



**MEMORANDUM OF AGREEMENT  
BETWEEN**

**UNIVERSITAS BRAWIJAYA  
AND  
UNIVERSITI MALAYA**

No : 2023/FEB/MOA/009

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In consideration of the wish of the Faculty of Economics and Business, Universitas Brawijaya (FEB UB), Indonesia and Universiti Malaya, Malaysia, and to establish cooperation within the framework of academic with the aim of promoting mutual cooperation and exchange.

This Memorandum of Agreement (herein after referred as the MoA) is dated on August 1, 2023 and is settled between:

**Universitas Brawijaya** which for the purpose of this Memorandum of Agreement is represented by **Faculty of Economics and Business (FEB UB)**, located at Jl. MT Haryono 165 Malang 65145, East Java, Indonesia, is represented herein by its Dean, Abdul Ghofar, DBA., Ak., and shall include its lawful representatives and permitted assigns of the first party.

and

**Universiti Malaya** which for the purpose of this Memorandum of Agreement is represented by **Faculty of Business and Economics (FBEC UM)**, located at 50603, Kuala Lumpur, Malaysia, is represented herein by its Dean, Professor Dr. Yusniza Binti Kamarulzaman and shall include its lawful representatives and permitted assigns of the second party.

**FEB UB** and **FBEC UM** shall hereinafter be collectively referred to as “The Parties” and individually as “The Party”, where the context so requires.

Whereas:

- (1) Parties agree to cooperate on academic programs based on equality and reciprocity;
- (2) Pursuant to prevailing laws and regulations in their respective countries, as well as the procedures and policy of the Government of Indonesia and the Government of Malaysia concerning international collaboration on (academic research/ publication/ community service);

**Therefore**, Parties agree as follows:

## **Article One**

### **Objective**

The objective of the collaboration between parties are to promote mutual academic cooperation and exchange between two universities.

## **Article Two**

### **Areas of Collaboration**

(1) The Parties will jointly develop some or all of the following activities based on their respective academic and educational needs, such as:

1. Exchange of faculty members and students;
2. Exchange of academic literature and information;
3. Collaborative research;
4. Collaborative Community Service;
5. Joint Supervisor/ examiner;
6. Post-Doctoral Program;
7. Curriculum Review
8. Program “*Kampus Merdeka*” (<https://kampusmerdeka.kemdikbud.go.id/>) conducted by the following Study Programs in FEB UB:
  - a) Undergraduate Program in Accounting
  - b) Undergraduate Program in Management
  - c) Undergraduate Program in Entrepreneurship
  - d) Undergraduate Program in Economic Development
  - e) Undergraduate Program in Islamic Economy
  - f) Undergraduate Program in Banking and Financial Economy
  - g) Master Program in Accounting
  - h) Master Program in Economic
  - i) Master Program in Management
  - j) Doctoral Program in Accounting
  - k) Doctoral Program in Economic
  - l) Doctoral Program in Management
  - m) Doctoral Program in Management (Jakarta Campus)
  - n) Accounting Profession Program
9. Any other activities to be decided on the basis of mutual agreement by both universities.

## **Article Three**

### **Methods of Cooperation**

The implementation of each joint activity set out in this Memorandum of Agreement shall be negotiated and determined by both universities. Details of the implementation shall be set forth in a separate contract to be signed at the appropriate time by representative of both parties.

## **Article Four**

### **Financial Provision**

The terms and necessary budget for each program and project will be described in separate documents,

which will be prepared subsequent to this Memorandum of Agreement will be signed by both parties prior to the initiation of a cooperative program or project. A program may include one or more projects.

#### **Article Five Non-Binding Document**

- a) This Memorandum of Agreement is not intended to be legally binding document. It is meant to describe the nature and to suggest the guidelines of the cooperation between the Parties as described above.
- b) Nothing shall diminish the full autonomy of either party nor will any constraints or financial obligations be imposed by either upon the other in carrying out the Memorandum of Agreement.

