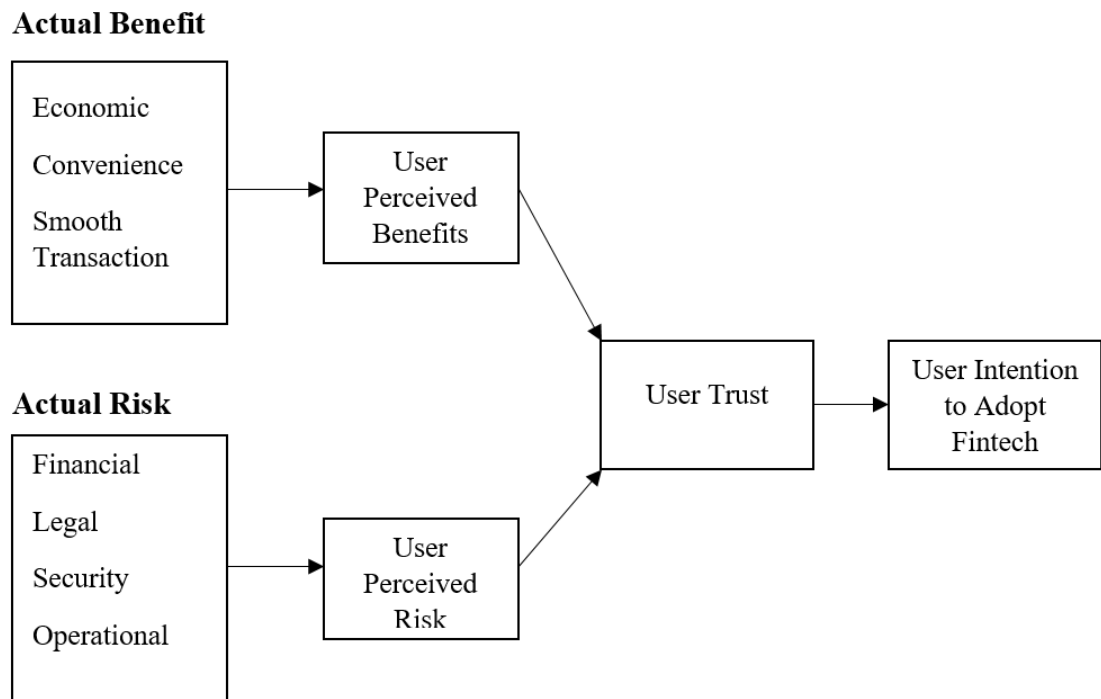
Businesses around the globe are enjoying the benefits of technology. Information technology has provided several unique benefits to companies in terms of infrastructure. In this context, financial institutions are the true beneficiaries of technology. The significant benefits include an easy and secure payment mechanism, reduced cost, faster approval of financial matters, robot financial advisory, branchless banking, etc.

These advantages in finance are commonly known as "Fintech," which is equally useful for consumers and retailers in financial affairs. On the other hand, Fintech is highly exposed to risk due to the involvement of finance. Fintech not only deals with the operational, legal, and financial risks but also includes challenges faced by individuals or users who intend to adopt Fintech. This implies that the regulators of Fintech must consider the supply-side and demand-side factors when making policies. For example, in May 2016, the Lending Club detected fraud due to a technical glitch of \$22m lending. The fraudulent activity occurred because the Fintech system did not justify the buyer's criteria.

Consequently, the share value declined by 35% and at the same time, the company lost customer confidence due to its perceived risk factors. From this scenario, the regulators of Fintech become more vigilant and mainly focus on the factors that enhance users' Fintech adoption rate. Based on the above discussion, Figure 1 has been extracted from Ali et al. (2021) investigation that explains how users perceive risk and benefit to generate their trust in intentions to adopt Fintech in Islamic finance. The article was published in Foresight Journal, abstracted and indexed by Scopus and ESCI (Clarivate Analytics). The journal is published by Emerald Publishing.

