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RECTOR'S MESSAGE



Congratulations to the Faculty of Business and Management of Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani on the success indirectly with the publication of FBM Insights. It must be satisfying to see the output of all the hard work in planning and preparing to publish the very first issue of this bulletin. I hope that this bulletin would provide an avenue for Business and Management academic staffs to produce more academic materials and develop their skills in academic and creative writing.

It is good to see that the university is involved actively in the dissemination of knowledge to the public. This is the spirit and attitude that should be demonstrated as we are all academicians. Furthermore, seeking and sharing of knowledge are vital and more initiatives should be undertaken to support this life-long learning process.

Again, well done to the Faculty of Business and Management of UiTM Cawangan Kedah and those who were involved directly and indirectly the FBM Insights. I wish all the best and hope that this bulletin will move forward and extend its wings in the future.

Associate Professor Dr. Shaiful Annuar Khalid

Rector

Universiti Teknologi MARA (UiTM) Cawangan Kedah

FROM THE DESK OF THE HEAD OF FACULTY



Assalamualaikum

Much grateful to Allah, we are proud to launch our faculty bulletin, FBM Insights was mooted with an aim to provide a platform where faculty members share views, opinions and discuss contemporary issues related, but not limited to business and management.

Our first edition is a collection of twenty eight (28) short papers by faculty members, which covers topics ranging from business, finance, economics, management and a paper in psychology. It is our hope that the bulletin will be a starting point for many of us to embark on the writing and publication journey.

I would like to congratulate the committee members of this bulletin who have worked hard in putting together all the articles. I hope the contributions will continue as the bulletin progresses further. A big thank you to all contributors, your continuous support is much appreciated. We look forward to future contributions. In Shaa Allah.

Dr. Yanti Aspha Ameira Mustapha

FBM Insights Advisor

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SHARIAH-COMPLIANT SECURITIES

Nor Suhaira Jamil
suhairajamil@psis.edu.my
Commerce Department, Politeknik Sultan Idris Shah

Hamizah Hassan
hamiza013@uitm.edu.my
Banking Department, Universiti Teknologi MARA Cawangan Kedah

Introduction

The history of Shariah index in Malaysia began when Kuala Lumpur Stock Exchange Shariah Index (KLSI) is launched in April 1999 in response to the increasing demands and interests in Shariah-compliant investments (Mcgowan & Muhammad, 2010). Previously, all securities are traded in Kuala Lumpur Composite Index (KLCI), until 2006, when Bursa Malaysia partnered with Financial Times Stock Exchange (FTSE) to provide a suite of indices for the Malaysian market. As a result, on 22 January 2007 and 21 May 2007 Bursa Malaysia has launched FTSE Bursa Malaysia Hijrah Shariah Index and FTSE Bursa Malaysia EMAS Shariah Index respectively (“FTSE Bursa Malaysia Indices”, 2016). In Malaysia, the process of identification of Shariah-compliant securities is known as Shariah screening. It is conducted in May and November every year by the Shariah Advisory Council (SAC) of the Securities Commissions (SC). Since the first list of Shariah-compliant securities is introduced in 1997, the number of Shariah-compliant securities traded on Bursa Malaysia has risen from 52% in 1997 to 90% in May 2011, which is the highest recorded number. Furthermore, since 2003, the number of Shariah-compliant securities has always remained between 80% and 90% of the total securities traded on Bursa Malaysia (Yazi, Morni, & Saw, 2015). The latest list of Shariah-compliant securities is published by the SAC on 29 November 2019 and exhibits 77% of the securities listed on Bursa Malaysia are Shariah-compliant, which consist of 696 securities (“List of Shariah-compliant Securities by the SAC of the SC”, 2019).

The Shariah screening process is grounded on the inputs and support received from the SC. To classify security as either Shariah-compliant or not, SAC will analyze the data gathered by SC from various sources, including companies' annual reports and enquiries made to the companies. SAC continuously reviews the Shariah status of these listed companies based on their latest annual audited financial statements. In this light, the SAC has introduced the Shariah screening methodology in 1995 and it has been exercised until May 2013. Later, a revised screening methodology is adopted for the first time in November 2013. Based on the screening process, there are securities that have been classified as Shariah-compliant securities and Shariah non-compliant securities. As such, they will be included (removed) in (from) the list of

Shariah-compliant securities. By employing descriptive analysis, this paper examines the trend of these inclusion and removal of the securities, as well as examines the time taken by the securities that have been removed from the list of Shariah-compliant securities to be included back as Shariah-compliant securities, starting from May 2007 until November 2015, as the FTSE Bursa Malaysia Emas Shariah Index is introduced in 2007.

Descriptive Analysis

In years 2007-2015, there are a total of 652 securities listed as the Shariah-compliant securities. Three hundred and thirty-eight securities are classified as Shariah-compliant, while 314 are removed from the list. From the analysis, it is found that the exact number of securities involved in the Shariah-compliant listing is only 444 as a result of the existence of the securities that have been included or removed from the list for more than once. Two hundred and ninety-seven have experienced one time inclusion (removal) in (from) the list, 107 experienced two times inclusion (removal) in (from) the list, 29 experienced three times inclusion (removal) in (from) the list, while the remaining 9 and 2 securities experienced four and five times inclusion (removal) in (from) the list respectively. The summary of the findings is illustrated in Figure 1.1. below.

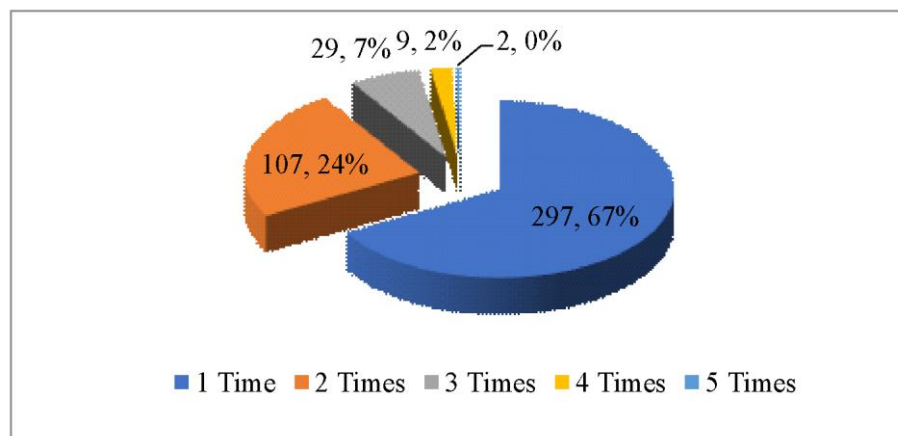


Figure 1.1. The frequency of inclusion (removal) of the securities in (from) the list of Shariah-compliant securities

For the analysis on the time taken by the securities that have been removed from the list of Shariah-compliant securities to be included back as Shariah-compliant securities, the study excludes securities that have experienced either inclusion (removal) in (from) the list for more than twice. In all, 97 securities are selected for further analysis. It was found that 19 securities took a half year to be relisted on the Shariah-compliant list, 21 securities took one year, and 23 securities took more than one year. The remaining of the 34 securities is found to be not relisted as Shariah-compliant securities. The summary of the findings is shown in Figure 1.2.

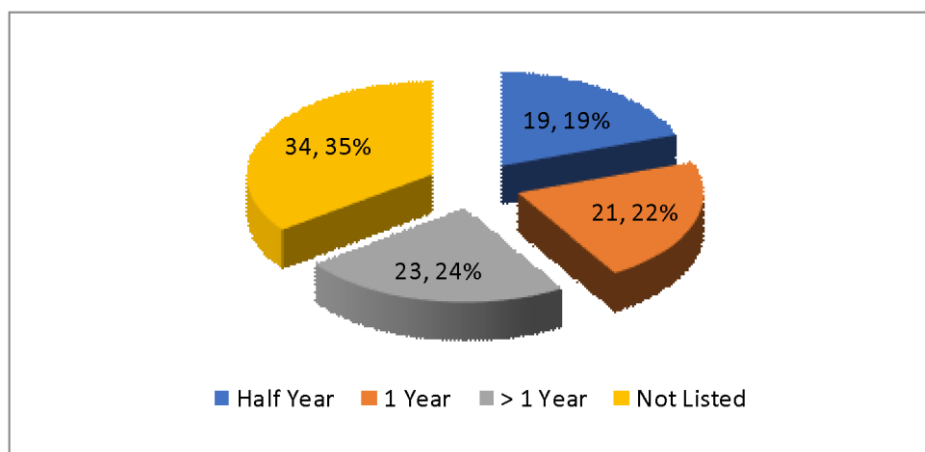


Figure 1.2. Time taken by the securities to be included back as Shariah-compliant securities

Furthermore, the study classifies the securities according to the screening methodology exercised on these securities; for securities that are removed from the list before November 2013, the previous screening methodology is exercised, while securities which are removed from the list starting from November 2013 onwards are screened utilizing the revised screening methodology. Thus, the previous screening methodology involved 21 securities and the revised screening methodology involved 76 securities. The findings exhibit that by utilizing the previous screening methodology, 9.52% securities took a half year to be relisted as Shariah-compliant, as compared to 22.37% securities by utilizing the revised screening methodology. Next, 33.33% of the securities took 1 year and more than 1 year utilizing the previous screening methodology, while 18.42% and 21.05% respectively for the revised screening methodology. In addition, 23.81% and 38.16% of the securities are still not relisted based on the previous screening methodology and the revised screening methodology respectively. The summary of the findings is shown in Table 1.1.

Table 1.1

Time taken by the removed securities to be included back as Shariah-compliant securities based on the screening methodology

Period	Previous Shariah Screening Methodology		Revised Shariah Screening Methodology	
	Number of Securities	Percentage	Number of Securities	Percentage
A Half Year	2	9.52%	17	22.37%
1 Year	7	33.33%	14	18.42%
> 1 Year	7	33.33%	16	21.05%
Not Relisted	5	23.81%	29	38.16%
Total	21	100.00%	76	100.00%

The findings show that the revised screening methodology has resulted in more securities to be removed from the Shariah-compliant list as compared to the previous screening methodology. This is aligned with the critique on the previous screening methodology by Zandi,

Razak and Hussin (2014) who claimed that the benchmarks developed by the SC seems to be purposely to increase the number of Shariah-compliant securities in Malaysian market. Moreover, it is known that the revised screening methodology adopts two tier quantitative approaches which added financial ratio benchmarks as the quantitative assessment and abolished the 10% and 25% benchmarks used in the previous screening methodology. Therefore, it directly affects companies with high level of conventional debt since there is no screening based on a company's total conventional debt previously. This shows that Islamic Capital Market in Malaysia has considered the critique that previous screening methodology is too liberal (Wee, 2012). In addition, the previous screening methodology has been adopted in 1997 and it has been utilized for almost 16 years before it is replaced with the revised screening methodology.

Conclusion

There are increasing demands and interests in Shariah-compliant investments in Malaysia. Investment in Shariah-compliant securities is part of it. The identification of Shariah-compliant securities is known as Shariah screening, which is announced to the public twice a year. The findings of the descriptive analysis show that majority of the securities are only been included or removed once in or from the list of Shariah-compliant securities. As for the findings on the time taken for the reinstatement of securities which have been removed from the Shariah-compliant list, it shows that 19% of the securities took a half year, 22% took one year, 24% took more than one year, while the remaining 35% are still not been relisted. In addition, the revised screening methodology has resulted in more securities to be removed from the Shariah-compliant list as compared to the previous screening methodology. Also, more securities are not relisted on the Shariah-compliant list utilizing the revised screening methodology as compared to the previous screening methodology. However, it can be concluded that most of the companies are interested in their securities to be included back as Shariah-compliant as majority of them are classified back as Shariah-compliant securities after the removal.

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INTERNATIONAL BUSINESS IN TURKEY: AN EXPERIENCIAL LEARNING METHOD

Maznah Wan Omar
(Corresponding Author)
Email:maznah199@uitm.edu.my
Faculty of Business and Management
Universiti Teknologi MARA Cawangan Kedah

NazirulMubinbin Mohd Noor
Email: mubinmnoor@gmail.com
Academy of Language Studies
Universiti Teknologi MARA Cawangan Perak, Kampus Sri Iskandar

Abstract

The Turkish economy has followed a roller-coaster ride in the past several decades. Following an anemic performance with severe imbalances in the 1990s and a debilitating financial crisis in 2001. An Experiential learning method used through a survey conducted in two cities in Turkey, which is Istanbul and Bursa for a period of two weeks. Systematic review method used to enhance the collected materials. Turkey enjoyed five years of rapid economic growth, with GDP per capita increasing at almost 6% per annum – its highest ever rate since the 1960s – accompanied by structural changes, productivity growth and a broadening base of economic activity, both geographically and socially. From about 2007 onwards, however, economic growth slowed significantly, and productivity growth stagnated for all practical purpose.

Keywords: Turkey, Experiential Learning, International Business, Economic growth strategy.

