

RAZALI BIN HARON



- INSTITUTE OF ISLAMIC BANKING AND FINANCE
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KELAYAKAN AKADEMIK

- Doctor of Philosophy in Business Administration (Finance)
- Master of Business Administration (Finance)
- Bachelor of Business Administration (Finance)
- Diploma in Investment Analysis

TANGGUNGJAWAB MENGAJAR

| | |
|--------------------------------------|--|
| CORPORATE FINANCE | 2003/2004 |
| FINANCIAL DERIVATIVES | 2011/2012 2012/2013 2013/2014 |
| FINANCIAL MANAGEMENT ANALYSIS | 2015/2016 2016/2017 2017/2018 2018/2019 |
| FINANCIAL MANAGEMENT I | 2003/2004 2004/2005 2005/2006 |
| FINANCIAL MANAGEMENT II | 2003/2004 |
| FINANCIAL STATEMENT ANALYSIS | 2011/2012 2014/2015 |
| FUTURES, OPTIONS AND RISK MANAGEMENT | 2012/2013 2013/2014 |
| INTERNATIONAL FINANCE | 2011/2012 |
| INVESTMENT ANALYSIS | 2004/2005 2005/2006 2011/2012 2012/2013 2013/2014 2014/2015 2015/2016 |
| ISLAMIC CAPITAL MARKET | 2016/2017 2017/2018 2018/2019 |
| ISLAMIC FINANCING MANAGEMENT | 2013/2014 2014/2015 2015/2016 |
| PORTFOLIO MANAGEMENT | 2005/2006 2011/2012 2012/2013 2013/2014 2014/2015 2015/2016 |
| PRINCIPLES OF ACCOUNTING AND FINANCE | 2016/2017 2017/2018 2018/2019 |
| QUANTITATIVE METHODS | 2018/2019 |
| SEMINAR IN FINANCE | 2012/2013 |

PROJEK PENYELIDIKAN

In Progress

2019 - Present Shariah Board and Islamic Banking Performance Empirical Evidence Across Jurisdictions

2016 - Present Property Price Hike and Speculation

Completed

- 2016 - 2018** A Second Order Self-Reported Religiosity Measurement Invariance Analysis of the Psychological Biases among Muslim Retail Investors in Malaysia
- 2016 - 2018** Property Price Hike and Speculation
- 2014 - 2015** What Can We Learn from Working Capital Management during the Different Business Cycles of Malaysian Firms
- 2013 - 2016** Formulating New Model to Mitigate Access to Financing Problem Among SMEs in Malaysia
- 2013 - 2017** Developing an Islamic Financing Model for Abandoned Housing Projects
- 2012 - 2015** Firms Rational Financing Behaviour: Malaysia Evidence
- 2012 - 2016** Capital Structure and the Financing Decisions of SMEs: Survey and Empirical Evidence on Malaysia
- 2012 - 2016** A Conceptual Analysis on the Application of REITs in Developing Waqaf Land in Malaysia
- 2011 - 2013** How Important is the Impact of Market Timing on Capital Structure? A Management Perspective (RU 2011)
- 2011 - 2012** Speed of Adjustment towards Target Capital Structure: Southeast Asia Evidence (RU 2011)

PENERBITAN

Article

- 2019** [Dual board governance structure and multi-bank performance: a comparative analysis between Islamic banks in Southeast Asia and GCC countries.](#) Corporate Governance: The International Journal of Business in Society , ahead-of-print (ahead-of-print)
- 2019** [The role of perceived benefits in formation of intention to use Islamic crowdfunding platform among small and medium enterprises in Malaysia.](#) International Journal of Entrepreneurship and Management Practices , 2 (7) pp.39-47
- 2019** [A comparative analysis of financial affordability in Islamic home financing instruments in Malaysia.](#) International Journal of Housing Markets and Analysis pp.1-20
- 2019** [Residential property price hike and speculation.](#) Planning Malaysia , 17 (1) pp.328-337