## Fintech and Islamic Financial Institutions

The global dominance of Islamic finance can be seen in the past two decades. Islamic finance mainly focuses on Sharia-based governance and provides various financial solutions to the customers. The main objective of Islamic finance is to maintain a balance of wealth in the society under Sharia rules. The efforts of Islamic financial institutions also support businesses, individuals, and economic performance. On the other hand, Fintech focuses on digital payment mechanism and help users to attain financial solutions. Fintech is mainly used in banking, insurance, and asset management businesses. It can be further categorized into venture capital financing, security and data monetization, risk management, customer interface, internal finance operations and electronic payments. Fintech can be considered a revolutionary change in Islamic finance that supports mobilizing funds securely, efficiently, and conveniently.



**Figure 1: Conceptual Framework for User Fintech Adoption in Islamic Finance**

It has been noted that the disruption in Islamic finance due to Fintech has increased the demand for a financial system that is compliant with Sharia rules. The regulators have also understood the importance of this disruption and taking the maximum benefits from it, including an individual's financial need, automated financial transactions, competitive financial cost, easy payment mechanism, and secure but user-friendly interface. It is noteworthy that Sharia rules promote social well-being and equal distribution of wealth in society. Therefore, Islamic finance welcomes Fintech solutions because they can generate profits and save the overhead cost of doing business.

### Policy Implications

Based on the research findings obtained from Ali et al. (2021) work, it is recommended to Islamic financial institutions that the Fintech adoption rate can be increased through user-oriented policies. For example, regulators can implement customer-oriented strategies such as error-free transactions, a user-friendly interface, a fast and efficient payment system, reduced cost payment methods and alternate financial solutions. These strategies will help Islamic financial institutions gain the trust level of users and trust in Fintech adoption. At the same time, users can minimize their risk-related perceptions such as financial, legal, security and operational risks and increase their perceived benefits such as economic, smooth transactions and convenience. In addition, the regulators from Islamic financial institutions should include Fintech education and awareness programs by approaching various groups of people such as students, investors, and IT professionals. Overall, individuals and Fintech service providers together can make Fintech service more successful in the future.

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# IS GENDERLESS CLOTHING AN ISSUE?

**Assistant Professor Dr Crendy Tan Yen Teng and  
Lim Jia Hang**



**Figure 1: Genderless Clothing**

## The Current Fashion Trends

The fashion trends in the world is in a constantly evolving state. In this 21st century, the clothing styles selection and the range of accepting special clothing styles is coming wider. The reason behind of this change was due to individuals nowadays no longer want to be regulated by the pre-conceived notion of fashion because individuals prefer to have freedom in clothing selection. Therefore, indirectly genderless clothing became one of the options especially among youngest.

The term “genderless” in Japan was first coined by Mr Takashi Marumoto, who developed Japanese’s actor career, Tamon Sasaki who is iconically known for his androgynous aesthetics (Hernon & Matthew, 2017; Rich & Motoko, 2017). Genderless fashion became popular recently because it rejected all gender-based dressing conventions. In addition, genderless clothing is not to attempt to “pass” as the opposite gender, or declare their sexuality or gender. In fact, Japanese views genderless as a rejection of traditional gender roles as it is more related to fashion rather than gender identity (Rich & Motoko, 2017).

The clothing market has been growing across the world as the fashion industry is espousing the idea that “colors, shapes, patterns and textures have no gender identity. For instance, according to Reis et al. (2018), the idea of androgynous, inter-gender, or unisex fashion is widely recognized. As what we can see in the malls, no doubts that Malaysian also follow this clothing trends.

## Individuals’ Clothing and Self-concept

Clothing is a visual symbol or sign to communicate various identities and the meaning behind the clothing can be interpreted in different contexts (Jennifer, 2012). Entwistle (2015) pointed out that clothing is a representation of an individual’s identity, attitude, self-esteem and self-image. Certain styles of garment may enable the wearer to express a specific self-concept such as a real self, an ideal self, or a reference group-self, and it is also used as a reference in the human communication process, role performance, social interactions, etc.