Turkey's International Strategies

A) Multi-domestic Strategy

The multi-domestic strategy in Turkey caters around the international marketing tactic that stresses on advertising and on commercializing local market rather instead of stressing on a global market strategy. The uniqueness of this strategy is that the marketing strategy adopted in Turkey emphasizes on fulfilling the local markets needs and values particularly emphasizing on the demographic needs of various marketing areas in Turkey. This means that companies hiring this marketing approach will look to understand the culture of several local markets and adapt their way of entrance into those markets based on the demographics of that part. The multi-domestic company sacrifice the efficiency to create more emphasizing of the national market it served. In

Turkey, foreign firm from other country try to be more concern about local responsiveness such as Burger King in Turkey does not serve spicy sauce because the local prefer tomato sauce instead of chili. This shows how foreign firm that does business in Turkey follows what the local prefer in order to expand their market demand.

B) Global Strategy

The second strategy adopted by the businesses in Turkey is the strategy whereby firms sacrifice awareness to local necessity within each of its market in courtesy of stressing proficiency. This strategy is entirely differing to multi-domestic. Global strategy pressures the need to achieve economies of scale by contributing similar product and service in each marketplace. For example, the leather jacket company in Turkey offer its product all using the same design, quality and material, which follow the global requirement to other countries. The leather jacket company also supply its leather jacket and shoes to famous international company such as Prada, Gucci and Louis Vuitton.

C) Transnational Strategy

Transnational strategy is one of the powerful strategy as recommended and adopted by most of the six countries leading the fourth industrial revolution, which includes Canada, Japan, Germany, Australia, Australia, and Switzerland (Potter, 2019). A strategy, which is the center of platform between multi-domestic and global strategy. Transnational strategy balances the needs of local requirement and global requirement. Firm tries to stability the craving to proficiency and with the necessity to adjust to native preferences within numerous countries. For example, McDonald in Turkey depend on identical list of options item all around the world but add some menu to local preference such as the McTurco Meat in turkey which is basically Kofteburger but wrapped in a warm pita.

D) Support Activities

Additional support activities employed as part of the business strategies in Turkey in order to strengthen and assist Turkey's business major events. This is accomplish by assisting the main events through the sub-events. The sub-events which is also referred to as the support events will directly provide as well as made available the new ideas, technology, human resources, and numerous firm through the wide purposes (Porter, 1985). Advancement in technology in Turkey makes foreign firm invest such as telecommunication firms like Vodafone, which comes from United Kingdom. Another example of support activities is Turk Telecom which provides internet for the workers to connect with their headquarter management. Low labor costs also influence firms to invest in Turkey, as they are able to maximize their output while reducing the cost of input.

Conclusion

Turkey's main business activities includes, making of merchandise and trade their products through the transfer of final product to final users and purchasers. The main business activities can be categorized as inbound logistic, operations, outbound logistic, advertising and sales, as well as services. Turkey provide services to big manufacturing companies such as FIAT automobile, who invested in Turkey through their manufacturing plant that is currently operated in Bursa manufacturing area. A transnational strategy occurs here where raw materials are move in by the country Italy to Bursa due to low labor and currency cost as compared to manufacturing in other European countries. Many firms benefitted from Turkey's low labor cost especially after Turkey's economic embargo, which caused Turkey's Lira, falls severely. Nevertheless, Japanese manufacturer such as HONDA jump the bandwagon to benefit from Turkey's economic condition. HONDA realizes that, by manufacturing their automobile in Turkey, it permits them to compete well among other automobile manufacturer in Europe, as they are huge number of European car brands from Europe that manufacture and produce in the European Union while less from ASIA. Turkey became the gateway for the Japanese automobile manufacturer within European Automobile industry.

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AMANAH IKHTIAR MALAYSIA (AIM): A STORY OF THE PROGRAMME SUCCESS

Zuraidah binti Mohamed Isa
zuraidah588@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Norhidayah binti Ali
norhidayah@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Dahlia binti Ibrahim
dahlia400@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Nurul Hayani Binti Abd Rahman
nurulhayani@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Microcredit is a small business loan offered to people in need. The ideas of microcredit are not new. It was introduced in the 1970s by Prof. Muhammad Yunus who was actively involved in poverty alleviation programmes. In 1976, he visited very poor households in the village of Jobra, Bangladesh, there, he learned that by providing capital and better opportunities, these poor households can improve their livelihood. He used his personal money to provide financial assistance to 42 poor individuals. Satisfied with the repayment of these loans, he was prompted to expand the financial assistance using a more structured banking system. After many efforts and reaching out numerous banks, Grameen Bank was finally established in 1983. Grameen Bank was formed to offer small loans to the poor through small weekly installments. The success story of Grameen Bank has become world-recognised and Prof. Muhammad Yunus was awarded a Nobel Peace in 2006.

Inspired by Grameen Bank's achievement, the approach of giving away loans to poor people was adopted in Malaysia starting with the initiation of a pioneer project in the north-western area of Selangor, known as Project *Ikhtiar*. Project *Ikhtiar* is deemed to be successfully implemented and the success of the project proves that microcredit project is helpful in alleviating poverty among the poor. This initial success led to the birth of Amanah Ikhtiar Malaysia (AIM) on 17th September 1987, which is aimed to reduce poverty among the poor and hardcore poor households in Malaysia.

AIM provides microcredit services to selected participants throughout Malaysia. The implementation of this programme is based on the concept of trust and sharing liability. It offers interest-free loans to its participants which help them to undertake income generating activities.

These interest-free loans are categorised into three categories, namely economic, education, and multi-purpose loans. The loan value ranges from RM1,000 to RM50,000 with an average of RM6,000 per loan, which should be settled within 25 to 150 weeks depending on the economic activities and the participants' performance and cooperation during the centre meetings. It monitors and manages its participants by holding weekly meetings in its centres and the participants are required to pay the loan repayment installment during these meetings. In this regard, once their loans are fully paid, the participants can request for a new later interest-free loan when the need arises with new terms based on the activity and the participant's performance and cooperation.

The process of loan disbursement starts when the participants apply for the interest-free loan. To ensure the effectiveness of AIM loan disbursement implementation process, the organisation carefully screens its participants. The prospective participants will be interviewed by its staff and need to receive favourable approvals from group, centre and branch or area office. Upon the loan approval, the loan is disbursed with no collateral, no guarantor, no interest charges and no legal action taken for the unpaid debt. Furthermore, the debt would be written off if the participants perish before the loan is fully paid. AIM has also established its Welfare and Wellbeing Fund to help the participants to cope with hardships, such as chronic disease, death, accidents among others. The Welfare and Wellbeing Fund is funded by a small fee collected every week from each participant for providing aids for other participants and their families who are facing hardship.

As of August 2010, AIM has extended its operation to 87 branches with 60,497 groups in 6,646 centres serving a total of 254, 116 clients in Malaysia. This has gradually increased and in December 2015, AIM had opened 139 branches with 102,818 groups in 10,043 centres serving a total of 377,282 clients in Malaysia (Amanah Ikhtiar Malaysia, 2015). AIM has demonstrated a proven track record of success in the last of thirty years. In 2013 and 2014, AIM was awarded several international honours, including The Asian Leadership Award on Rural Development and Poverty Eradication, Best Islamic Microfinance Award and Global Excellence in Management Award on Excellence in Corporate Governance at the Global Islamic Finance Award, while in 2015, it was awarded the Best Islamic Microfinance Award and Best Islamic Finance Award.

However, AIM's most significant achievement is its track records in nurturing entrepreneurship among the poor. There are a number of success stories that highlighted how AIM participants managed to escape poverty. True to its pledge, AIM has become a stepping-stone for the poor to escape poverty. As per reported by The Asian Institute of Finance (2015), through a nationwide survey conducted on 269,470 participants, it was founded that 94.7 percent have been able to alleviate their socio-economic status and escape. It was also stated that 30 percent of the participants have earned monthly income exceeding RM3,000. In addition, AIM's high repayment rate is also a representation of the significant achievements it has accomplished.

The Asian Institute of Finance (2015) reported that AIM has achieved the repayment rate of about 99.6 per cent. Accordingly, AIM's delivery system of loan disbursement process and mutual support from members in the group facilitate the rapid repayment.

Being oriented microcredit institution with an aim to eradicate poverty, the financial services offered by AIM has gained a tremendous success in improving socio-economic performance of the borrowers. Therefore, it concludes that AIM has been microcredit programme success in Malaysia. This is firmer conclusion that its institution and impacts has stood the glory of the time and has extended and expanded what it is doing and is achieving.

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DEPRESSION AMONG UNDERGRADUATE STUDENTS IN UITM KEDAH BRANCH: DO OUR STUDENTS SUFFER?

Nur Zainie Abd Hamid

nurzainieabdhamid@gmail.com

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Shamsinar Ibrahim

shamsinaribrahim05@gmail.com

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Hasyimah Razali

syima1904@gmail.com

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Depression become a topic of interest as it is an important cause of mental health problem throughout the world (World Health Organization, 2019). In Malaysia, the government has announced that depression is expected to be the second leading health illness in year 2020 after heart disease (Bernama, 2018). Today, depression has also become increasingly prevalent among university students. Depression could be derived from untreated emotional distress. Among all, undergraduate students are those who can easily experience emotional distress (Yusoff, Rahim & Yaacob, 2010). Undergraduate students are often struggling to adjust their lives with the new environment which includes new accommodations and new social relationships in the university (Rahul & Vikas, 2018). These can give a significant impact on the students as they need to start a new independent life. In addition, expectations of lecturers and family have also generated emotional distress among students. If these emotions are not properly managed and recognized, emotional distress can lead to a more serious psychological problem called depression. Given a lack of understanding of the disease especially in recognizing the early signs and symptoms of the mental problems in the society, this study was conducted to determine the prevalence and severity of depression among university students. This is a quantitative and cross-sectional study. This study was conducted in University Teknologi MARA, Kedah Branch, Malaysia. 24 male and 151 female undergraduate students from the Faculty of Business and Management were conveniently selected through a purposive sampling technique. A self-administered survey was created by adopting the Patient Health Questionnaire-9 (PHQ-9). The results were analyzed using the IBM SPSS Statistics version 21 through descriptive analysis. The study has found a considerable prevalence of depression among the students which is 23.42 percent (41 students). 7.32 per cent (3 students) are experiencing mild depression, 39.02 percent (16 students) are experiencing moderate depression, 39.02 percent (16 percent) are experiencing moderately severe depression and 14.63 per cent (6 students) are experiencing severe

depression. Regardless of the severity of depression, depression is more common among female students. This may be correlated with hormonal changes in females that trigger depression to occur (Sharma & Kirmani, 2015). Furthermore, students in the first year of study were found to suffer more depression than male students and those in the second and third year of studies. The self-transition to university can be emotionally challenging for the first year students because they are having troubles in confronting and dealing with the new stage of life. This emotional discomfort creates pressures and anxieties that can cause the students to feel overwhelmed as they are living on their own. As a result, this will trigger depression among the students. This study will be the starting point in finding the best initiative and effort in preventing students from facing university pressures. The university management should provide high considerations for students in their first year and those whom are identified with symptoms of depression. Preventive efforts should also be planned in order to ensure that all students are aware of their biological, physical or psychological changes.

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WORKPLACE STRESS: WHAT ARE THE SYMPTOMS?

Rosliza Md Zani

rosliza568@uitm.edu.my

Faculty of Business & Management, Universiti Teknologi MARA Cawangan Kedah

Syukriah Ali

syukriah@uitm.edu.my

Faculty of Business & Management, Universiti Teknologi MARA Cawangan Kedah

Farah Merican Isahak Merican

farah339@uitm.edu.my

Faculty of Business & Management, Universiti Teknologi MARA Cawangan Kedah

Introduction

Stress is a widespread phenomenon during all humans lifespan. As a normal person, we may feel stress out of personal or family problems, and as an employee, one person feels stress due to organizational demands.

Robbins and Judge (2009) defined stress as a forceful condition in which a person is challenged with a chance, a demand, or resource related to what the person wishes for and the result seems to be very important but unpredictable. The workplace is one of the main sources of stress in our lives (Carr, Kelley, Keaton, and Albrecht, 2011). According to authors, workplace stress is defined as “the perceived difference between professional demands and a person’s ability to carry out those demands.” Stress typically occurs when a person is faced with a risk that the person does not feel to have the ability to cope with. When a person is having a perception that his ability is not as high as expected by managers to perform a particular job demand, it is called as “job stress”. This type of stress can be measured by looking at the difference between expected and actual ability. If there is so much difference, the tendency to have a high workplace stress is there (Leung, Chan, and Dongyu, 2011).

Stress comes in different forms. Physiological stress occurs when the body is reacting to stressful environments. “It appears in the form of headache, back pain, and loss of appetite.” People in stressful environments generally face unattainable job demands (Gmelch, 1982). Some might be experiencing various reactions from the body such as headache, back pain, or feeling thirsty.

Burnout is another type of stress which is “a state of emotional and mental exhaustion caused by long-term chronic, emotional, and interpersonal stress while carrying out a role.” It can be regarded as a psychological withdrawal from work in response to excessive stress. When employees are facing so much stress, their emotion is disturbed, and interpersonal relationship becomes chronic. People in a state of high stress may also have “various subjective feelings, such

as dissatisfaction, unhappiness, sadness, and depression.” (Leung *et al.*, 2011).