#### **Article Six Duration and Termination**

- a) This Memorandum of Agreement is written in English and printed in two copies. The two universities shall keep one copy of the Memorandum of Agreement. This Memorandum of Agreement becomes effective upon completion of the signatures, valid for a period of five years from the date of signing.
- b) This Memorandum of Agreement may be terminated by any Parties upon issuing at least three (3) months written notice to the other Party prior to the termination date.
- c) This Memorandum of Agreement is subject to revision or renewal by mutual agreement.

#### **Article Seven Notices**

Any communication under this Memorandum of Agreement will be delivered to the recipient address or electronic mail address or telephone number which is duly acknowledged:

##### **Faculty of Economics and Business, Universitas Brawijaya**

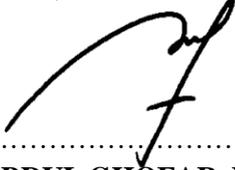
Name : Abdul Ghofar, DBA.  
Position : Dean  
Phone : +62341-555000  
Email : ghofar@ub.ac.id or feb@ub.ac.id

##### **Faculty of Business and Economics, Universiti Malaya**

Name : Professor Dr. Yusniza Kamarulzaman  
Position : Dean  
Phone : +60379673800  
Email : dekan\_fpe@um.edu.my

IN ACCEPTANCE OF THE TERMS AND CONDITIONS OF THIS MEMORANDUM OF UNDERSTANDING

**Signed for and on behalf of**  
**Universitas Brawijaya**  
Faculty of Economics and Business,



.....  
**ABDUL GHOFAR, DBA**  
Dean

Date: August 1, 2023

**Signed for and on behalf of**  
**Universiti Malaya**



.....  
**PROFESOR DATO' SERI IR. DR. NOOR AZUAN**  
**ABU OSMAN**  
Vice-Chancellor

Date: 28 November 2023

## **APPENDIX 1**

**IMPLEMENTATION ARRANGEMENT  
BETWEEN  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS BRAWIJAYA  
AND  
FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITI MALAYA  
ON  
JOINT RESEARCH PROGRAM “IMPROVING LIFE SKILLS AND EDUCATION ON  
PERSONAL FINANCIAL MANAGEMENT FOR INDONESIAN MIGRANT WORKERS IN  
KUALA LUMPUR, MALAYSIA”**

No: 2023/FEB/IA/002

This arrangement on the Research Project is entered into by and between 1) Faculty of Economics and Business, Universitas Brawijaya (FEB UB), and 2) Faculty of Business and Economics, Universiti Malaya (FBEC UM) in reference to the Memorandum of Agreement No 2023/FEB/MOA/009 dated August 1, 2023. Both universities have come to an arrangement for the following project.

### **A. PROJECT INFORMATION**

Project Title: IMPROVING LIFE SKILLS AND EDUCATION ON PERSONAL FINANCIAL MANAGEMENT FOR INDONESIAN MIGRANT WORKERS IN KUALA LUMPUR, MALAYSIA

The project period under this arrangement is intended to commence on 1 August 2023 and continue until 1 August 2024

Researchers involved in the project are:

1. Yened Widya Prihatiningtias, DBA., Ak. (Universitas Brawijaya)
2. Associate Professor Datin Dr. Izlin Ismail, (Universiti Malaya)
3. Prof. Drs. Nurkholis, M.Bus.(Acc.), Ak., Ph.D. (Universitas Brawijaya)
4. Ainur Rofiq, SKom., SE., MM., Ph.D. (Universitas Brawijaya)
5. Mirna Amirya, SE., MSA., Ph.D., Ak., CA. (Universitas Brawijaya)
6. Erie Awalil Fakhri, SE., MBA. (Universitas Brawijaya)

### **B. BUDGET**

For the project that is performed, both universities are committed to support certain budget:

1. Universitas Brawijaya shall, as approved by administrator, allocated a budget of US\$1,650;
2. Universiti Malaya shall, as approved by administrator, allocated an in-kind equivalent to US\$1,650;

The Budget Period shall commence on 1 August 2023 and continue until 1 August 2024.