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- 2019** [Capital regulation and ownership structure on bank risk.](#) Journal of Financial Regulation and Compliance
- 2019** [Editorial note.](#) Journal of Islamic Finance , 8 (Special Issue) pp.i-iii
- 2019** [Notes on contributors.](#) AL-SHAJARAH: JOURNAL OF THE INTERNATIONAL INSTITUTE OF ISLAMIC THOUGHT AND CIVILIZATION (ISTAC) , Special Issue : Islamic Banking and Finance 2019 pp.229-238
- 2019** [Cryptocurrencies, fiat money or gold standard: an empirical evidence from volatility structure analysis using news impact curve.](#) International Journal of Monetary Economics and Finance , 12 (2) pp.75-97
- 2019** [Are the new crypto-currencies qualified to be included in the stock of high quality liquid assets? A case study of bitcoin currency.](#) Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC) , Special Issue: Islamic Banking and Finance pp.107-145
- 2019** [a Comparative analysis of the performance of Islamic and conventional banks: does corporate governance matter?.](#) International Journal of Business Excellence
- 2019** [How director remuneration impacts firm performance: an empirical analysis of executive director remuneration in Pakistan.](#) Borsa Istanbul Review , 19 (2) pp.186-196
- 2019** [A critical review of bank stability measures in selected countries with dual banking system.](#) Revista Publicando , 6 (19) pp.118-131
- 2019** [The future of the banking system under the dominance and development of the cryptocurrency industry: empirical evidence from cointegration analysis.](#) The Journal of Wealth Management , 22 (2) pp.1-9
- 2019** [Book Excerpt: Islamic fund and wealth management: a way forward.](#) Islamic Finance news (IFN) , 16 pp.29
- 2019** [The effect of symmetric and asymmetric information on volatility structure of crypto-currency markets: A case study of bitcoin currency.](#) Journal of Financial Economic Policy
- 2019** [The impact of zakat contribution on the financial performance of Islamic banks in Malaysia.](#) Al-Shajarah: Journal of The International Institute of Islamic Thought and Civilization (ISTAC) , Special Issue: Islamic Banking and Finance pp.1-21
- 2018** [Long-term relationship of crude palm oil commodity pricing under structural break.](#) Journal of Capital Market Studies , 2 (2) pp.162-174
- 2018** [The impact of GST implementation on the Malaysian stock market index volatility: an empirical approach.](#) Journal of Asian Business and Economic Studies pp.1-19
- 2018** [Shari'ah supervisory board characteristics effects on Islamic banks' performance: evidence from Malaysia.](#) International Journal of Bank Marketing , 36 (2) pp.290-304

- 2018** [Do Muslim directors influence firm performance? empirical evidence from Malaysia.](#) Al-Shajarah: Journal of The International Institute of Islamic Thought and Civilization (ISTAC) , Special Issue Islamic Banking & Finance 2018 pp.283-305
- 2018** [Firm level, ownership concentration and industry level determinants of capital structure in an emerging market: Indonesia evidence.](#) Asian Academy of Management Journal of Accounting and Finance , 14 (1) pp.127-151
- 2018** [Comparative analysis of bank stability in Indonesia: A non-parametric approach on different banking models.](#) Journal of Islamic Monetary Economics and Finance , 3 (2) pp.201-219
- 2018** [The effect of GST announcement on stock market volatility: evidence from intraday data.](#) Journal of Advances in Management Research pp.1-17
- 2017** [Further evidence on the stability of Islamic versus conventional banks in selected GCC countries from 1999 to 2015.](#) Journal of Islamic Finance , 6 (Special Issue) pp.035-045
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- 2017** [The ASEAN Market: Cross-border collaboration in Islamic finance between Malaysia and Thailand.](#) Islamic Banking and Finance Review , 4 pp.22-40
- 2017** [Debt determinants of shari'ah approved firms: Empirical evidence from Malaysia.](#) Journal of Islamic Finance , 6 (Special Issue) pp.188-204
- 2017** [Determinants of efficiency of Islamic banks: Indonesian evidence.](#) Journal of Islamic Finance , 6 (1) pp.1-15
- 2017** [Investment decision behaviour of the Malaysian retail investors and fund managers: A qualitative inquiry.](#) Qualitative Research in Financial Markets , 10 (2) pp.134-151
- 2017** [Efficiency of Qatari banking industry: an empirical investigation.](#) International Journal of Bank Marketing , 35 (2) pp.298-318
- 2017** [Democracy and socio-economic inclusion in Nigeria: reducing the mutual exclusivity through Islamic microfinance.](#) Al-Shajarah , Special Issue: Islamic Banking and Finance pp.1-26
- 2017** [Ownership structure of family-owned firms and debt financing. evidence on shari'ah-compliant firms in Malaysia.](#) Al-Shajarah , Special Issue: Islamic Banking and Finance pp.139-163
- 2017** [Editorial Note Journal of Islamic Finance \(Special Issue 2017\).](#) Journal of Islamic Finance , 6 (Special Issue) pp.i-iv
- 2017** [Target capital structure and speed of adjustment: a dynamic evidence from Shariah approved firms in Malaysia.](#) Journal of Muamalat and Islamic Finance Research , 14 (2) pp.65-91
- 2016** [Islamic capital market and debt financing of Shariah-compliant firms in Indonesia.](#) Al-Shajarah , Special Issue (Islamic Banking and Finance) pp.67-86