According to Rendel (2021), people are more likely to wear garments that help them to present their identity, thoughts and personality. With this, people choose certain clothing brands or styles to display their desired selves to show their uniqueness (Cham et al., 2018). Different countries have different clothing styles and fashion as well. The most popular fashion among Gen-Y and Gen-Z is Korean genderless fashion (Shin & Koh, 2020). When they dress up like what Korean dressed, it helps youngest boost up their self-confidence and self-esteem level.

### The Issues with Genderless Clothing

The clothing expectations from society for men and women is highly linked to stereotypes. For instance, males are supposed to wear blue and females are supposed to wear pink. It is a cultural norm to describe whether an individual is "masculine" or "feminine". The clothing stereotype has significant relationship with self-esteem. When someone felt being stereotyped due to the way they dress up, he or she will experience low self-esteem.

Besides, according to the past researches, the issue of genderless clothing is also strongly associated with the discrimination by the society. The discrimination can cause high stress and leading to mental health problems such as depression (Alvarez-Galvez & Rojas-Garcia, 2019) or social anxiety (St-Pierre et al., 1 May 2021; Lynch et al., 2021). Studies also showed that individuals who experienced discrimination increase the risk of development of substance disorders (De Kock et al., 2017; Garrett et al., 2017). Besides, if parents did not support genderless clothing, it creates arguments within the family members which leads to family issues, such as quarrelling, violent, isolation, etc.

When the tolerance level for genderless clothing is low, it increases the challenges for those who choose genderless clothing. They may be criticized, teased, humiliated or reproached by the society who are lacking of understanding about the genderless clothing selection behavior which cause many negative impacts.

### Just Be Yourself

The genderless clothing trends draw an attention among psychologists to relook at the human perception and social attitude towards the traditional binary gender system. Everyone has their own choices and right to choose what they want to wear. In order to minimize the potential challenges faced by those chosen genderless clothing, society should understand the importance of eliminating gender stereotypes and avoiding judgments on others' clothing choices. Hence, not to bother too much on how people perceive you, but just be yourself as long as you feel comfortable and not bring any harms to others.

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# MATTERING AND WELL-BEING DIRECTORS' COMPENSATION, OWNERSHIP CONCENTRATION AND THE VALUE OF THE FIRM: EVIDENCE FROM AN EMERGING MARKET

**Assistant Professor Dr Liew Chee Yoong,  
YoungKyung Ko, Song Bee Lian, Saraniah Thechina  
Murthy**



***Assistant Professor Dr Liew Chee Yoong***

With respect to this research, we examine how directors' compensation is associated with firm value from an emerging market perspective. Previous studies on developed countries' markets suggest that ownership is widely dispersed (Liew et al., 2022). The current study, however, takes a different direction by analyzing highly concentrated Malaysian firms as this developing country possesses a highly concentrated ownership structure (Claessens et al., 2000; Liew et al., 2022). The ownership structure of Malaysian firms can be divided into five categories. They are family, government-linked companies, institutional, foreign as well as firms which are widely held (Ishak and Napier, 2006; Liew et al., 2022). One of the most significant implications of this research is that the outcome of this study can possibly be applied to other emerging markets with similar ownership structure characteristic. In the emerging market context, previous studies on the type of directors' compensation and how beneficial they are, are relatively limited (Liew et al., 2022). The key question in the corporate governance literature of emerging markets which remains unanswered is – which corporate directors are worth compensating? (Liew et al., 2022). This paper attempts to answer this question by analysing how each type of directors' compensation influences firm value based on a sample of public-listed firms from an emerging market which are highly susceptible to agency problem type II (Liew et al., 2022).

In this research, the moderating role of ownership concentration on the relationship between directors' remuneration and firm value is also tested (Liew et al., 2022). Although previous studies have analysed the moderating role of other forms of internal corporate governance mechanisms on this relationship, evidence of the role of ownership concentration is not consistent in developing countries (Liew et al., 2022). Since developing