### C. MODIFICATIONS AND ADDITIONAL TERMS FOR THIS PROJECT

Should in the course of this arrangement any modification turn out to be necessary, either partner may request a reappraisal of the arrangement with a view to its modification.

This arrangement will be issued in English and will come into effect upon the authorised signatures of both parties.

The arrangement may be terminated by either party subject to 60 (sixty) days' written notice to the other party. There must, however, be a guarantee that the current exchange and the one which has been planned for the following year will not be affected.

Universitas Brawijaya  
Researcher,



.....  
**Yeny Widya P., DBA., Ak.**  
Date: 1 August 2023

Universiti Malaya  
Researcher,



.....  
**Assoc. Prof. Datin Dr. Izlin Ismail**  
Date: 1 August 2023

Approved by,  
Dean  
Faculty of Economics and Business  
Universitas Brawijaya

Approved by,  
Dean  
Faculty of Business and Economics  
Universiti Malaya

## APPENDIX 2

**IMPLEMENTATION ARRANGEMENT  
BETWEEN  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS BRAWIJAYA  
AND  
FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITI MALAYA  
ON  
JOINT RESEARCH PROGRAM “UTILIZING ARTIFICIAL INTELLIGENCE TOOLS  
TO SUPPORT RESEARCH, PUBLICATIONS, AND OTHER ACADEMIC ACTIVITIES  
BY CONSIDERING ETHICAL CONDUCT”**

No: 2023/FEB/IA/003

This arrangement on the Research Project is entered into by and between 1) Faculty of Economics and Business, Universitas Brawijaya (FEB UB), and 2) Faculty of Business and Economics, Universiti Malaya (FBE UM) in reference to the Memorandum of Agreement No 2023/FEB/MOA/009 dated August 1, 2023. Both universities have come to an arrangement for the following project.

### **A. PROJECT INFORMATION**

Project Title: UTILIZING ARTIFICIAL INTELLIGENCE TOOLS TO SUPPORT RESEARCH, PUBLICATIONS, AND OTHER ACADEMIC ACTIVITIES BY CONSIDERING ETHICAL CONDUCT

The project period under this arrangement is intended to commence on 1 August 2023 and continue until 1 August 2024.

Collaborators involved in the project are:

1. Dr. Sari Atmini, Ak., CA. (Universitas Brawijaya)
2. Dr. Shamshul Bahri Bin Zakaria, (Universiti Malaya)
3. Dr. Arum Prastiwi, Ak., CA. (Universitas Brawijaya)
4. Yened Widya Prihatiningtias, DBA., Ak., CA. (Universitas Brawijaya)
5. Mirna Amirya, Ph.D., Ak., CA. (Universitas Brawijaya)
6. Prof. Nurkholis, Ph.D., Ak., CA. (Universitas Brawijaya)

### **B. BUDGET**

For the project that is performed, both universities are committed to support certain budget:

1. Universitas Brawijaya shall, as approved by administrator, allocated a budget of USD1,650;
2. Universiti Malaya shall, as approved by administrator, allocated an in-kind equivalent to USD1,650;

The Budget Period shall commence on 1 August 2023 and continue until 1 August 2024.

### C. MODIFICATIONS AND ADDITIONAL TERMS FOR THIS PROJECT

Should in the course of this arrangement any modification turn out to be necessary, either partner may request a reappraisal of the a arrangement with a view to its modification.

This arrangement will be issued in English and will come into effect upon the authorised signatures of both parties.

The arrangement may be terminated by either party subject to 60 (sixty) days' written notice to the other party. There must, however, be a guarantee that the current exchange and the one which has been planned for the following year will not be affected.