- 2016** [The behavioral biases of Muslims in Islamic banking and finance: a second-order self-reported religiosity measurement invariance.](#) Al-Shajarah , Special Issue (Islamic Banking and Finance) pp.87-114
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- 2016** [Debt financing behaviour: panel data evidence on medium enterprise.](#) Journal of Global Business and Social Entrepreneurship (GBSE) , 1 (1) pp.1-7
- 2016** [A survey analysis on abandoned housing projects in Malaysia: the house buyers' perspectives.](#) Journal of Global Business and Social Entrepreneurship (GBSE) , 1 (1) pp.104-109
- 2016** [Volatility component of derivative market: evidence from FBMKLCI based on CGARCH.](#) Journal of Global Business and Social Entrepreneurship (GBSE) , 1 (2) pp.1-5
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- 2016** [Do Indonesian firms practice target capital structure? A dynamic approach.](#) Journal of Asia Business Studies , 10 (3) pp.318-334
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- 2016** [Determinants of working capital management before, during, and after the global financial crisis of 2008: Evidence from Malaysia.](#) The Journal of Developing Areas , 50 (5) pp.461-468
- 2015** [Embedded options and the issue of gharar: Malaysian empirical evidence.](#) Al-Shajarah , Special Issues pp.149-172
- 2015** [Technical efficiency of Nigerian insurance companies: a data envelopment analysis and patent growth curve modelling approach.](#) International Journal of Data Envelopment Analysis , 3 (2) pp.659-677
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- 2014** [Firms' speed of adjustment and rational financing behaviour: Malaysian evidence.](#) Journal for Global Business Advancement , 7 (2) pp.151-162
- 2014** [Derivatives, pricing efficiency and gharar: evidence on embedded options in Malaysia.](#) Journal of Islamic Finance , 3 (2) pp.39-48
- 2014** [Capital structure inconclusiveness: evidence from Malaysia, Thailand and Singapore.](#) International Journal of Managerial Finance , 10 (1) pp.23-38
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- 2012** [Practices of capital structure decisions: Malaysia survey evidence.](#) International Review of Business Research Papers
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- 2012** [The impact of sukuk on corporate financing: Malaysia evidence.](#) Journal of Islamic Finance , 1 (1) pp.1-11
- 2011** [Determinants of target capital structure: evidence on South East Asia countries.](#) Journal of Business and Policy Research , 6 (3) pp.39-61
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- 2008** [The sources and determinants of productivity growth in the Malaysian Islamic banking sector: a non-stochastic frontier approach.](#) International Journal of Accounting and Finance , 1 (2) pp.193-215
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- 2006** [Correlation studies on equity markets using linear regression model - Malaysia, developing and developed markets .](#) Journal of International Business and Entrepreneurship , 12 (2) pp.45-63
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- Conference or Workshop Item**
- 2019** [The ripple effect of residential property price in Malaysia.](#) In: **1st International Conference on Financial Markets (ICFM 2019)**

