


Curriculum Vitae for XMUM Official Website

	Name	Daljit Kaur a/p Pajen Singh
	Current Position	Lecturer
	Room No.	A2#439
	Programme	School of Economics and Management
	Email	daljitkaur.pajensingh@xmu.edu.my

BIOGRAPHY

Dr. Daljit Kaur, completed her PhD in Consumer Science at Universiti Putra Malaysia in 2021. Subsequently, she became a Certified Financial Planner accredited by the Financial Planning Association of Malaysia in 2022. Her academic journey also includes achieving a Master of Business Administration with a specialization in Marketing from the Malaysian Graduate School of Management, Universiti Putra Malaysia, and obtaining a bachelor's degree in Business Administration with a focus on Finance from Universiti Kebangsaan Malaysia. With over two decades of professional experience, she has worked across various sectors, including telecommunications and finance.

PROFESSIONAL AFFILIATION

- Malaysian Consumers and Family Economics Association (MACFEA)
- Financial Planning Association of Malaysia (FPAM)
- Qualitative Research Association of Malaysia (QRAM)
- National Association of Women Entrepreneurs of Malaysia (NAWEM)

RESEARCH INTERESTS

- Organizational Behaviour
- Business Resource Management
- Financial Consumer Protection
- Consumer Behaviour in the Digital Age

EDUCATIONAL BACKGROUND

- PhD (Consumer Science). Department of Resource Management & Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia (2021)
- MBA (Marketing), Malaysian Graduate School of Management, Universiti Putra Malaysia (2000)
- Bachelor of Business Administration (Hons) in Finance, Universiti Kebangsaan Malaysia (1997)

WORKING EXPERIENCE

- Lecturer (part-time), Xiamen University of Malaysia, School of Economics and Management (March 2022-March 2024).
- Graduate Research Fellow, Department of Resource Management & Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia (2017-August 2021).
- Tutor, Department of Resource Management & Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia (2017-2018).
- Management Consultant (part-time), RSS Ventures Enterprise (2008-2016).
- Manager Business Process, TIME dotcom Bhd (2001-2006).
- Senior Executive, Quality Procedure & Training, DiGi Telecommunications Sdn Bhd (1998-2001).
- Executive, Phillips Securities Research, Singapore (1997-1998).

RESEARCH EXPERIENCE / GRANTS

- Awarded Putra Grant-IPS from the Research Management Centre, Office of the Deputy Vice-Chancellor (Research and Innovation) 2017 to 2021.

REPRESENTATIVE PUBLICATIONS

Journal Publications

Daljith Kaur Sandhu*, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R.(2022). Regulation of the credit community and consumer sovereignty in Malaysia: The role of the regulator and the NGOs. *Pertanika Journal of Social Sciences & Humanities*. ISSN 0128-7702, e-ISSN 2231-8534. [JCR: Quartile 3, SCOPUS]

Daljith Kaur Sandhu*, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2021). The stick and carrot approach to moneylenders' self-regulation in Klang Valley, Malaysia. *International Journal of Economics and Management*, 15 (1), 103-116. ISSN:1823-836X,E-ISSN:2600-9390. [JCR: Quartile 3, SCOPUS]

Daljith Kaur Sandhu*, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2020). Barriers to consumer self-protection in the moneylending decision process in Klang Valley, Malaysia. *Malaysian Journal of Consumer and Family Economics*, 25 (S1), 51-66. ISSN 1511-2802. [SCOPUS]

Daljith Kaur Sandhu*, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2019). Licensed moneylending industry as an alternative financial service in Malaysia. *Journal of Wealth Management and Financial Planning*, 6, 66-74. [Non-Citation Journal]

Paper Presentation

Daljit Kaur Sandhu, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2019, August 19-20). Awareness of consumer protection in the moneylending system in Klang Valley, Malaysia. [Paper presentation]. 2019 Global Forum for Financial Consumers. Universitas Gadjah Mada, Yogyakarta, Indonesia.

Daljit Kaur Sandhu, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2018, June 23-24). The potential use of the seven Ps marketing mix in the licensed moneylending advertisement practices as an alternative source of consumer credit in Selangor. [Paper presentation]. Marketing in Asia Group (MAG) Scholar Conference in Business, Marketing and Tourism. Citadines Uplands, Kuching, Sarawak, Malaysia.

Daljit Kaur Sandhu, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2017, December 14-15). Non-participant observation on the advertisement aspects of licensed moneylenders as an alternative source of credit in a town in Selangor. [Paper presentation]. Malaysian Association for Consumer and Family Economics (MACFEA) 21st National Seminar. International Islamic University, Malaysia.

Book

- Daljit Kaur Sandhu, Afida Mastura, M.A., Elistina, A.B. & Husniyah, A.R. (2023). Moneylending Industry in Malaysia. Perspectives of Consumers, Licensed Moneylenders and the Regulator. Universiti Putra Malaysia Press. eISBN 978-629-7590-31-8

HONORS/AWARDS

- Certified Financial Planner (CFP) MyFiLE, MyAgeingTM Financial Literacy and Education Hub, Universiti Putra Malaysia (2022).
- Recipient of the travel grant to present at the 6th Global Forum for Financial Consumers 2019 Conference, in Gadjah Mada University, Yogyakarta, Indonesia.
- Awarded Graduate Research Fellowship (2017-2021) at the Department of Resource Management & Consumer Studies, Faculty of Human Ecology, University Putra Malaysia.
- Awarded book publication sponsorship. Perspectives of Consumers, Licensed Moneylenders and the Regulator. Universiti Putra Malaysia Press (2022).
- NAWEM Toastmasters International Leadership Program, awarded as Competent Leader (2019).
- NAWEM Toastmasters International Communication Program, awarded as Competent Communicator (2018).