Symptoms Of Workplace Stress

Workplace stress can cause an intense impact on employees. It can make people less happy with their jobs and cause depression outside of work. It can also negatively affect motivation and productivity that can ultimately make employees quit jobs. Understanding the effects of organizational stress on employees is important because at the end of the day, work stress gives impacts not only on the employees individually, but also the bottom lines.

Statistics show that stress is a growing problem in many organizations and is contributing to negative impacts on employees. The most visible impact on employees is related to their performance. Stressful employees are always absent from work (Carr *et al.*, 2011). According to the authors, stress often leads to high absenteeism, increased turnover rates, low productivity and low levels of quality. Based on a survey conducted in Spain, “there were greater levels of absenteeism caused by stress in previous years.” Karam (2011) supported that stress has a negative relationship with performance where it often leads to negative employees’ behaviors such as turnover, absenteeism, or accidents. Byron and Peterson (2002) who examined the impact of stress on employees’ behavior came out with a result that suggests, stress was positively related to absenteeism.

Lower performance and productivity are the common effects of stress on employees. When people experience stress at work, they may feel agitated and lose temper. This situation will make them not cooperating with other workers and only do extra work when needed. Then, they may feel like they have already contributed to the company. This can result in lowered performance or productivity, or both. Thus, employees will not focus on their job achievement as they are stressed out (Gomez, 2011). When a person feels overwhelmed at work, they lose confidence and may become ill-tempered. This can make the employees less productive and less effective in their job, and make the work seem less rewarding (Segal, Smith, Robinson, and Segal, 2011). Foy, Dwyer, Nafarrete, Saleh Hammoud and Rockett (2019) also found that there is a negative correlation between job performance and workplace stress.

Dewe and O’Driscoll (2002) added that due to the stress feeling, life at home is also affected. As employees are not able to “switch off” at home; that is bringing the tense and stress feeling home, it makes the relationship with spouse or children becomes bad as they are pursuing a career at the expense of home life. This is the point where stress at work is viewed as harming people’s lives. Supported by Gomez (2011), when employees are stress at work, they will bring it home. Consequently, this will make them feel depress during non-working hours, such as trouble sleeping, social withdrawal and loss of interest in family life. Due to this, some individuals may even turn to alcohol and drugs to help cope with their work-related stress. According to Robbins and Judge (2009), stress is not only affecting performance of employees at work, but it will also

create changes in eating habits, increase smoking or consumption of alcohol, rapid speech, fidgeting and sleep disorders. In the end, this could result in clinical depression requiring therapy and medication. Segal *et al.* (2011) added that chronic or intense stress can also lead to physical and emotional health problems such as feeling anxious, irritable, or depressed, boredom, loss of interest in work, sleep disorder, tiredness, trouble concentrating and many more.

Next is job hopping (Gomez, 2011). This happens when employees who are under severe work stress may finally decide that their jobs are simply not worth the stress. Such employees may look for other job opportunities, even if the new jobs pay less or are not as well suited for their particular skills and expertise. Others may simply quit their jobs without having other employment options. Robbins and Judge (2009) agreed that stress does lead to lower performance and productivity and high turnover which is called as behavioural symptoms of stress. Lastly, although too much stress has a negative impact on human behavior, it was also found that insufficient stress leads to boredom, a lack of concentration and a lack of initiative or motivation to make the best possible effort (Leung *et al.*, 2011).

Conclusion

It is true that stress is needed in the organization to push employees to perform their job. Without stress or low level of stress in the workplace will only make employees feel bored and cannot contribute to their fullest. However, it is the job of the manager to monitor the tasks given to employees as a means to prevent from excessive stress. Managers are required to control complicated projects involving demanding tasks.

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THE AWARENESS OF PURCHASING HALAL FOOD AMONG NON-MUSLIM CONSUMERS

Wan Shahrul Aziah bt Wan Mahamad

aziah436@uitm.edu.my

Faculty of Business and Administration, Universiti Teknologi Mara Cawangan Kedah

Introduction

The halal industry is the fastest growing global business (Yusuf & Ab Yajid, 2016) fueled by the growing Muslim population. The growing market for “meat and money” (halal meat and Islamic finance) suggests its significance to both Muslims and non-Muslims (Wilson & Liu, 2010; Wilson, 2012). The global halal food industry has become a guarantor of quality assurance and a good lifestyle choice for the consumers around the world. The global halal food industry is not only a source of satisfaction for Muslim consumers but also a source of satisfaction for non-Muslim consumers (Ali, 2018). At present, the concern for consuming halal food products or the halal awareness are not just among Muslim consumers, but also the non-Muslims. For non-Muslim consumers, halal food products are considered as one of the hygienic, healthy and quality products (Talib & Ali, 2009).

Some studies have identified that halal food represents food that is pure and wholesome and free from haram (forbidden) products such as porcine, blood, carrion, dead animals, predatory animals and birds and amphibious animals (Adam, 2016). In recent years, it has been argued that the consumers, irrespective of their religion, have become more and more concerned about the food products they purchase and consume. This awareness is due to the customers, both Muslims and non-Muslims, who are gradually more involved in the food they eat (Essoo & Dibb, 2004). According to Farm & Jacoby (2005), consumers are demanding for fresh, authentic quality menu items because of their concern about food safety, nutrition and seeking to know where their food comes from and how it is produced. Thus, the level of awareness is the most important factor affecting consumers’ choices to buy halal food products (Hamdan, Issa, Abu, Jusoff, 2013). Furthermore, a study conducted by Yang & Huang (2017) also indicated that awareness of halal food products has a significant impact on the buying behavior of non-Muslim consumers. This is because the success of halal food industry is determined by the consumer’s awareness level of halal (Mohamed, Shamsudin, & Rezai, 2013).

Factors Influence Awareness Among Non-Muslim Consumers

One important factor that influences non-Muslim consumers to consume food is hygiene. Some studies identified that the non-Muslim consumers are also drawn towards consuming halal food products as they are cleaner, safer, healthier and more quality. Zailani, Kanapathy, Iranmanesh,

& Tieman, (2015) also found that non-Muslim consumers are shifting towards halal food because of the rising concerns about contaminated and unhealthy food. Furthermore, Golnaz, Zainalabidin, Mad Nasir, & Eddie Chiew (2010) stated that non-Muslims perceived halal food positively in which they believe that halal food products are healthy, hygienically handled and prepared.

Bergeaud-Blankler (2006) has identified that non-Muslim's intentions of buying halal product depends on many other important factors including age, educational qualification, religious thoughts and animal welfare as in similar findings of other researchers regarding non-Muslim's attitudes towards halal food. The findings also showed that non-Muslim strongly believe that halal foods are not only tastier and hygienic but also the best treatment for animals, as Islamic slaughtering system is much more effective for animals in terms of pain. They also believe that Muslim food producers always obey their religious belief in their food processing process.

Another factor that influences the awareness of non-Muslim consumers is related to their perceived behavioral control whereby it represents the individual's perception to conduct an intended behavior. With regards to the halal food purchasing scenario, a non-Muslim might consider several relevant control factors such as food safety, cleanliness, and price and assess them against their ability, before proceeding to purchase the halal food products. Some literature reviews identified that consumers have more confidence on halal foods as it follows stricter rules for foods processing than non-halal food.

Conclusion

Based on the discussion above, among the factors that influence awareness of non-Muslim consumers to purchase halal food products are hygiene factors, consumers' attitudes and consumers' perceived behavioral control. By knowing these factors, it will help marketers especially Muslim producer to focus on their advertising and marketing strategies in order to attract more non-Muslim consumers to purchase their products.

In this era, the Muslim producers should accept of the fact that customers are knowledgeable and they evaluate and make a survey about the product before purchase. By using technology, specifically the Internet, all of the information nowadays is available anywhere and everywhere. Because of this scenario, the marketing effort done by Muslim producer should not only focus on product packaging which is Halal logos and certifications but also on the quality of product itself. By knowing all these factors, it will help Muslim producer to increase their knowledge in this industry as well as maximize their profit in the market, thus help to develop halal food segment and the halal industry in Malaysia and onwards.

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PARTIAL LEAST SQUARE STRUCTURAL EQUATION MODELING (PLS-SEM)

Nur Zainie Abd Hamid

nurzainieabdhamid@gmail.com

Faculty of Business and Management, Universiti Teknologi Mara Cawangan Kedah

Introduction

Structural Equation Modeling (SEM) is a multivariate statistical analysis tool that is increasingly used to analyze structural relationship by the researcher in the business field. Two primary SEM techniques are Covariance-based Structural Equation Modeling (CB-SEM) and Partial Least Squares Structural Equation Modeling (PLS-SEM). CB-SEM is primarily used to confirm or reject theories by determining how well a proposed theoretical model can estimate the covariance matrix for a sample dataset. On the other hand, PLS-SEM is primarily used to develop theories in exploratory research by explaining the variance in the dependent variables when examining the model.

Why PLS-SEM?

Among the two techniques, PLS-SEM has increasingly become a priority selection among the researchers in the social sciences field. PLS-SEM is originally developed by Wold (1985) and Lohmoller (1989) as an alternative to CB-SEM. It is an analytical alternative for weak theory and aims at improving theory testing and development. Many researchers have used PLS-SEM with the purpose to develop theories in exploratory research. Among the greatest features of PLS-SEM is, it can deal with problematic modelling issues that frequently occur in the social sciences researches such as to estimate path models comprising several constructs, many structural path relationships and many indicators per construct (Hair, *et al.*, 2011). In fact, PLS-SEM allows for flexible handling of sophisticated model elements such as moderating and mediating variables. Furthermore, the PLS-SEM is able to specify the relationship between items and constructs, whether the measurement is reflective or formative (Hair, *et al.*, 2014). The tool focuses on maximizing the prediction of hypothesized relationships rather than fit into a theory. The following Table 1 provides some points to be considered in choosing PLS-SEM for data analysis in a study.

Table 1. Summary of the Characteristics of PLS-SEM Application

Characteristics	When to use?
Sample	Small sample sizes when models comprise many constructs and a large number of items.
Distribution Assumptions	Non-normal data distribution
Secondary Data	Exploratory research with secondary data
Statistical power	Requires a high degree of statistical power
Goodness-of-fit	Do not rely on the concept of model fit

Components of Partial Least Square Structural Equation Modeling (PLS-SEM)

PLS-SEM comprises of measurement model or also named as an outer model and structural model or also called as an inner model. The measurement model shows the relationship between the model's constructs or also known as latent variables or unobservable variables and the indicator variables. It measures the psychometric properties of the measurement items (Chin, *et al.*, 1996). This model is commonly conducted before performing the structural model. Measurement model determines the goodness of measurement used in the study's model in term of reliability and validity. However, before assessing the reliability and validity of the measurement model, it is necessary to determine the direction of the measurement model, whether it is formative or reflective.

Once the measurement model is confirmed to be reliable and valid, the evaluation of PLS-SEM proceeds with the evaluation of the structural model, the second component. The structural model demonstrates the relationship between the constructs included in the study's model. This model examines the relationship between the independent variable (exogenous variable) and dependent variable (endogenous variable) latent variables. The evaluation of structural model should include collinearity assessment, the structural model path of coefficients and hypothesis testing, assessment of determinant value (R^2), assess the level of f^2 and assessment of the predictive relevance (Q^2 and q^2).

Conclusion

The author believed that this paper is able to provide a meaningful overview of PLS-SEM for social sciences scholars as this statistical technique is increasingly being used to estimate structural models in the research studies.

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COHESIVENESS AS MODERATOR OF ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND TURNOVER INTENTION RELATIONSHIP – A PROPOSITION

Shaiful Annuar Khalid

shaiful@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Norshimah Abdul Rahman

shimah70@uitm.edu.my

Faculty of Accountancy, Universiti Teknologi MARA Cawangan Perlis

Introduction

Employee behaviors that exceed formal job duties such as helping co-workers, displaying willingness to bear inconveniences at workplace, involving actively in organization's development are examples of behaviours that are critical to organizations' achievement (Katz & Kahn, 1978). Organ (1988) labeled these behaviors as organizational citizenship behaviors (OCB) and defines it as "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization". These human behaviours have received extensive attention by researchers in recent years. Despite the hypothesis that OCB contributes to organizational effectiveness (Organ, 1988; Podsakoff et al., 2000), previous research had concentrated more on identifying factors affecting OCB and less research focus had been given to investigating its consequences. The lacking of research investigating the consequences of OCB representing one of the gaps in current OCB literature. It is important to study factors that contribute to OCB so that organizations can take appropriate actions to promote OCB among employees. Nevertheless, more empirical evidences are needed regarding the effects of the OCB so that the investment and actions taken by organizations in promoting OCB is meaningful and justify.