- 2019 [Hedging effectiveness of Malaysian derivative markets under different asset classes.](#) In: **1st International Conference on Financial Markets (ICFM 2019)**
- 2019 [Increasing the role of zakat institutions in poverty reduction through productive zakat programs in Indonesia.](#) In: **The 3rd International Conference on Sustainable Innovation 2019 (ICoSI)**
- 2019 [Does perceived usefulness and perceived ease of use affect intention to use crowdfunding platforms?.](#) In: **21st Malaysian Finance Association Conference 2019 (MFAC 2019)**
- 2019 [The role of perceived benefits in formation of intention to use Islamic crowdfunding platform among small and medium enterprises in Malaysia.](#) In: **International Conference on Business, Management, Technology and Education (ICBMTE 2019)**
- 2019 [Intention to purchase Islamic life insurance policy: evaluation of the mediating effects of perceived trust.](#) In: **INTERNATIONAL SYMPOSIUM ON APPLIED STRUCTURAL EQUATION MODELING AND METHODOLOGICAL MATTERS SASSEM 2019**
- 2018 [Residential property price hike and speculation.](#) In: **9th International Real Estate Research Symposium IRERS 2018**
- 2018 [Measuring bank stability: a comparative analysis between Islamic and conventional banks in Malaysia.](#) In: **2nd Advances in Business Research International Conference (ABRIC 2016)**
- 2018 [The potential of crowdfunding platform in developing cash-waqf..](#) In: **6th International Conference of Entrepreneurial Finance**
- 2018 [Islamic home financing instruments in Malaysia: the emerging issue of financial \(Un\)affordability.](#) In: **6th ASEAN Universities International Conference on Islamic Finance (AICIF)**
- 2018 [The effect of corporate governance on Islamic banking performance using maqasid index approach in Indonesia.](#) In: **6th ASEAN Universities International Conference on Islamic Finance (AICIF)**
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- 2017 [An investigation of shariah penny stocks' performance and its determinants: Evidence from Bursa Malaysia.](#) In: **International Islamic Fund And Wealth Management Forum (IIFWMF)**

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- 2016 [Debt determinants of shariah approved firms: Empirical evidence from Malaysia.](#) In: **4th ASEAN International Conference on Islamic Finance (AICIF 2016)**
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- 2016 [Determinants of efficiency of Islamic banks: Indonesian evidence.](#) In: **4th ASEAN International Conference on Islamic Finance (AICIF 2016)**
- 2016 [The financing choices of firms after financial liberalization : Indonesian evidence.](#) In: **4th ASEAN INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE (4th AICIF 2016)**
- 2016 [Shari'ah supervisory board characteristics effects on Islamic banks' performance: Evidence from Malaysia.](#) In: **4th ASEAN International Conference on Islamic Finance (AICIF 2016)**
- 2016 [Overview of property price and its influencing factors in Malaysia.](#) In: **National Seminar on Abandoned Housing Projects: Causes & Solutions**
- 2016 [Measuring bank stability: a comparative analysis between Islamic and conventional banks in Malaysia.](#) In: **2nd Advances in Business Research International Conference ABRIC 2016)**
- 2016 [A comparative analysis of stability measures between Islamic and conventional banks in selected MENA countries during 1999 to 2015.](#) In: **4 th ASEAN International Conference on Islamic Finance (AICIF 2016)**
- 2015 [Debt financing behaviour: panel data evidence on medium enterprises.](#) In: **International Conference on Global Business & Social Entrepreneurship (ICoGBSE2015)**
- 2015 [A survey analysis on abandoned housing projects in Malaysia. The house buyers' perspectives.](#) In: **International Conference on Global Business & Social Entrepreneurship (ICoGBSE2015)**
- 2015 [Volatility component of derivative market: evidence from FBMKLCI based on CGARCH .](#) In: **International Conference on Global Business & Social Entrepreneurship (ICoGBSE2015)**
- 2015 [Corporate financing behaviour of Shariah compliant E50 SMEs. A panel data approach of GMM .](#) In: **ASEAN International Conference on Islamic Finance (AICIF 2015)**
- 2015 [Crude palm oil market volatility: pre and post crisis periods. Evidence from Qarch.](#) In: **ASEAN International Conference on Islamic Finance (AICIF 2015)**
- 2015 [Determinants of working capital management before, during and after the global financial crisis of 2008: evidence from Malaysia.](#) In: **Asia-Pacific Conference on Business and Social Sciences 2015 (in partnership with The Journal of Developing Areas**