Directors' compensation as a corporate governance mechanism is a controversial issue (Garner et al., 2017; Liew et al., 2022). There is lack of academic discourse with respect to the moderating role played by internal corporate governance mechanisms (Ahrens et al., 2011; Liew et al., 2022) such as ownership concentration (Cascino et al., 2010; Holderness and Sheehan 1988; Short, 1994; Dyl, 1988; Goldberg and Idson, 1995; Hartzell and Starks, 2003; Amoako-Adu et al., 2011; Liew et al., 2022). Stigler and Friedland (1983) found no relationship between CEO pay and ownership concentration in the United States. Other studies show ownership concentration is negatively related to CEO pay (Santerre and Neun, 1989; Dyl, 1988; Goldberg and Idson, 1995). Haid and Yurtoglu (2006) used a huge sample of companies from Germany and found that a lack of ownership and control is associated with higher executive pay. However, the association between remuneration and firm value is much weaker for companies that can effectively control their subsidiaries with low shareholding.



countries' ownership structure is concentrated at a high level and investor protection is poor in such markets, the amount of ownership by controlling shareholders has an important effect on firm activities as well as expropriation of firm resources through various channels such as through directors' remuneration. Hence, there is a need to empirically investigate this moderating effect (Liew et al., 2022).

This research adds to the corporate governance literature of emerging markets in two separate ways (Liew et al., 2022): First, it examines a relatively unexplored area in emerging markets' corporate governance by investigating types of directors which are worth compensating using a sample of business corporations located in an emerging market which is highly susceptible to agency problem type II. In this investigation, the impact of the compensation of executive and non-executive directors on firm value is analysed (Liew et al., 2022). Second, since ownership concentration plays a significant role in corporate governance especially in emerging markets which possess highly concentrated ownership structure, an analysis of the moderating role of ownership concentration in such markets will definitely add value to the corporate governance literature (Liew et al., 2022). Hence, in this research, the moderating role of ownership concentration on the relationship between the executive and non-executive directors' remuneration and firm value is investigated. The findings of this study reveal that executive and non-executive directors' remuneration are beneficial to firm valuation and hence, they are worth compensating (Liew et al., 2022). However, the moderating effect of ownership concentration on the relationship between executive and non-executive directors' remuneration with firm value remains inconclusive (Liew et al., 2022). The findings of this research provide significant policy implications towards the regulation and control of directors' compensation in Malaysia as well as in other emerging markets with similar ownership structure characteristic as Malaysia (Liew et al., 2022).

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## FUNDAMENTAL RESEARCH GRANT SCHEME (FRGS) 2021: CHARACTERIZATION AND EVALUATION OF APTAMER BASED SPE BIOSENSOR DERIVATIVES AS A POTENTIAL DETECTION MECHANISM FOR DIFFERENTIATING ANTIBODIES AMONG FLAVIVIRUSES

Professor Dr Shamala Devi Sekaran and her team members including Associate Professor Dr Wang Seok Mui, Associate Professor Dr Chandramathi Samudi Raju, Dr Rafidah Hanim Binti Shueb and Mr Tang Kok Mun were awarded by the Ministry of Higher Education (MOE) for the Fundamental Research Grant Scheme (FRGS) research project entitled, "Characterization and evaluation of aptamer based SPE biosensor derivatives as a potential detection mechanism for differentiating antibodies among Flaviviruses" in November 2021.

Dengue, an arthropod-borne disease is a major health concern especially in the tropics with incidences in more than 100 countries. With the presence of asymptomatic infection and the changing clinical manifestations, estimation of the true burden of dengue is required with respect to current preventive measures and future implementation of dengue vaccination programs. Antigenic similarities between flaviviruses have resulted in inability to distinguish IgG antibodies between these flaviviruses which makes it difficult to definitively identify when virologic confirmation is not possible.

To date the serological assays developed do not differentiate IgG responses and are inconclusive. Hence, the major question is firstly select the specific regions of preM, E and capsid Dengue, Zika and Japanese Encephalitis virus that distinguish species-species IgG antibody responses versus regions that are cross-reactive. Secondly, are these regions the only areas that differentiate IgG antibody responses. It is envisaged that these regions are the important regions which affect our memory responses. This research is aimed at the development of aptamers as diagnostic or therapeutic agents as alternatives to monoclonal antibodies. The affinity and specificity of these molecules position them as an important technology, not only for diagnostic and therapeutic purposes but also for bioanalytic applications. In addition, aptamers are synthetic molecules and have reduced size and suitability for industrialization. Compared to antibodies, aptamers have advantages including low cost, reproducibility, simple production, high specificity, stability, and low toxicity. Aptamers are capable of binding to their target molecules via molecular shape complementarities, electrostatic or van der Waals interactions, stacking of aromatic rings, and hydrogen bonding. As full genomic sequences of Dengue, Zika and Japanese Encephalitis virus are available, areas of non-homology in the regions of the preM, E and Capsid will be carefully selected and assessed for their usability as targets by northern and western blots. Our ultimate aim is to develop tools with high sensitivity and specificity which are crucial in development of POCTs.