OCB and Employee Turnover

Employees' withdrawal behaviours such as turnover and absenteeism are some of the issues facing most of industry. There is little empirical evidence that part of this issue can be addressed by promoting OCB among employees. Despite the growing extensiveness of the OCB literature, there is comparatively limited evidences of the relationship between OCB and employees' withdrawal behaviours such as turnover and absenteeism. OCBs are positive behaviors such as helping and respecting others and in an aggregate have the potential to enhance organizational effectiveness. On the other hand, withdrawal behaviors whether

physically (e.g., turnover and absenteeism) or psychologically (e.g., day dreaming) are considered as resentment and displeasure toward the organization. The fundamental justification why the individuals' level of OCB may influence their turnover intention can be drawn from the general cognitive consistency theory which proposes that individuals attempt to sustain agreement between their behaviours, beliefs and attitudes (Festinger, 1957). Given the dissimilarity in nature of both variables, the constructive behaviors as reflected through high level of OCB will possibly shape other attitudes and behaviour, for example, by having lower intentions to turnover. The limited number of studies involving samples of hotel employees and factory workers have demonstrated significant adverse relationship between certain dimensions of OCB and employees' turnover and absenteeism (Khalid et al., 2009; Chen et al., 1998; Xiong & Wen, 2020).

Cohesiveness as Moderator

One of the variables that can serve as potential moderator is employees' cohesiveness. Highly cohesive work groups are characterised by the keen member's attraction to the group, friendliness, reciprocated, supportive and positive feelings about carrying out the group's task (Shaw, 1981). Generally, cohesiveness is the extent to which group players bond together and remain united in the pursuit of a collective goal and can be assessed based on interpersonal magnetism, resistance to disintegration, the aspiration of member to stick in the group, the present of social circles, similarity of opinions and status, feeling of membership and the value that members place on group membership (Dion, 2000). Since highly cohesive groups stimulate a firm social identity, individuals in a highly cohesive group are more sensitive and tolerate with others and are more willing to assist and support others (Kidwell et al., 1997). The nature of the relationship between two individuals also influences the propensity that one will conduct prosocially toward the other (Clark, 1981). Thus, the cohesiveness of a group partly determines the probability of exhibition of OCB by one member of the group toward another. Gradually, the level of OCBs of the work group members could become well established when group cohesiveness is high.

Theoretical basis that can underpinned the possible relationship between OCB and cohesion arise from social exchange theory (Blau, 1964). Based on social exchange theory, the beneficiaries of OCB may reciprocate in the same manner, hence enhancing the level of cohesiveness. One could expect that cohesive groups would display more positive and frequent social exchanges (e.g., helping behaviour) than noncohesive groups. Organ (1990) have suggested that OCB may reflect members' efforts to maintain exchange relationships within the group that are based more on social needs.

The belief that employees in a more cohesive work group, display greater level of OCB gained empirical support from a number of studies. Based on an individuals' perception of group

cohesion, Turnipseed and Murkison (1996) established a positive relationship between perception of cohesiveness among workers and dimensions personable, courtesy and altruistic of OCB. Later, a study at group level analysis by Kidwell et al., (1997) comprising forty-nine team work found that aggregate mean score of cohesiveness is significantly and positively associated with employee courtesy which is one of the OCB dimensions.

Group cohesiveness increases the capability of the group to hold its members. Generally, employees relish working in a constructive and helpful atmosphere with good rapport among themselves (Podsakoff & Mackenzie, 1997). Cohesiveness has also been mentioned by several scholars (e.g. Podsakoff & MacKenzie, 1997; Organ, 1988) theories and model such as cusp-catastrophe model of withdrawal behaviour (Sheridan & Abelson, 1983) and attraction-selection-attrition model (Schneider, 1987) as part of a process by which employees may resolve to retain in organizations. Moreover, research have also revealed that obedience is enriched in cohesive groups – members of a cohesive group are less likely to withdraw such as being late, absent or turnover (Doherty and Carron, 2003). The study on the potential moderator is in line with one of the current directions of OCB research. For instance, a study by Makhdoom, Atta and Malik (2019) have investigated perceived organizational politics as a potential moderator.

Proposition

Based on the above arguments, it is possible to establish sequences of relationship among OCB, turnover intention and cohesiveness as moderator. We offer the following proposition: Cohesiveness will moderate the negative relationship between OCB and employees' turnover, such that the relationship is more negative when cohesiveness is stronger.

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INNOVATION IN ECONOMICS, SOCIAL AND EDUCATION: INDUSTRY 4.0

Nazirul Mubin bin Mohd Noor
mubimnoor@gmail.com
Academy of Language Studies
Universiti Teknologi MARA Cawangan Perak, Kampus Sri Iskandar

Maznah Wan Omar
(Corresponding Author)
maznah199@uitm.edu.my
Faculty of Business and Management,
Universiti Teknologi MARA Cawangan Kedah

Abstract

Consumers are eager to improve their lives with connected devices. Smart connected devices are ringing in a new era for businesses, economics and educations. The interconnectivity of our digital devices that provide endless opportunities for businesses to listen and respond to the needs of the current and future customer, by sending the right message, at the right time, on the right devices. A systematic literature review method employed in surveying the related literature. Educational institution is moving forward to ensure the right skills embedded in the curriculum to prepare a marketable candidate for the future work force. The agenda of innovation in society, economics and education is the biggest springboard in moving forward with the revolution of Industry 4.0.

Keywords: Industry 4.0, Innovation, Economics, Social, Education.

How will our daily lives be with new industrial revolution?

Study by McKinsey & Company (2017) have indicated that existing technologies could soon be responsible for the automation of 30 to 50 percent of all current work activities-leading to a staggering \$16 trillion in eliminated wages, and massive job losses.

Industry 4.0 in Education

Industry 4.0 is the nation's way forward by leveraging new technology adoption and smart production, while improving efficiency and competitiveness in manufacturing, and across other sectors. It has also to connect them with industry and academic leaders. (May 12, 2019 – The STAR). Times Higher Education (2019) point out that, Industry 4.0 will shake many industries.

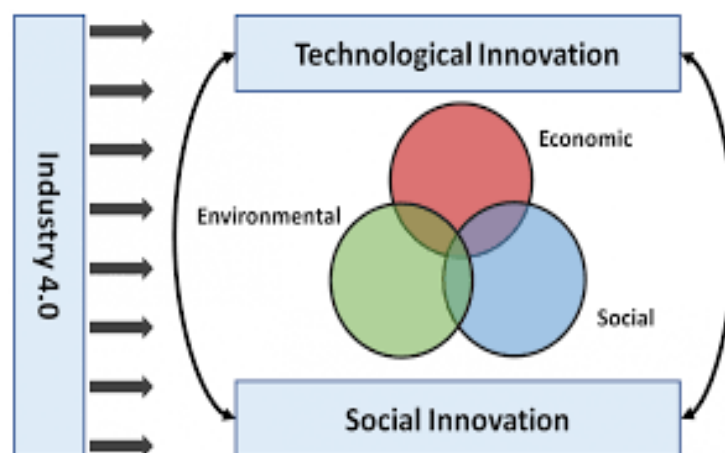
Because of these changes, it will alter the performance of how jobs and education curriculum. This will lead to the progression of education 4.0.

Meanwhile, Chou, Shen, Hsiao, and Shen (2018) research indicate that, the earlier teaching substances in children's schools have been altered and departments in schools have been integrated, so as to propose courses that offer big data analysis, cloud computing, Internet of Things, in order to fulfill the loads of Industry 4.0. Nevertheless, higher vocational education has establish a classroom that hold the notion of Industry 4.0. This is to institute a handy collaboration and segment means within the same organization. Industry now assist schools in updating educational institutions paraphernalia and lessen the breach amongst education and training by furnishing students at technical and vocational universities with the correct keenness beneath system incorporation and industry assembly.

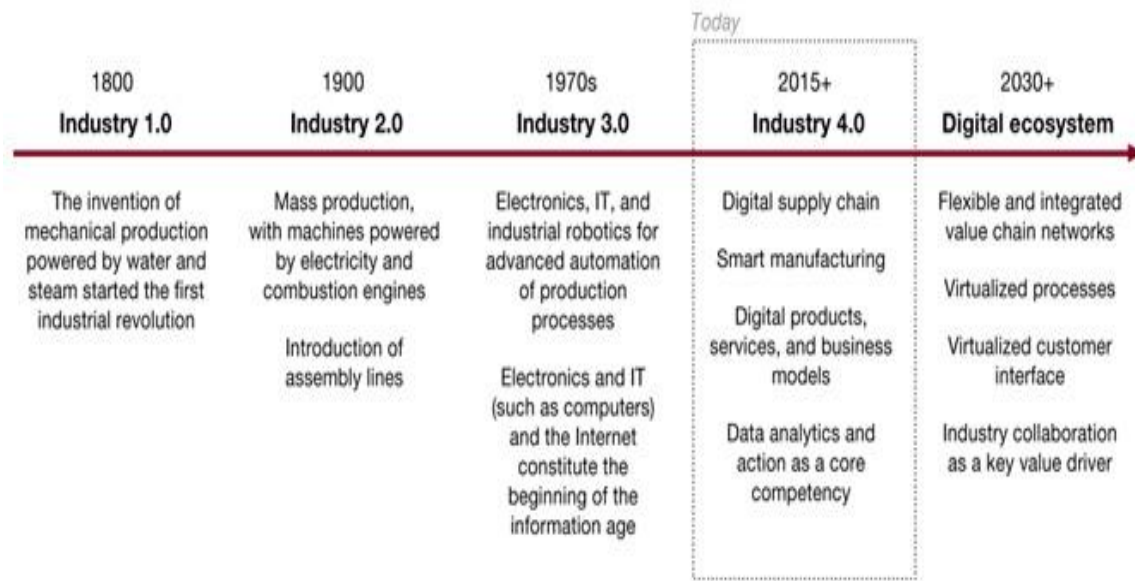
Where is Malaysia in Preparing Students for Industry 4.0?

(Lee, 2019) The Malaysian Education ministry said that Education Institution, Economic, and Societies have to work in tandem with industry players as well as German groups to improve TVET in the country - which is set to be similar to Germany's TVET structure.

He called on students and the public to consider on TVET as part of their choice of study. "TVET is part of our education system. It is not the last resort as many still see it to be. It is a good option and the way forward in the world," said Maszlee during a visit to the #mydigitalmaker Fair 2019 at MITEC on Sunday (Sept 15, 2019). He also noted that TVET takes up quite a sum in Budget 2019 as well as Budget 2020. The National Union of the Teaching Profession (NUTP), in a statement, had called on Prime Minister Tun Dr Mahathir Mohamad to make TVET a "national priority".



Framework for the educational innovation in esteem with Industry 4.0.



Source: STATISTA 2019

Conclusion

Many countries are prepared for Industry 4.0 – and others not so much. With work and preparation, however, Industry 4.0 can bring widespread value. The most important issue that concerns Malaysian in relation to Industry 4.0 is, the ability to prepare our work force, current and future, to be in tandem with the current revolution of Industry 4.0 as well and preparing our work force with the assistance of educational institution, economic and society through educational innovation, economic innovation and social innovation.

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AS A MATTER OF CONVENIENCE?

Norhidayah Ali

norhidayah@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Zuraidah Mohamed Isa

zuraidah588@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Dahlia Ibrahim

dahlia400@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Nowadays, due to time and location constraint factors, consumers are looking for faster, more efficient and more convenient services. Consumer convenience has always been associated to saving time and effort in getting all necessary information, products and services, preferably all in one go. Consumers are looking for more efficient ways to perform their daily routines and therefore, convenience has become an essential consideration. In offering convenient services to the consumers, most companies whether in the product or service industries are riding on online technology to provide instant and round-the-clock accessibility and ease. Online technology provides convenience in terms of much easier and faster access to information, entertainment, networking as well as purchasing. Some examples of online service and product providers are the banking, food & beverages (F&B), apparel, cosmetic and book industries.

Consumers are always looking and favouring the services having more convenience features. Companies should always explore the convenience aspect to improve consumers perceptions towards the providers (Paulo Duarte, Susana Costa e Silva, & Ferreira, 2018). A study by Anderson and Srinivasan (2003) has indicated that convenience dimensions include offerings during shopping, flexibility, easiness and shopping at own pace. Next, a research on the banking industry has observed that consumers will gain more benefits if the industry is providing convenience and accessible location because it is easier for them to do business with the banks (Catherine Tan Yein Ping, Norazah Mohd Suki, & Norbayah Mohd Suki, 2012). It is supported by McDaniel, Lamb, and Hair (2008) that the main factor that impact the choice of a service provider is convenience.

Does convenience really matter? Rowley (2005) remarked that consumers who are seeking for convenient services and offering will have an effect on their number of visits and purchases to the store as well as an effect on their brand preferences. Furthermore, convenience has been proven to have an impact on one of the imperative factors which is consumer loyalty. Consumer loyalty has been scaled down into four phases which comprise of cognitive loyalty,

affective loyalty, conative loyalty and action loyalty (Oliver, 2009). These four phases are distinct from one another in term of their elaboration but could be linked as a chain in order to create the final behaviour which is the action loyalty. Firstly, cognitive loyalty develops the brand preferences which may be collected from prior knowledge and experience. Subsequently in the second phase, affection such as favourable and liking will develop. The effect may be due to satisfaction in previous usage or purchase. Next, the conative loyalty creates commitment and motivation towards the product, brand or service. And, the final stage called action loyalty which is the act of buying and repeat purchasing.