- 2015 [Capital structure determinants of Shariah-compliant firms: Malaysian evidence.](#) In: **17th Malaysian Finance Association Conference 2015 (MFAC 2015)**
- 2015 [Modelling debt financing behaviour of Malaysia SMEs.](#) In: **2nd International Symposium on Technology Management & Emerging Technologies (ISMET 2015)**
- 2015 [Debt financing behaviour of Shariah compliant SMEs \(enterprise 50\). A dynamic approach on Malaysian Islamic capital market .](#) In: **International Conference on Islamic Perspective of Accounting, Finance, Economics and Management (IPAFEM 2015)**
- 2014 [Derivatives, pricing efficiency and gharar. Evidence on embedded options in Malaysia.](#) In: **2nd Asean International Conference on Islamic Finance**
- 2014 [Gharar and mispricing of equity warrants, Malaysian evidence.](#) In: **Islamic Banking & Finance 2014 Conference**
- 2014 [The existance of target capital structure on Indonesian firms. A dynamic approach.](#) In: **2014 International Symposium on Technology Management And Emerging Technologies (ISTMET 2014)**
- 2014 [Debt: how much is too much?.](#) In: **Kongsi_Ilmu@FEP UKM**
- 2014 [Long-run relationship between Malaysian crude palm oil spot and futures market.](#) In: **National Research & Innovation Conference for Graduation Students in Social Sciences 2014 (GS-NRIC 2014)**
- 2014 [Crude palm oil market volatility: Malaysian evidence.](#) In: **National Research & Innovation Conference for Graduate Studies in Social Sciences 2014 (GS-NRIC 2014)**
- 2014 [Embedded options and the issue of Gharar. Malaysian empirical evidence.](#) In: **Inaugural International Conference of Finance and Financial Services 2014**
- 2013 [Key factors influencing target capital structure of property firms in Malaysia.](#) In: **Seminar Hasil Penyelidikan Sektor Pengajian Tinggi Kementerian Pendidikan Malaysia, Ke-3**
- 2013 [Adjustment factors and firms' rational financing behaviour. Malaysia evidence .](#) In: **Seminar Hasil Penyelidikan Sektor Pengajian Tinggi Kementerian Pendidikan Malaysia, Ke-3 2013**
- 2013 [Capital structure inconclusiveness: evidence from Malaysia .](#) In: **Seminar Hasil Penyelidikan Sektor Pengajian Tinggi Kementerian Pendidikan Malaysia, Ke-3 2013**
- 2013 [Investigating firm and country specifics in pursuing optimality. Shariah compliant securities in Malaysia.](#) In: **MFA Conference : Financial Challenges and Economic Growth. The Way Forward**
- 2012 [Sukuk, bond market development and target capital structure : selected Southeast Asian Countries.](#) In: **International Islamic Accounting and Finance Conference**
- 2012 [Is Capital Structure Study Still A Puzzle? Southeast Asian Panel Data Evidence .](#) In: **14th Malaysian Finance Association Conference 2012**