Universitas Brawijaya  
Researcher,



.....  
**Dr. Sari Atmini, Ak., CA.**

Date: 1 August 2023

Universiti Malaya  
Researcher,



.....  
**Dr. Shamsul Bahri Bin Zakaria**

Date: 1 August 2023

Approved by,  
Dean  
Faculty of Economics and Business  
Universitas Brawijaya

Approved by,  
Dean  
Faculty of Business and Economics  
Universiti Malaya

## APPENDIX 3

**IMPLEMENTATION ARRANGEMENT  
BETWEEN  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS BRAWIJAYA  
AND  
FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITI MALAYA  
ON  
JOINT RESEARCH PROGRAM “THE USE OF BIG DATA AND ARTIFICIAL  
INTELLIGENCE FOR BUSINESS DECISION MAKING: A CASE STUDY IN  
MERCHANDISING COMPANIES”**

No: 2023/FEB/IA/004

This arrangement on the Research Project is entered into by and between 1) Faculty of Economics and Business, Universitas Brawijaya (FEB UB), and 2) Faculty of Business and Economics, Universiti Malaya (FBE UM) in reference to the Memorandum of Agreement No 2023/FEB/MOA/009 dated August 1, 2023. Both universities have come to an arrangement for the following project.

### **A. PROJECT INFORMATION**

Project Title: THE USE OF BIG DATA AND ARTIFICIAL INTELLIGENCE FOR BUSINESS DECISION MAKING: A CASE STUDY IN MERCHANDISING COMPANIES

The project period under this arrangement is intended to commence on 1 August 2023 and continue until 1 August 2024

Researchers involved in the project are:

1. Professor Nurkholis, Ak., CA. (Universitas Brawijaya)
2. Associate Professor Dr. Sedigheh Moghavvemi, (Universiti Malaya)
3. Yenedy Widya Prihatiningtias, DBA., Ak., CA. (Universitas Brawijaya)
4. Mirna Amiry, Ph.D., Ak., CA. (Universitas Brawijaya)
5. Radityo Putro Handrito, Ph.D. (Universitas Brawijaya)

### **B. BUDGET**

For the project that is performed, both universities are committed to support certain budget:

1. Universitas Brawijaya shall, as approved by administrator, allocated a budget of USD1,650;
2. Universiti Malaya shall, as approved by administrator, allocated an in-kind equivalent to USD1,650;

The Budget Period shall commence on 1 August 2023 and continue until 1 August 2024.

### C. MODIFICATIONS AND ADDITIONAL TERMS FOR THIS PROJECT

Should in the course of this arrangement any modification turn out to be necessary, either partner may request a reappraisal of the arrangement with a view to its modification.

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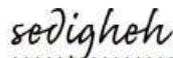
Universitas Brawijaya  
Researcher,



.....  
**Professor Nurkholis, Ak., CA.**

Date: 1 August 2023

Universiti Malaya  
Researcher,



.....  
**Assoc. Prof. Dr. Sedigheh Moghavvemi**

Date: 1 August 2023

Approved by,  
Dean  
Faculty of Economics and Business  
Universitas Brawijaya

Approved by,  
Dean  
Faculty of Business and Economics  
Universiti Malaya

## APPENDIX 4

**IMPLEMENTATION ARRANGEMENT  
BETWEEN  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS BRAWIJAYA  
AND  
FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITI MALAYA  
ON  
JOINT RESEARCH PROGRAM “INTRODUCING BASIC EDUCATION AND EARLY  
SAVINGS HABIT FOR CHILDREN OF INDONESIAN MIGRANT WORKERS IN KUALA  
LUMPUR, MALAYSIA”**

No: 2023/FEB/IA/005

This arrangement on the Research Project is entered into by and between 1) Faculty of Economics and Business, Universitas Brawijaya (FEB UB), and 2) Faculty of Business and Economics, Universiti Malaya (FBE UM) in reference to the Memorandum of Agreement No 2023/FEB/MOA/009 dated August 1, 2023. Both universities have come to an arrangement for the following project.

### A. PROJECT INFORMATION

Project Title: INTRODUCING BASIC EDUCATION AND EARLY SAVINGS HABIT FOR CHILDREN OF INDONESIAN MIGRANT WORKERS IN KUALA LUMPUR, MALAYSIA

The project period under this arrangement is intended to commence on August 2023 and continue until August 2024.