Based on the above, convenience does matter to consumers mostly because of time and place limitations. And, companies also gain advantage in term of customer loyalty. Nevertheless, some users are still reluctant to search or do purchases online mostly due to privacy and security issues. The privacy aspect includes whether the providers are demonstrating their integrity in safeguarding and respecting users' personal data. Whereas, the security is about safety and confidentiality of the technical aspect of the service, notably the online services. Companies, whether brick-and-mortar as well as online companies, should look into these matters to promote convenience and peace of mind to their customers and finally gain consumer loyalty.

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A SHORT REVIEW OF LEAN SERVICE

Azyyati Anuar

azyyati@uitm.edu.my

Department of Business Studies, Universiti Teknologi MARA Cawangan Kedah

Daing Maruak Sadek

daing729@uitm.edu.my

Academy of Contemporary Islamic Studies, Universiti Teknologi MARA Cawangan Kedah

Wan Nor Faaizah binti Wan Omar

wfaaizah@uitm.edu.my

Faculty of Art and Design, Universiti Teknologi MARA Cawangan Kedah

Introduction

The concept of lean has been expanded to the various organization sectors which is not restricted in manufacturing sector but can be applied in any organization (Emiliani 2006; Gupta and Sharma 2018) including service sector (Krishnan & Parveen, 2013). The aims of manufacturing and service sector are to improve their operations (Cavdur, Yagmahan, Oguzcan, Arslan, & Sahan, 2019) by eliminating non-value added activities (Gupta and Sharma 2018). Allway and Corbett (2002) has stated that service companies need to deliver a good quality service by confronting economic, market and regulatory challenges in order to meet customers' expectations. Besides, the implementation of lean services is to meet the customers' requirements in a profitable way (Petrusch & Vaccaro, 2019). Therefore, Bowen and Youngdahl (1998) introduced lean service in their pioneering article entitled; *lean' service in defense of a production-line approach*. They have also underlined the characteristics of lean service; reduction of performance tradeoffs, flow production and JIT pull, value chain orientation, increased customer focus and training and employee empowerment (Bowen & Youngdahl, 1998).

Lean service has been defined as the implementation of lean thinking in the service industry (Allaoui & Benmoussa, 2020). To recap, lean originated from Toyota Production System (TPS), a concept which was widely used in the manufacturing sector after World War II in 1940 (Shah & Ward, 2003). Following that, lean service emerged in the 1990s, derived from lean manufacturing which has then expanded to non-manufacturing sectors such as insurance, banking, financial, healthcare and other service sectors (Bowen & Youngdahl, 1998). Generally, lean service is a current concept that has been disseminated and actively used by practitioners in a service sector (Mansouri, 2014), some examples of service companies in US including Kaman Industrial Technology (distribution), St Francis Hospital (healthcare) and Rensselaer at Hrtford (higher education) (Emiliani, 2006) and while service businesses that have shown tremendous performance of lean service in their organization namely Lincoln Financial Group and retailer of

specialty coffees (Starbucks) (Swink et al, 2014). Similar work was also carried out by (Cavdur et al., 2019), lean service should be applied in public sector because all government in the world want to deliver a better service to their nations. Nevertheless, service sector has the issue on how to increase productivity as a profit margin where the applicability of lean approach is the answer to solve the firm problem (Carlborg, Kindström, & Kowalkowski, 2013). But the question is, can the lean approach is exclusively designed for manufacturing sector be copied or shifted into service sector? (Muthiyah, 2011). To answer the question, the discussion on the challenges of service sector (Carlborg et al., 2013) and the applicability of lean approach in the service sector still continued and being debated by scholars from various disciplines (Bowen & Youngdahl, 1998). Instead, some scholars have made their arguments for several aspects; the interpretation of lean practices into service operations (Ahlstrom, 2004) and conceptual clarification and definition operational of lean service are still scarce (Pilkington & Fitzgerald, 2006).

Previous Research On Lean Service

Currently, the trend of publication in lean service has slightly increased since 1993 till now and it shows lean service has caught academicians' to do research and explore more about lean service (Mansouri, 2014). However, Malmbrandt and Åhlström (2013) have debated, even though many organization services have shown an interest in adopting lean practices but research on lean services is still in the beginning stage especially in empirical research. Hence, most research has presented lean service in the form of case studies and conceptual papers (Mansouri, 2014). A study done by Allway and Corbett (2002), has identified five challenges in applying lean service in the organization specifically in financial and insurance sector; rising customer expectations, revenue pressures, competitive pressures, increasing expenses and regulatory expenses. These challenges have to be overcome efficiently due to customers' demands increasing from year to year and if the superior or organization failed to meet the expectations, the profitability will be eroded and service deteriorated (Allway & Corbett, 2002). Thus, the change of operational approach or lean practices is significantly needed.

Research by Krishnan and Parveen (2013), a comparative study of lean manufacturing tools in manufacturing and service sector has found that human resource tools contributed the most important in the service sector as compared to the manufacturing sector. Whereas TQM and JIT were the most common tools used by both sectors. While a study done by Hadid and Mansouri (2014), has developed a conceptual framework for managers in order to embark on a successful lean service which was viewed as a socio-technical system that constitutes two different practices; lean technical practices (LTP) (VSM, root cause analysis, 5S, etc.) and lean supportive practices (LSP) (training, employee involvement, empowerment, etc). They found both practices positively have an impact in improving company's service performance. Another article by Hadid et al. (2016) in lean service, have found social bundles are able to improve firm performance while technical

bundles have positive impact towards operational performance in the service sector. Furthermore research by Allway and Corbett (2002), has proven that lean service managed to give a positive impact on a few service companies which exhibited in Table 1.

Research on lean service also has brought up Malmbrandt and Åhlström (2013) an idea to construct an instrument for assessing lean service adoption. The result of the instrument that contains 34 items enabled to classify between low or high lean service adoption and changes overtime during lean adoption. However, they suggested further empirical research is necessary to investigate on transferability of lean practices from manufacturing to services. In a nutshell, lean service is practically needed in all service sectors; financial, insurance, restaurants, healthcare, education, public sector and many more, where it has revealed the adaptation of lean practices from manufacturing sector enables to reduce waste in several aspects; cost, labor, material and time, from the shop floor to the upper floor and further it will contribute to higher profitability and keep the business extremely competitive.

Table 1
The Impact of Service Company Using Lean Service

Service Company	Impact
Insurance	Operational improvements have caused the reduction of incomplete applications and processing time by 50 percent, as well as a reduction of labor costs by 10 percent.
Financial institution	Approximately around 20 percent of productivity improvement in loan processing center (commercial and automotive).
Commercial food service kitchens	Airline or hospital food service preparation managed to reduce about 20 to 40 percent of waste.

Source: Allway and Corbett (2002)

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MOBILE LEARNING IN THE HIGHER EDUCATION

Abd Rasyid bin Ramli

arasyidr@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Rosliza Md Zani

rosliza568@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Norhidayah Ali

norhidayah@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Mobile learning, also known as m-learning, has become a new revolution of learning using mobile devices. Mobile learning enables users a continuous and vast access to the learning process. This can be performed using devices like hand phones, laptops or tablets. Mobile learning or m-learning is considered as the future form of e-learning using mobile technology to enable students to perform their learning process anywhere, any time at their convenience. The traditional e-learning system has two main types; one is of pedagogical services such as learning materials and the other is of information services such as admission, notification and registration. The use of m-learning is growing rapidly in the higher education environment due to its dynamic nature.

M-learning is easy because it is accessible from anywhere. Sharing is always possible and fast between users using the same content, which leads to instant feedbacks and tips. This highly active process has proven to increase exam scores from fifty to seventy percent, and reduce technical dropout rates by 22% (Saylor, 2012). M-learning has been replacing books and notes with only small devices, filled with comprehensive learning content. M-learning offers better deal to the users by being more cost effective, as the prices of digital contents on mobile devices drop dramatically compared to conventional medias such as books, and CDs.

Some researchers have conducted several studies on the m-learning. One study has looked into the importance of m-learning among university students in Malaysia. It is said that the university mobile services have given some positive impacts where the said services have been found to boost examination results and increase course registration (Naji Shukri Alzaza & Abdul Razak Yaakub, 2011). It is important for the higher learning institutions to take note on the significance of m-learning to move forward on the education aspect.

Furthermore, m-learning can assist in any types of education starting from the very early education i.e. the preschool until the higher level of education. Higher education is an ideal place for m-learning integration as mobile device availability has become very common for college students. Several m-learning experiments have been performed in higher education where, for

example, college students can answer their assessment as well as receive assessments and views from their instructors using the mobile devices (Crawford, 2007). In another example of m-learning application, a Quick Response (QR) code has been developed to offer more information online and to link to more available resources (Grant & Gikas, 2011). M-learning also provides more supportive attributes on the administrative tasks, such as tracking on students' attendance and learning development which can also be performed using a mobile device.

M-learning apps have offered several features that made it more recognizable and usable to their users especially the students (Ansari & Tripathi, 2017). And, they have further listed some features of m-learning as follows:

- M-learning apps breaks the time and place barrier.
- Individuals can conduct their learnings at their own pace and convenience.
- It creates a wider variety of activities for users than that of desktop and laptop technologies, which might differ significantly.
- It allows individuals to be highly mobile, which is the primary component and benefit of m-learning.
- It provides access to unlimited learning contents to any users having mobile gadgets and internet access.
- The revolution of powerful convergence and inter-connectedness of mobile devices, and the rapid growth of m-learning apps usage.
- The availability of advanced mobile systems, boom in m-learning apps development and usage, and rich user interfaces.

In conclusion, the usage of m-learning has become a trend at most higher learning institutions as an alternate way of learning. This is due to its easy accessibility, its importance and positive impacts to users. As discussed earlier, m-learning delivers many benefits to the institutions as well as the students. Therefore, all higher learning institutions should inculcate the culture of adoption of m-learning to keep themselves up-to-date with the current learning trend and be at par with other higher learning institutions, as well as to gain the many benefits offered by this application.

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UNDERSTANDING GENDER-ROLES BEHAVIOR IN SOUTH EAST ASIA'S (SEA) DEVELOPING NATIONS

Khairul Azfar Adzahar

azfar938@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Masilah Mohamad

masilahmohamad@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Negeri Sembilan

Mohd Shafiz Saharan

shafizsaharan@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Mohd Fazil Jamaludin

m.fazil@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Abstract

Although women in South East Asia have undergone enormous socio-economic changes in the last few decades; most nations are still struggling to position women as an active decision-maker both in home and at work. This is mainly due to the traditional patriarchal behaviour and women's lack of access to financial sources (Daniell, 2012). Apart from that, a stereotypical masculine workplace also creates a false dichotomy of what women can and cannot do; such as holding a leadership position. The known cause for this alarming socio-economic imbalance between man and women and attitudes to gender-roles behaviour in South East Asia are mainly due to the discerning social norms and culture.

Keywords: women, patriarchal culture, gender-roles behaviour.

Introduction

In today's world, ideally men and women should work hand in hand to achieve goals. However, in the less-affluent economy, women are still viewed as passive, weak and agreeable while men possessed what is deemed as culturally valued characteristics. While women make up half of Indonesia's total population in 2017 and one female president having served the country, there still a glaring signal that women in the country did not enjoy the same status quo as male due to perception towards gender and career-relevant jobs is different between men and women; where both are expected to function and move to different career directions; limiting one's true ability.

Although women in Malaysia are making significant progress in the society through public participation; 54% in 2015 from 46.7% in 2010, they are still thought to be less competent than men. To make sense of the social world, society tends to perceive gender beliefs as an important cultural scheme (Correll, 2001). Thus, making it pivotal to identify the root-cause of gender-roles bias behavior and to promote gender equality in South East Asia region

Despite equal opportunities for both men and women in getting jobs in Malaysia, Indonesia and Philippines there still exist a need for the governments to provide a special program, policies and provisions just to increase the number of women to actively participate in the economy. This indicates that despite all the advancement that the countries have achieved, women are still viewed as weak and need some sort of support in order to progress in the in society. Failing to understand the root-cause to the issue will results in negative attitudes to gender roles amongst citizens of the region thus creating future conflict in gender relations (Utomo, Utomo, Reimondos, & Mcdonald, 2012). Therefore, it is the aim of the paper to better comprehend the gender-roles bias behavior and to promote gender equality amongst the citizens of South East Asia nations.

Gender-Roles Bias Behavior

In spite of the remarkable progress made by women in social participation, concerted efforts have to be made to bridge the socio-economic divides between men and women. While society generally believes that gender differentiates man and women career choice, it is crucial to change the perception. In modern society, task competence above all is the most important variables in choosing career path. Although many efforts have been done by the government and organizations to eliminate inequality, prejudice and discrimination in the workplace, social norms still contribute to women's low participation in a leadership roles (Claus, Callahan, & Sandlin, 2013). Despite having two female presidents and a remarkable progress in closing the gap between man and women in the country- championing the effort's amongst the neighboring SEA nations, Philippines is still struggling to position women as active decision-makers because women did not have the same access to resources that yields power over their male counterparts (Mylene, 2003).