**Professor Dr Shamala Devi A/P  
K.C. Sekaran, FASc**

## FUNDAMENTAL RESEARCH GRANT SCHEME (FRGS) 2021: INTEGRATIVE ELUCIDATION OF SOCIO-ECOLOGICAL DRIVERS OF ANTIMICROBIAL RESISTANCE EMERGENCE AND TRANSMISSION AT THE HUMAN-ANIMAL-ENVIRONMENT INTERFACE



***Assistant Professor Dr Omotayo  
Oladuntoye Fatokun***

Assistant Professor Dr Omotayo Fatokun and his team members including Dr Haryati Binti Anuar, Professor Dr Shamsul Azhar Bin Shah, Dr Sharifah Norkhadijah Binti Syed Ismail, Dr Tengku Zetty Maztura Binti Tengku Jamaludin, and Dr Rozaihan binti Mansor were awarded a research grant by the Ministry of Higher Education (MOHE) under the Fundamental Research Grant Scheme (FRGS) for a research project entitled, "Integrative Elucidation of Socio-Ecological Drivers of Antimicrobial Resistance Emergence and Transmission at the Human-Animal-Environment Interface" with the total amount allocation of RM 114,500 in September 2021.

Antimicrobial resistance (AMR) is a growing problem in Malaysia and globally, posing a significant threat to public health. Although the molecular processes underpinning AMR and the transferability of resistant microorganism between humans, animals and the environment are generally understood, the interrelationships of the underlying factors driving AMR across all three domains have not been fully elucidated. In particular, there is a paucity of studies examining the socio-ecological aspect of AMR, which integrates variables from both the ecological

and social dimensions of AMR emergence and transmission. Critical to the development of effective, locally relevant AMR containment measures is an integrated understanding of the dynamics of AMR in the population and the associated contextual socio-ecological factors.

This research aims to elucidate the socio-ecological aspect determinants of AMR emergence and transmission of AMR in the community. Using One Health approach, this project will simultaneously collect microbiological, epidemiological, and socio-ecological data across the human-animal-environment interface. This research will provide support for evidence-based interventions to address AMR in Malaysia and thus strongly contribute to government efforts and aspirations as envisaged in the Malaysian Action Plan on AMR (MyAP-AMR), the UN Global Development Goals (SGD) and the 10-10 MYSTIE Framework on medical and health care and environment and biodiversity.

# CURRENT RESEARCH GRANT CALL, EXHIBITION AND SYMPOSIUM

No.	Funding Scheme	Endorsement by CERVIE	Submission Closing Date
1	Malaysia Grand Challenge, MOSTI <ul style="list-style-type: none"> <li>Applied Innovation Fund (AIF)</li> <li>Technology Development 1 Fund (TeD 1)</li> <li>Bridging Fund (BGF)</li> <li>MOSTI combatting COVID-19 Fund</li> </ul> URL link: <a href="https://edana.mosti.gov.my/">https://edana.mosti.gov.my/</a>	Open, no closing date as for now	Open, no closing date as for now
6	Malaysia-Spain Innovating Programme (My SIP)		25 Jul 2022
No.	Symposium(s)	Abstract Submission Closing Date	
1	International Society for Third-Sector Research (ISTR) Asia-Pacific Regional Conference 2022 Date: 7 – 9 Sep 2022 URL link: <a href="https://www.istr.org/general/custom.asp?page=AsiaPacific">https://www.istr.org/general/custom.asp?page=AsiaPacific</a>	1 Aug 2022	

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