Collaborators involved in the project are:

1. Prof. Drs. Nurkholis, M.Bus. (Acc.), Ak., Ph.D. (Universitas Brawijaya)
2. Dr. Shahrin Saaid Shahrudin, (Universiti Malaya)
3. Yeny Widya Prihatiningtias, MSA., DBA., Ak. (Universitas Brawijaya)
4. Prof. Ananda Sabil Hussein, SE., M.Com., Ph.D. (Universitas Brawijaya)
5. M. Abdi Dzil Ikhrum W., SE., MM. (Universitas Brawijaya)

### B. BUDGET

For the project that is performed, both universities are committed to support certain budget:

1. Universitas Brawijaya shall, as approved by administrator, allocated a budget of US\$1,650;
2. Universiti Malaya shall, as approved by administrator, allocated an in-kind equivalent to US\$1,650;

The Budget Period shall commence on August 2023 and continue until August 2024.

### C. MODIFICATIONS AND ADDITIONAL TERMS FOR THIS PROJECT

Should in the course of this arrangement any modification turn out to be necessary, either partner may request a reappraisal of the arrangement with a view to its modification.

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The arrangement may be terminated by either party subject to 60 (sixty) days' written notice to the other party. There must, however, be a guarantee that the current exchange and the one which has been planned for the following year will not be affected.

Universitas Brawijaya  
Collaborator,



.....  
**Prof. Dr. Nurkholis, Ph.D.**

Date: 1 August 2023

Universiti Malaya  
Collaborator,



.....  
**Dr. Shahrin Saaid Shaharudin**

Date: 1 August 2023

Approved by,  
Dean  
Faculty of Economics and Business  
Universitas Brawijaya

Approved by,  
Dean  
Faculty of Business and Economics  
Universiti Malaya

## APPENDIX 5

**IMPLEMENTATION ARRANGEMENT  
BETWEEN  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS BRAWIJAYA  
AND  
FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITI MALAYA  
ON  
JOINT RESEARCH PROGRAM “THE INTENTION TO USE QR CODE PAYMENT  
METHOD AS THE PIONEER OF ARTIFICIAL INTELLIGENCE AUTONOMOUS  
PAYMENT BY UNIVERSITY STUDENTS IN INDONESIA AND MALAYSIA”**

No: 2023/FEB/IA/006

This arrangement on the Research Project is entered into by and between 1) Faculty of Economics and Business, Universitas Brawijaya (FEB UB), and 2) Faculty of Business and Economics, Universiti Malaya (FBE UM) in reference to the Memorandum of Agreement No 2023/FEB/MOA/009 dated August 1, 2023. Both universities have come to an arrangement for the following project.

### **A. PROJECT INFORMATION**

Project Title: THE INTENTION TO USE QR CODE PAYMENT METHOD AS THE PIONEER OF ARTIFICIAL INTELLIGENCE AUTONOMOUS PAYMENT BY UNIVERSITY STUDENTS IN INDONESIA AND MALAYSIA

The project period under this arrangement is intended to commence on 1 August 2023 and continue until 1 August 2024

Researchers involved in the project are:

1. Yeney Widya Prihatiningtias, DBA., Ak., CA. (Universitas Brawijaya)
2. Professor Dr. Noor Ismawati Jaafar, (Universiti Malaya)
3. Professor Nurkholis, Ak., CA. (Universitas Brawijaya)
4. Ainur Rofiq, Ph.D. (Universitas Brawijaya)

### **B. BUDGET**

For the project that is performed, both universities are committed to support certain budget:

1. Universitas Brawijaya shall, as approved by administrator, allocated a budget of USD1,650;
2. Universiti Malaya shall, as approved by administrator, allocated an in-kind equivalent to USD1,650;

The Budget Period shall commence on 1 August 2023 and continue until 1 August 2024.

### C. MODIFICATIONS AND ADDITIONAL TERMS FOR THIS PROJECT

Should in the course of this arrangement any modification turn out to be necessary, either partner may request a reappraisal of the arrangement with a view to its modification.

This arrangement will be issued in English and will come into effect upon the authorised signatures of both parties.

The arrangement may be terminated by either party subject to 60 (sixty) days' written notice to the other party. There must, however, be a guarantee that the current exchange and the one which has been planned for the following year will not be affected.