While many research use Hofstede's cultural dimension of Masculinity and Femininity to further lens the gender gap across various cultural backgrounds and nationalities; this theory, however, could not be used as the theoretical base for Malaysia as the country is at intermediate score of 50 for both Masculinity and femininity; making a preference for this dimension cannot be further explained. Another, theory that explains gender differences and its role in social stratification is called "Sexual Script Theory". The theory explains that sexuality is scripted and are shaped through ones' own experience and through social encounters; providing instructions to individuals to understand their particular roles in the society (Wiederman, 2015). On the contrary, Philippines scores 64 on Hofstede's masculinity dimension indicating that in Philippines, men are

more driven by money, success and things compared to women. This is due to the long history of Philippines's patriarchal behavior where fathers are expected to provide for the family while mothers are only expected to perform traditional roles at home (Daniell, 2012). With man being the bread-winner for the family and women's lack of access to financial sources in most SEA developing nations, they will possess more power in decision making and control compared to women; resulting to the never-ending socio-economic imbalance between man and women in the region.

Gender Inequality At The Workplace

Even though women share equal opportunity with men in finding and getting jobs, they are making less wages for the same workloads and only few that make it to the top positions. This is in accordance with study conducted by (Parcheta, Kaifi, & Khanfar, 2013) ; where man and women are evenly represented in the low and middle level positions, not in top positions and women are also earning less than their male counterparts. This has been going on for years, if not hundreds of years as man is perceived to be more self-oriented, dominating, assertive and ambitious (Babcock & Laschever, 2003) compared to women, where they face a burden of having to constantly prove their capability (Eagly, 1983). Specifically, segregation of jobs based on gender prohibiting women to actively participate in job market. Based on the study conducted by Asian Development Bank, although women in Philippines are given equal opportunity as men in primary and secondary education, clear signs of gender segregation can be seen in tertiary education, where number of women who enrolled in specific courses like technical, law, engineering, agriculture and architecture are substantially low. With respect to man and women's gender gap in earnings, women in SEA, particularly in Indonesia are still facing a considerable wage gap due to the sidelining of women in both public and private sectors and overall perception towards women's role in the traditional patriarchal culture (ILO, 2013). Although opinion made by Malaysian women is generally valued in the workplace, they are still trapped in the patriarchal cultural mindset where they themselves believe that there is a "reason" why they cannot actively participate in the decision making process (Sharifah Syahirah, 2015). More often, these invisible barrier to advancement forced women to level up to their male counterparts because notably, the prerequisite for leadership roles such as assertive, dominant, and competitive are stereotypically being perceived as male behaviors (Catalyst, 2007). These perceptions create a false dichotomy of what women can and cannot do – creating a stereotypically masculine workplace.

Conclusion

Concerted efforts need to be done to reduce gender disparity gap between men and women as well as to increase the overall status of South East Asian women. Although they are given equal

educational opportunity, they are marginalized in the labor market. The root to gender specific roles behavior in this region are mainly due to discerning social norms and culture where women are expected to play the role of caregiver in the household and man's domain is to provide for the family. This patriarchal attitude leads to the occupational segregation by gender in both public and private sector. Specifically, the perception to what women can and cannot do creates barriers to their entry in the labor market particularly in areas where strong mental and physical ability are the main pre-requisites. Though, much have been done by the governments to increase women's participation in job market; the real question now is how long it will take to bridge the gap and what are the implications of such imbalance to south east Asia's citizens in the long run.

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ENGAGED EMPLOYEES OR HAPPY EMPLOYEES? WHAT SAY YOU

Azfahanee Zakaria
azfa292@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Sarah Sabir Ahmad
sarah342@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Syed Mohammed Alhady
syalhady506@uitm.edu.my
Faculty of Information Management

Introduction

Today, more than ever, organizations rely on employees to achieve their long-term or short-term goals. However, the discussion is on the matter of what kind of employee does an organization need to have. Previously, organizational holders or leaders are keen to have employees who are happy at work. This is because they foresee that employees who are happy at work would reflect positively to the productivity as well as the work culture of the organization. However, with the pinching of staff from fellow competitors, organizational holders are working on nurturing engaged employees as compared to happy employees. Why is it so?

The Difference Between The Two

According to Chan A., (2019), happiness is an abstract feeling. It is true that having happy employees indeed would reflect on the work atmosphere. However, it does not assure higher productivity. This is because employees can be happy due to many factors, for example the perks of free lunch offered by the organizations, the happy hour which is being offered for those who stays late at work and also may be due to the companionship which he gets in the workplace. It was also mentioned that happy employees who are not engaged to the organization are not productive.

As for employee engagement, it is basically the employee's emotional commitment towards the goals and objective of the organization. In other words, the emotional commitment is shown by employees' care and concern about their work and their company and these employees would work and go the extra mile to achieve the goals of the organization. Employee engagement is ultimately the level of enthusiasm and dedication of the employees towards their contribution to the organization. As mentioned by Heathfield S.M., (2019), engaged employees are said to be more productive, very customer-focused, and are profit-generating. Additionally, rapid changes due to customer's demand as well as technology change, engaged employees are noted to be

able to work and perform well in these situations. This has led employers to find ways to create and retain engaged employees in the organization.

Creating Employee Engagement Atmosphere

There are several ways in creating and cultivating engaged working atmosphere. However, for the purpose of the paper, four ways on how organizational leaders or employers could assist in creating such working atmosphere are discussed below.

1. Clear objective

Organizational leaders and employers need to have a clear objective for each task. The task and objective have to be clear and achievable. Leaders also need to ensure that employees are encourage to seek clarification if there are any doubts on any of the issues which are not clear (Clake, n.d.).

2. Job fit personality

Getting and matching the right people to the right roles is definitely a must. Therefore, having all the data on the employees' capabilities and talent would assist the leaders to do the appropriate match possible. In situation as such, professionalism from the leaders have to be first hand and they would have to avoid biasness in doing the match especially if the position comes along with power and status. Besides, an employee who is being wrongly matched, would feel the pressure to perform as some of them do not have the knowledge and ability to complete the task (Gleeson B, 2017).

3. Clear constructive feedback

In situation where a task is being performed and completed; however, failed to meet the standard required, constructive feedback is very much necessary. This is to ensure that employees are aware of what are the corrections or methods which need rectifications. Additionally, regular feedback either in a formal or informal way is best to be done on a regular basis as this would keep employees informed and able to share their challenges along the process. However, leaders need to ensure that the focus of feedback is on the process of the work itself and not the employee. Leaders are reminded to provide feedback in private without embarrassing nor humiliating the employees. For this, professionalism from both parties are the core for success (Clake, n.d.).

4. Respect

According to Reddy C., (2020) respect is the most significant factor in creating an employee's engagement work culture. Leaders who are being respected due to their ability to lead and manage is an added bonus as what ever decisions made by them would be supported by the employees themselves. However, leaders also would need to respect the employers or the team

members under his wing. This is because respect reduces conflicts, reduces stress and increases productivity as well as encourages engagement to the organization.

Conclusion

With the above brief write up, we can now understand that having a team of happy employees is great and fun to be with, however having engaged employees would lead the organization to go a long way with success and harmony in the work place. Understanding this, organizational holders and leaders should focus on creating an environment which encourages employee engagement for the benefits of the organization.

Let's do this!

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ENCOURAGING STUDENT ENTREPRENEURIAL ACTIVITIES IN ONLINE BUSINESS: EVIDENCE FROM OF UiTM KEDAH

Law Kuan Kheng
kklaw046@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Muhammad Sazri bin Khamis
sazri@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Wan Irham bin Ishak
wan_irham@yahoo.com

English Language Department, Academy of Language Studies
Universiti Teknologi MARA Cawangan Kedah

Introduction

Recently, more fresh graduates are showing interest to participate in entrepreneurship activities. One of the benefits of the involvement of fresh graduates in entrepreneurship is it can help the government to overcome the problems of unemployment among graduates. One of the popular entrepreneurship activities among the young businesspeople is online business where they do it as part time or full time work. The reason is because online business is considered as one of the easiest ways for someone particularly young graduates to start up their own business. Online business requires less capital and business transactions are conducted virtually. There is no face-to-face communication between the seller and buyer. All processes and transactions are conducted via social media such as Facebook, Instagram, twitter, WhatsApp, messenger and etc. The aim of this paper is to highlight the initiatives taken by public universities to support government's effort to encourage university students to participate in entrepreneurial activities.

Government Initiatives: Entrepreneurial Action Plan for Higher Education

In Malaysia, the Ministry of Education encourages all institute of higher learning (IHL) to include online business component in the entrepreneurship subject. This is in line with Entrepreneurial Action Plan of Institute of Higher Education 2016-2020 (The Ministry of Higher Learning Education, 2015). The government, through its agency Malaysian Digital Economy Corporation (MDEC) has come up with a portal named Go-eCommerce Portal which aims to assist and coordinate online business activities by all students. MDEC offers intensive training of trainers to all lecturers who are involved in teaching entrepreneurship subject with the aim to enhance their online business knowledge and competency.

From the training programme, the lecturers are able to implement online business assignment where it provides real life experience to students in conducting online business via Facebook page. This process is consistent with Kolb's experiential learning theory that stated "Learning is the process whereby knowledge is created through the transformation of experience" (Kolb, 1984, p. 38).

Evidence of Online Business Activities

The evidence is taken from the online business activities conducted by 213 UiTM Kedah branch students who underwent the Principles of Entrepreneurship subject for September 2019 semester. The students were required to conduct real online business activities as part of their academic assessment for this subject. They were also required to register their online business with Company Commission of Malaysia (CCM).

The following are the data collected that show their online business activity from the months of September 2019 to November 2019.

Table 1: Category of Registered Businesses by the Students

Category of Business	Number of Students	Percentage
Food & Beverages	123	57.7%
Apparel, Health & Beauty	54	25.4%
Household, Hobbies & Lifestyles	23	0.8%
Supplies & Services	7	3.3%
Electronics, IT & Telecommunication	4	1.9%
Others	2	0.9%
TOTAL	213	100 %

Table 1 shows that 123 out of 213 students or 57% were involved in the food and beverages business followed by apparel, health and beauty 25.4%, household, hobbies and lifestyles 10.8%, supplies and services 3.3%, electronic, IT and telecommunication 1.9% and others 0.9%.

Most students chose food and beverages category to conduct online business as they could come with their own products which were easy to produce such as cookies, snacks, cakes and other types of snack food. These types of food were in high demand among their potential customers namely UiTM Kedah students and teenagers around Sungai Petani and Merbok towns. The marketing strategy employed by the students to promote their product was through their medial social business accounts using only Facebook page. This marketing strategy proved successful where these students recorded high number of sales.

Table 2: Sales Performance based on different Business Categories

Category of Business	Sales Performance (RM)	Percentage
Food & Beverages	92031	54.5%

Apparel, Health & Beauty	51963	30.8%
Household, Hobbies & Lifestyles	8368	4.9%
Supplies & Services	14529	8.6%
Electronics, IT & Telecommunication	807	0.5%
Null	1239	0.7%
TOTAL	168937	100 %

Based on the total sales of RM168937 from 213 students, the sales performance can be considered as good business performance considering that they only sold their products online for just three months. In general, this sales figure shows the average sales of RM793 per student. Furthermore, this achievement was commendable as they were doing this online business as part time basis since they were still studying full time as university students.

Table 3: Business Role

Category of Business Role	Number of Students	Percentage
Product Owner	78	36.6
Agent	65	30.5
Dropship agent	57	26.8
Stockist / Wholesaler	7	3.3
Service owner	4	1.9
Null	2	0.9
TOTAL	213	100 %

From Table 3 the data show that most students preferred to sell their own product, followed by being an agent and being as a dropship agent. This was due to the fact that selling their own product brought more profit as compared to being an agent or a dropship agent. They could not afford to be a stockist as it required bigger capital and they could not afford to front the huge amount of money as they were still studying.

Prospects of Online Business

Involvement of students in online business is not going to stop at the university level. The prospect of online business is huge in the market as the business can be conducted 24 hours a day and 7 days a week. Potential customers can come from local or even overseas because online business is borderless and products can reach customers all over the world due to availability of international courier service. It is understood that all monetary transactions still have to strictly follow the rules and regulation imposed by each country. Potential customers can do engage in online business to buy products such as property, vehicles, furniture, health and beauty products and many more. Some of online businesses also offer various types of services to fulfill the needs and wants of customers. For instance, potential buyers can order food and beverage through food delivery services that are provided by GrabFood, Food Panda, dahmakan, QuickSent, Honestbee, The Naked Lunchbox and Shogun2u (Lirong, 2019)

Conclusion

In conclusion this paper has highlighted the implementation of online business among UiTM Kedah students. From the data collected and from the students online business portfolio report that they had submitted, it clearly shows that government effort in promoting online business to university students has been successful. Most students expressed their happiness and gratitude to the university for providing them the opportunity to be involved in online business through this entrepreneurship subject. More than 50% students stated their desire to proceed with their online business because of the benefits that they acquired from this business activity. Looking at the current and future economic outlook, the basic knowledge and experience that the students acquired from this online business assignment can provide them an alternative career choice as entrepreneurs. The authors hope that the government, through relevant government agencies, will continue to provide other forms of assistance to graduates such as free seminar or workshop on online business to increase their knowledge and to prepare them for a more challenging business world after graduation.

