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**Dr Mohd Afzanizam** is currently the Chief Economist of Bank Islam Malaysia Berhad. With 19 years of experience in investment research, especially in the field of economics and capital market, he had served various investment institutions such as Khazanah Nasional Berhad, Retirement Fund Incorporated and rating agencies like Malaysian Rating Corporation Berhad as an economist. Since joining Bank Islam on 1 October 2013, he plays a vital role in advising the Bank on matters regarding macroeconomics such as fiscal and monetary policies that can affect the operating environment of various industries. He also regularly shares his expert opinion and overview of the economy to the masses via the media. In the field of education, Dr Afzanizam often acts as an academic advisor for many local universities. He holds a Doctor of Philosophy (Economics) and Master of Business Administration (Applied Finance and Investment) degree from Universiti Kebangsaan Malaysia (UKM), as well as Bachelor of Business Administration (Hons) Finance and Diploma in Investment Analysis degree from Universiti Teknologi Mara.