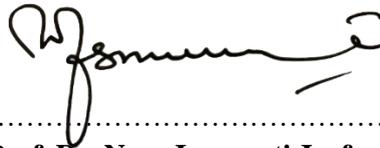
Universitas Brawijaya  
Researcher,



.....  
**Yeny Widya P., DBA., Ak., CA.**

Date: 1 August 2023

Universiti Malaya  
Researcher,



.....  
**Prof. Dr. Noor Ismawati Jaafar**

Date: 1 August 2023

Approved by,  
Dean  
Faculty of Economics and Business  
Universitas Brawijaya

Approved by,  
Dean  
Faculty of Business and Economics  
Universiti Malaya

## APPENDIX 6

**IMPLEMENTATION ARRANGEMENT  
BETWEEN  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS BRAWIJAYA  
AND  
FACULTY OF BUSINESS AND ECONOMICS  
UNIVERSITI MALAYA  
ON**

**JOINT RESEARCH PROGRAM “PLAGIARISM IN POSTGRADUATE STUDENTS OF  
ACCOUNTING AND BUSINESS: AN OVERVIEW FROM THE PERSPECTIVE OF  
FRAUD HEXAGON THEORY WITH ARTIFICIAL INTELLIGENCE, RELIGIOSITY,  
AND ETHICAL ENFORCEMENT AS MODERATING VARIABLES”**

No: 2023/FEB/IA/007

This arrangement on the Research Project is entered into by and between 1) Faculty of Economics and Business, Universitas Brawijaya (FEB UB), and 2) Faculty of Business and Economics, Universiti Malaya (FBE UM) in reference to the Memorandum of Agreement No 2023/FEB/MOA/009 dated August 1, 2023. Both universities have come to an arrangement for the following project.

### **A. PROJECT INFORMATION**

Project Title: PLAGIARISM IN POSTGRADUATE STUDENTS OF ACCOUNTING AND BUSINESS: AN OVERVIEW FROM THE PERSPECTIVE OF FRAUD HEXAGON THEORY WITH ARTIFICIAL INTELLIGENCE, RELIGIOSITY, AND ETHICAL ENFORCEMENT AS MODERATING VARIABLES

The project period under this arrangement is intended to commence on 1 August 2023 and continue until 1 August 2024.

Researchers involved in the project are:

1. Dr. Sari Atmini, Ak., CA. (Universitas Brawijaya)
2. Professor Dr. Ruzita Jusoh, (Universiti Malaya)
3. Dr. Arum Prastiwi, Ak., CA. (Universitas Brawijaya)
4. Professor Setyo Tri Wahyudi, Ph.D. (Universitas Brawijaya)

### **B. BUDGET**

For the project that is performed, both universities are committed to support certain budget:

1. Universitas Brawijaya shall, as approved by administrator, allocated a budget of USD1,650;
2. Universiti Malaya shall, as approved by administrator, allocated an in-kind equivalent to USD1,650;

The Budget Period shall commence on 1 August 2023 and continue until 1 August 2024.

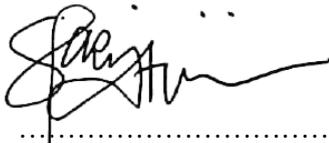
### C. MODIFICATIONS AND ADDITIONAL TERMS FOR THIS PROJECT

Should in the course of this arrangement any modification turn out to be necessary, either partner may request a reappraisal of the arrangement with a view to its modification.

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The arrangement may be terminated by either party subject to 60 (sixty) days' written notice to the other party. There must, however, be a guarantee that the current exchange and the one which has been planned for the following year will not be affected.

Universitas Brawijaya  
Researcher,



.....  
**Dr. Sari Atmini, Ak., CA.**

Date: 1 August 2023

Universiti Malaya  
Researcher,



.....  
**Prof. Dr. Ruzita Jusoh**

Date: 1 August 2023

Approved by,  
Dean  
Faculty of Economics and Business  
Universitas Brawijaya

Approved by,  
Dean  
Faculty of Business and Economics  
Universiti Malaya