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THE OVERVIEW OF CHINESE AND MALAY BUSINESS NETWORKING

Law Kuan Kheng

kklaw046@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

The term business networking had been used interchangeably with “networks”, “business networks”, “networking”, “guanxi” or “entrepreneurial networking”. Carson, Cromie, McGowen and Hill (1995) defined business networking as “an activity in which the entrepreneurially oriented SME owners build and manage personal relationship with particular individuals in their surroundings”. The individuals may refer to family, friends, bankers, lawyers, accountants, other entrepreneurs, government officials and etc. The relationships are very complicated and complex. While Anderson, Jack and Dodd (2005) viewed business networking as a complex mixture of multiple social and professional ties, all tend to contain both affective and instrumental elements, bonded by trust. Trust will be developed through long-term relationship between entrepreneurs and their network persons. Meanwhile, O’Donnell (2004) conceptualized networks as “a means of exploring how entrepreneurs do business”. Jaffar Abbas and friends (2019) defined entrepreneurial business network as “a platform by which business executives and entrepreneurs meet with each other to discuss available business network opportunities”.

There are two types of network ties in entrepreneurial networks which are either weak or strong. When an entrepreneur is defined to have a strong tie network, it means that the entrepreneur has a close relationship (interacts frequently) with the contact person. Whereby weak tie network is referred to an entrepreneur who seldom contacts and interacts with this group of people.

Chinese Business Networking

In the cultural perspective, there are a few key issues which have been discussed associated with Chinese enterprise include the Confucian ethnic, family firm model, “guanxi”(networking) and trust (Hamilton, 1996; Redding, 1990). The term of “guanxi” is very popular among Chinese businessmen. Some argued that through “guanxi” with other parties, the business can perform better compared to those without “guanxi”. Actually the word “guanxi” refers to dependable personal relations. The closer the “guanxi”, the better chance for entrepreneurs to obtain scarce resources they need (Brunner et al., 1989). According to Ann (2006), business network play important roles in Chinese related businesses. He quoted the business network of Chinese entrepreneurs as “The Bamboo Network” which means strong tie or relationship with customers, suppliers, employees, government agencies and related parties. There are two common types of business networks developed among Chinese entrepreneurs. The first one refers to formal

network which is through clan association and Chinese Chamber of Commerce. The latter is associated with informal network. This network has been the network since a long time ago when they started their business and it is recognized as tradition network (Ann, 2006). As highlighted by Li Zhuobin, vice chairman of All-China Federation of Returned Overseas Chinese, World Chinese Entrepreneurs Convention (WCEC) was an important event that aimed to assist Chinese businessmen to explore business opportunities and develop business networking or 'guanxi' (The Star Online, 2019, October 22).

Malay Business Networking

The importance of networking is not only limited to Chinese entrepreneurs, but it is extended to Malay entrepreneurs. Even though in general, Chinese entrepreneurs are perceived more capable in developing business networking but inevitably Malay entrepreneurs are diligent in ties with government agencies (Faridah Shahadan, 2001; Gomez, 1999; Mohd Khairuddin Hashim, 2007). Since the First Malaysia Plan (1966-1970), the government has been providing financial assistance to Malay entrepreneurs through agencies such as Majlis Amanah Rakyat (MARA), Bank Bumiputra and Malaysian Industrial Development Finance (MIDF) in order to promote increased equity for the indigenous race (Bumiputra). Even in the Ninth Malaysia Plan (2006-2010), the government was still concerned about the development of the Malays and a lot of schemes and assistances have been created to increase the participation of Malays in entrepreneurship (Malaysia, 2006). Shukor Omar (2006) also recognized that Malay or Bumiputra entrepreneurs always seek various assistance and supports through government agencies.

In conclusion, as the Malay and Chinese groups have differences in culture in their life styles and personality characteristics, it might cause some differences too in term of the characteristics of business networking they use in the business environment

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A BRIEF OUTLOOK INTO WAQF

Dahlia binti Ibrahim

dahlia400@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Zuraidah binti Mohamed Isa

zuraidah588@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Norhidayah binti Ali

norhidayah@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

The word 'waqf' comes from the Arabic word 'waqafa'. It merely means to stop, halt or freeze where the creation of waqf takes away the control of the original owner of his/her property. As such, a physical object proclaimed as waqf is retained or preserved where only the benefit from it can be used to help the needy. The waqf concept existed long before the emergence of Islam as proven by the establishment of mosques and religious using the donations from the society. It was not known as waqf then but the intention of the donation is to benefit many people. In short, waqf is a mechanism to improve the quality of life of the society ranging from religious aspects, reduction of poverty, education and health.

There are two major categories of waqf. The first is the general waqf (wakaf am) where the purpose is solely for charities and there is no indication of the specific beneficiaries. The manager or trustee of this waqf may use the waqf in any possible way. He just needs to make sure that the benefits reach the public and the purpose complies with the shariah principle. The second type of waqf is the specific waqf (wakaf khas). The donor for this waqf declares beforehand the purpose of the waqf where the mutawalli may use it to build a mosque, school or any purpose as specified by the deed. Another type of waqf is the family waqf (wakaf ahli). It falls under the specific waqf. This type of waqf serves to benefit the family members of the founder.

The waqf starts with an individual endowing his personal possession for a pious or religious reason and declare it as waqf. The value of the personal possession (corpus) and the purpose of the endowment are stipulated clearly in the waqf deed to indicate its proclamation as Allah's property. Therefore, the waqf system starts with the donor. Within the waqf system, the donor is normally known as the founder or the waqif. The founder intends to improve the welfare of the needy society by dedicating his belongings as waqf. Then the proclaimed waqf is entrusted to the mutawalli who manages the waqf. There are two categories of beneficiaries who can receive the waqf benefits; the general public and the specific individuals as defined in the waqf deed. The general public beneficiaries are those people who have the permission to use the waqf such as in

the case of mosques and suraus. On the other hand, the specific beneficiaries will include those people who are detailed in the deed of the waqf.

Some Islamic jurist relates the characteristics of irrevocability, perpetuity and alienability of the waqf to the prevention of its transfer to other people as to protect the original intention of the donor (waqif). Hence, once a person declares his belonging as waqf, he no longer has the power to revoke the status of the donated belonging. The declaration becomes effective and binding regardless of whether the intended purpose has been delivered or not to the beneficiaries. Additionally, when a donor gives away his belonging, he relinquishes his right to his belonging for eternity. If there are no intended beneficiaries, the original object proclaimed as waqf must be remained as waqf; the selling and giving it to other unintended recipients is strictly prohibited because the created waqf belongs to Allah SAW.

When it comes to waqf, the majority of the public are still in the dark about what waqf means. Some people think that waqf is similar to sadaqah (donation). Most often than not, the society thinks that the waqf should be distributed in the same manner as the sadaqah. However, unlike sadaqah, it is very difficult to bring out the benefits of the waqf to the society due to its irrevocability, perpetuity and alienability characteristics. As such, this brief outlook on waqf is anticipated to give the society a little insight into the waqf concept so that they understand how it works and eventually the intention of proclaiming the waqf can reach the beneficiaries to the fullest.

THE RISE OF SENIORS AS SENIORPRENEURS

Marlina Muhamad

marlina326@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Fariza Hanis Abd Razak

fariza@tmsk.uitm.edu.my

Faculty of Computer and Mathematical Sciences, Universiti Teknologi MARA Cawangan Shah Alam

Haryani Haron

haryani@tmsk.uitm.edu.my

Faculty of Computer and Mathematical Sciences, Universiti Teknologi MARA Cawangan Shah Alam

Some researchers have conducted several studies on the m-learning. One study has looked into the importance of m-learning among university students in Malaysia. It is said that the university mobile services have given some positive impacts where the said services have been found to boost examination results and increase course registration (Naji Shukri Alzaza & Abdul Razak Yaakub, 2011). It is important for the higher learning institutions to take note on the significance of m-learning to move forward on the education aspect. Older adult is believed to bring beneficial skills to the job, referred to as greater “crystallized intelligence”, which includes rhetorical ability and knowledge born of know-how, as reported in a study in APA’s Journal of Applied Psychology (Harada et al., 2013). Crystallized intelligence is defined by Kensinger (2017) as the capacity to find and adapt the information that has been gained during a life period. It often is contradicted with fluid intelligence, the capacity to keep and shape new information. Fluid intelligence mechanism tends to be agitated by healthy aging. Contradict to fluid intelligence, where crystallized intelligence, remains strong and balance across the life span. Thus, older adult are very excellent at interpreting words, response to questions that rely on general world knowledge, distinguish spelling inaccuracy, or carry out jobs that related to their skills they have held for many years (Kensinger, 2017). Older adult can catch up for decreasing fluid intelligence by delineating on their crystallized intelligence. A result from studies analyzing productivity of young and old workers find that age is unreliable predictor of performance since crystallized intelligence increases with age with the accumulated knowledge by old people. Thus, engaged longer in workforce is an effective way to increase productive ageing (Belbase & Sanzenbacher, 2016). Research has found that older adult record higher levels of ‘crystalized intelligence’ which wisdom gained through experience and verbal reasoning ability (Kensinger, 2017). For inspiration, a 93-year-old Malaysia Prime Minister, Tun Mahathir, Malaysia’s oldest prime minister, who is back in charged in workforce today.

Given that older adults are now continuing to live longer, and likely facing an insufficient retirement income or expectations, it has become a trend nowadays seeing older adults deciding to enroll in their own business rather than get paid working for others. An older entrepreneur who's aged between 50 to 65 has a rapidly spreading proportion of entrepreneurial activity than those who's aged between 20 to 34 in Australia (Maritz, 2015). They may start a single enterprise, as professional advisors, financiers, agents or freelancers, or hook up with a few colleagues to create a new business deal (Maxwell, 2016). Some of the older adults also may start to work as hobbies first which later on flourished and become an income generator. Older adults who have an obsession, hobbies, or passion that produces something people are happy to pay for, creating a business that they will love running. According to (Maxwell, 2016), the linkages, resources and proficiency older adults develop over decades of work will be an asset that successful start-ups belong to seniorpreneurship. Seniorpreneur is described as elderly involved in entrepreneur activities (Maritz, 2017). Increasing trends of this cohort comprise of professional retirees with relevant industry experience as well as knowledge and well-established networks enable them to identify entrepreneurial opportunities (Ahmad et al., 2012). Elderly being actively involved participating in entrepreneur activities is part of the concept of social participation to promote their well-being (Stypinska et al., 2019).

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PUBLIC HAPPINESS AND ITS CAUSES IN MALAYSIA

Mahadzir Ismail

mahadzir@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Jamilah Laidin

jamil138@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Abstract

This paper seeks to determine the main causes of public happiness in Malaysia. Happiness scores were obtained using Oxford Happiness Questionnaire. Four factors were selected namely economic status, life expectancy, religiosity and social capital. The study found that all four causes are significant and religiosity is the most dominant factor.

Keywords: public happiness; religiosity; economic status; life expectancy; social capital

Introduction

Making people happy is not an easy task and public happiness has become a center of attention to any people-oriented policy. It has been realized and accepted that relying on a single target of economic progress via higher economic growth or higher per capita is not a guarantee for people's well-being or happiness. The main challenge is that happiness is not directly observable and for many, it is hard to be defined.

Happiness is often described as a range of positive emotions, including joy, pride, contentment, and gratitude. Ng (2015) stated that happiness is an absolute, universal and uni-dimensional across different individuals who are capable of enjoyment and suffering. However, Mogilner, Kamvar & Aaker (2011) stipulated that the young people are happy due to their excitement while the older people derive happiness by feeling peaceful. In principle, happiness encompasses both personal and social aspect.

Basically, the state of happiness can be influenced by many factors such as material wellness or economic status, religiosity, life expectancy and social capital. In fact, whatever the factors present in life can be considered as factors that can give significant impact on the level of happiness. Such factors may also include certain policies that was introduced and implemented by the government. Easterlin (2013) stipulated that full employment and a comprehensive social safety net can increase happiness. The main objective of this paper is to estimate the level of public happiness and to determine several factors that have impacted it in Malaysia.

Literature Review

Realising the importance of public happiness as part of social and economic progress, the number of related studies has gone up tremendously for the last three decades. The studies that had investigated happiness at individual level are [Elmslie & Tebaldi, (2014); Dierendonck (2012); Wang & Wong (2011); Flynn & MacLeod (2015); Chyi & Mao, (2012); Cheah & Tang (2013); Blanhflower & Oswald (2004)]. Meanwhile, the studies that focused on national happiness are [Gundlach & Optinger (2013) & Ram (2009)].