- 2012 [Predicting sukuk default probability and its relationship with the sukuk rating level: case study of sukuk in Malaysia.](#) In: **International Conference on Islamic Finance 2012 & 6th Regional Shariah Scholars Dialogue (ICIF2012)**
- 2012 [Corporate financing dynamics: Malaysia empirical evidence.](#) In: **Penyelidikan Memacu Transformasi**
- 2011 [Dynamism of capital structure: evidence from selected South East Asia countries panel data.](#) In: **13th Malaysian Finance Association Conference 2011**
- 2011 [Determinants of target capital structure: evidence on South East Asia countries under dynamic framework.](#) In: **Financial Innovation and Transformation in the 21st century**
- 2011 [Determinants of target capital structure: evidence on South East Asia countries.](#) In: **Global Business and Social Science Research**
- 2011 [Corporate financing decisions: Malaysia survey evidence.](#) In: **13th Malaysian Finance Association Conference 2011**
- 2011 [Practices of capital structure decisions in Malaysia .](#) In: **Global Business and Social Science Research Conference**
- 2009 [The linkage between board of directors characteristics, distinct business environments and organizations financial performance.](#) In: **Financial Markets, Governance and Growth: Issue and Challenges**
- 2008 [Correlation and portfolio diversification among South East Asia, emerging and developed countries .](#) In: **15th Annual Conference of the Multinational Finance Society**
- 2007 [On the efficiency of the Malaysian banking sector: a risk-return perspective .](#) In: **9th Malaysian Finance Association Conference**
- 2006 [Musharakah Mutanaqisah and Al-Bay' Bithaman Ajil Contracts as means for homeownership: a conceptual comparison .](#) In: **Young Scholars Conference**
- 2006 [The performance of Islamic and conventional unit trust funds in Malaysia .](#) In: **Young Scholars Conference**
- 2006 [Correlation studies on equity markets using linear regression model - Malaysia developing and developed markets.](#) In: **MFA's 8th. Annual Conference**
- 2006 [The pricing efficiency of Malaysian equity warrants: studies using black scholes option pricing model \(BSOPM\) .](#) In: **MFA's 7th. Annual Conference**

Book

- 2019 [Islamic fund & wealth management: a way forward.](#) IIUM Press . ISBN 978-983-44568-4-9

Book Section

- 2019 [Investors' confidence in the Malaysian stock market and religiosity during investment decisions.](#) In: **Islamic Fund & Wealth Management. A way forward** IIUM Institute of Islamic Banking and Finance (IiBF) . ISBN 978-983-44568-4-9 , pp.77-96

- 2019** [Malaysian stock index futures market hedging effectiveness: symmetric and asymmetric model.](#) In: **Islamic Fund & Wealth Management. A way forward** IIUM Institute of Islamic Banking and Finance . ISBN 978-983-44568-4-9 , pp.197-207
- 2019** [An investigation of Shari'ah penny stocks' performance and its determinants: evidence from Bursa Malaysia.](#) In: **Islamic Fund & Wealth Management. A way forward** IIUM Institute of Islamic Banking and Finance . ISBN 978-983-44568-4-9 , pp.227-239
- 2019** [Debt financing determinants of Shari'ah approved firms in Malaysia: evidence across industries.](#) In: **Islamic Fund & Wealth Management. A way forward** IIUM Institute of Islamic Banking and Finance . ISBN 978-983-44568-4-9 , pp.365-381
- 2019** [Adoption of financial technology in Islamic crowd-funding: predicting small and medium-sized enterprises' intention to use the investment account platform.](#) In: **Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability** IGI Global . ISBN 9781799800392 , pp.12-35
- 2017** [Ownership and debt financing: Indonesia evidence.](#) In: **Financial management from an emerging market perspective** InTechOpen . ISBN 978-953-51-5557-7 , pp.1-24
- 2013** [Capital structure of Southeast Asian firms.](#) In: **Emerging Markets and Financial Resilience : Decoupling Growth from Turbulence** Palgrave Macmillan . ISBN 978-1-137-26660-6 , pp.193-227
- 2011** [Case studies in investment analysis.](#) In: **Case Studies as a Teaching-Learning Tool in Economics, Finance and Quantitative Courses : an Instructor's Perspective** IIUM Press . ISBN 978-967-418-185-7 , pp.33-40