Graham, (2009) provided a thorough investigation of happiness around the globe, ranging from poor countries till rich countries. She argued that happiness is now linked to strategic policy and has been taken as an indicator for national well-being. Some used general happiness or marital happiness like Elmslie et.al (2014), parental happiness [Myrskylä & Margolis, (2014)], good life [Dierendonck, (2012)].

Ng (2015) provided a detailed discussion on the need to appropriately measure happiness and emphasized on the need to use a sound methodological choice. Besides that, happiness can be seen different from one person to another and can be multi-dimensional. Hence, a single measure will not produce a reliable estimate.

Research Methodology

A survey was conducted in 2016 to identify the state of public happiness and to investigate whether economic status and religiosity have any roles in affecting public happiness in Malaysia. 601 respondents of various ethnic backgrounds were asked to self-rate their happiness, ranging from extremely unhappy to very happy.

For that purpose, 14 items were developed based on the Oxford Happiness Questionnaire developed by Hills & Argyle (2002). Four determinants of happiness are used namely economic status, religiosity, social capital and life expectancy. These variables are also developed by constructing relevant items in each category and all variables are measured using 10 Likert scale. To determine the claimed association between happiness and the four factors, test of independence had been applied besides Person's product moment correlation.

Finding And Discussion

Using Cronbach Alpha, the scale reliability coefficient was 0.8746 which is considered as good enough for the data to be reliable. Pearson's product-moment correlations show the correlations between happiness and the four variables. Religiosity showed the highest correlation with 0.71 followed by economic status correlation (0.66), social capital (0.60) and life expectancy happiness (0.57).

Test of independence was performed to determine the association between happiness and economic status, life expectancy, religiosity and social capital. The chi-squared test results are shown in Table 1.1 below. Since the overall chi-squared test are significant, we reject the null hypothesis that economic status, life expectancy, religiosity and social capital are independent.

Table 1.1
Chi-Squared test results

Variables		Pearson χ^2		Decision
		Value	Prob	
Happiness	Economic Status	4452.360	0.0000	Reject H_0
	Life Expectancy	4162.090	0.0000	Reject H_0
	Religiosity	5623.778	0.0000	Reject H_0
	Social Capital	4826.790	0.0000	Reject H_0

Religiosity appears to be the most influential factor, followed by social capital, economic status and life expectancy. Freedom to practice and carry out religious duties should be given paramount attention by the authority as this will enhance people's happiness.

The evidence from this study suggests that people's happiness should be placed as top agenda in running the social and economic program for national development. This requires a more comprehensive and inclusive policy to cater the upgrading of people's well-being. Additionally, enhancing material well-being alone is not sufficient to increase people's happiness. Hence, happiness must be managed in a more holistic approach.

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THE CHOICE OF SMARTPHONES AMONG YOUNG GENERATION

Azira Rahim

azira925@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Dr. Law Kuan Kheng

kklaw046@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Nurdiyana Nazihah

nurdiyana20@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Nabila Ahmad

nabila679@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Abstract

This paper reviews the choice of smartphones among young generation in Malaysia. This is because smartphones have become important items to have especially among young generation. This study suggests various factors that can influence purchasing intention of smartphones such as brand name, features and so on. Among the popular brands of smartphones in the market are Apple, Samsung, Huawei, Vivo, Xiaomi and Oppo. There are also other factors that can influence people to buy smartphones. Therefore, this paper aims to review the antecedents of smartphones' purchasing intention so that it can provides more understanding on the factors that lead to the purchasing intention among young generation.

Keywords: Purchasing Intention, Smartphone, Brand

Introduction

Smartphone technology is a fast-growing technology development industry that has many competitors in the market. There are many advanced features of smartphones that can be useful for users similar to computer and communication system such as high-speed data and network communication features, capturing and editing photo and video, attractive and exclusive design as well as good processing abilities (Ashraf, 2018). Nowadays, smartphones are considered important devices among young generation since it provides many applications by connecting to the internet such as online services and social media (e.g; Facebook, Instagram, WhatsApp) that are easy to use and can obtain fast feedback (Azira *et. al*, 2015).

According to Malaysian Communications and Multimedia Commission (MCMC), smartphone penetration rates in Malaysia grew by 2.1% from 75.9% in 2017 to 78.0% in 2018. Based on handphone survey report from MCMC (2018), the group of people aged 20-34 years old was the highest group of smartphone users in Malaysia with the percentage of 87%, followed by young generation aged below 20 years old at 86.3% and people aged 35-49 years old, stated 74.9% users. These findings showed that young generations especially with age below 20 was recorded as majority of smartphone users in Malaysia.

Definition Of Term

Purchasing Intention

Purchasing intention can be defined as the amount of consumers' willingness to purchase a product/service, when their intention is high, they are willing to purchase that product/service (Schiffman & Kanuk, 2000). Besides, purchase intention is the process of trying to purchase specific product or services (Dodds *et. al*, 1991). Therefore, smartphone vendors need to have good strategies to attract more consumers to purchase their smartphones.

Factors Influencing The Purchasing Intention Of Smartphone

There are many previous studies regarding purchasing intention of smartphones especially among teenagers. Therefore, it is important to carry out research to identify reasons why these young generations have high intention to purchase the smartphones. Based on previous research done by Ericsson Consumer Lab (2013), it was stated that most of university students are using smartphones. 60% of the students were addicted to their phones, 75% of them sleep next to their phones, 88% texted in the class, 97% use them for social networking and 40% use smartphones to study before test. As a result, there are many brands of smartphones being sold in Malaysia, whereby new models of smartphones are launched to the market from time to time. Therefore, the market players will make sure their smartphones are having up to date features, designs and applications so that they can be the leader in the industry as well as to gain customers' loyalty to the brand.

There are many factors that influence consumers to purchase smartphones namely brand name, price, quality, recreation as well as innovation and so on (Leo *et. al.*, 2005). It is very important for smartphone marketers to identify the specific elements to attract users to buy smartphones. Apart from that, users would buy their smartphones because of its features. According to MCMC report (2018), the top activities of smartphone users were communication (e.g; text messaging and voice note, voice call) recorded 98.1%, next was voice calls (95.4%), taking photos or videos (92.8%), social networking (88.6%), browsing internet (85.1%), watching videos or movies (82.7%) and so on. Therefore, the marketers should ensure that their

smartphones' operating systems are the latest, contain large memory to store videos and pictures, fast processing system and easy to share application with other smartphones' users.

Other than that, smartphone users are looking for the brand that they have had good previous experience using it, trusted brand and so on. When it comes to the brand, Samsung is the most preferred brand in worldwide recorded 21.8%, followed by Huawei and Apple, 17.6% and 14.5% accordingly in year 2019 (Amadeo, 2020). It shows that new brands of smartphones such as Huawei has been taken over Apple, becomes number 2 of global preferred brand among users after Samsung. Meanwhile, from previous research done by Ashraf (2018), stated that price, ease of use and usefulness were no longer important. Through the findings of his research also found that the other factors such as payment options, perceived enjoyment peer and social influence, product design, and product brand were the more influential factors on the decision of Gen-z to purchase smartphones. The similar author further mentioned the factors that influence the purchasing decision of smartphones among Gen z are not consistent from different studies since consumers have different needs and wants.

Conclusion

In conclusion, it is crucial to do more researches on this field especially among young generation. This can give new insights and perspectives of new antecedents that lead to the purchasing intention among smartphone users in Malaysia especially among young generation. Previous researches suggested that smartphones' producers must keep looking on improving characteristics of their phones and develop good image as well as brand that is preferable to young generation consumers (Ashraf, 2018).

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FACTORS OF CUSTOMER SATISFACTION IN DIFFERENT SERVICE INDUSTRIES

Sarah Sabir Ahmad
sarah342@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Azfahanee Zakaria
azfa292@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Mhd Azmin Mat Seman
Mhdazmin_76@yahoo.com
Politeknik Sultan Abdul Halim Muad'zam Shah

Introduction

Roberts-Lombard and Petzer (2017) declared that customer satisfaction is a way a product or service can meet or surpass the expectation of customers. Exceeding customer expectations by improving product and service quality and delivery can be a value-adding tool to customer satisfaction. Therefore, if an organization can provide value to the customers and meeting their needs, it is likely to be more effective in achieving or surpassing their expectations (Yeh, 2016).

Telecommunication Industry

Shobod, Saha, and Hossain (2015) in their research studied on factors of satisfaction level among Samsung mobile users. The study was conducted to assist marketing managers in the telecommunication service industry to understand what were the key drivers to generate and sustain customer satisfaction. Finding from this article revealed that two factors namely technical services and value-added services contribute to customer satisfaction using smartphones (Shobod et.al., 2015). Technical services were the talk time, functions and roaming lead to the customer being satisfied with their purchase. Whereas, value-added services like the quality for the price they are paying, and the services provided by the salesperson also leads to the customer being happy (Shobod et.al., 2015). In addition, the findings also positively demonstrated that satisfied customers will then become a loyal customer which will lower the switching cost.

Banking Industry

Moving from the telecommunication to the banking industry, an article written by Sabir, Ghafoor, Akhtar, Hafeez, and Rehman (2014) highlighted that customer satisfaction is the real diamond and competitive advantage over other companies. They adopted four out of the five SERVQUAL

dimensions as the factors of service quality that affect customers in the banking industry in Pakistan. From the findings, all four attributes; tangibility, reliability, responsiveness, and assurance had provided a significant impact on customer satisfaction. With the help of the findings, the research concluded that good service quality including the products and services are given to the customers leads to them being satisfied which then lead to loyalty.

Insurance Industry

According to the research, trust was identified as the most important success factors contributing to customer satisfaction which indicates that insurance companies need to adhere to the obligation set (Sabir Ahmad, S. & Wan Omar, M., 2019). Besides, other factors that were also identified as contributing to customer satisfaction were behaviour and dealing effectively with the insured, accurate information provided and the long-term relationship between the insurer and the insured. This information clearly indicates that customers want to trust and good relationship in order for them to secure the deal with the dealing insurer (Vazifehdust & Farokhian, 2013).

Food And Beverage Industry

Another industry that depends highly upon customer satisfaction is the food and beverage industry. Since the food and beverage industry has expanded globally in the recent years as eating out habit have increased, family-owned business to multinational companies is being operated worldwide for that purpose. Thus, Ho, Yang and Hung (2015) decided to embark on a research aimed to total the factors that would impact the success of customer relationship management (CRM) implementation. The finding identified reducing barriers in communication, service quality improvement, availability of technology requirement, organization commitment and operation benefits have a significant impact on the implementation of CRM in this industry.

Conclusion

Thus, industry players need to take into consideration the above factors in fulfilling these needs to maintain their customers' satisfaction level. Seeking guidance to enhance their service and product quality in order to gain competitive advantage from their satisfied customers is a vital move by businesses to embark. Besides, organization must continuously identify what are the needs of their customer and to prioritize the most important factors of customer satisfaction because determining what customer needs and fulfilling them will not only provide satisfaction to them but also create a long-term relationship which will benefit the organization and industries.

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WOMEN ENTREPRENEUR: THE DYNAMIC OF MOTIVATION FACTORS

Nurul Hayani Binti Abd Rahman
nurulhayani@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Zuraidah binti Mohamed Isa
zuraidah588@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Kedah

Nani Ilyana Binti Shafie
nani.ilyana@uitm.edu.my

Faculty Business and Management, Universiti Teknologi MARA Cawangan Pulau Pinang

An entrepreneur is an individual who sets up and runs a business by taking chances of both opportunities and risks. In other words, an entrepreneur is a person who plans, organises, and operates a business venture along with risks to make profits. Therefore, entrepreneurship is a process that recognises opportunities of a business, which takes in all the risks and the rewards. Hence, entrepreneurs are the catalyst of economic growth and development of the nation.

The Malaysian government has been very concerned about developing and promoting entrepreneurial activities. In fact, the government of Malaysia also plays a very important role in developing and promoting women entrepreneurship activities as a means for life growth and to sustain community development. This is aligned with the government's continuous effort to cultivate enterprising culture among Malaysian women. However, it was found that the number of women entrepreneurs in Malaysia is still lower than men entrepreneurs (Abdul Mutalib, Arshad, Ismail, & Ahmad, 2015). Despite this issue, this paper intends to discuss women entrepreneurs' motivation in running their own companies to have more job flexibility and autonomy.

In general, motivation is a drive to improve oneself for a better life. A business will neither start up nor succeed without motivation (Roberston, Collins, Medeira, & Slater, 2003). In a previous study conducted by Salleh and Osman (2007) on women entrepreneurship in Malaysia, they identified several different types of motives, which ranged from the more to less economically-inclined. Among the reasons provided by some of the respondents who had resigned from formal jobs include the fact that managing family is becoming more demanding and challenging. Hence, these women decided to become entrepreneurs instead as that gives them more space and opportunities to manage their own families. The desire for greater life flexibility, seeking challenges, fulfilling a long-felt desire, or escaping from the organisational glass ceiling are also other motivational factors that lead women to start-up their own businesses (Lee & Rogoff, 1997). In addition, Islamic teachings also have played a significant role in influencing women to take up entrepreneurship. Referring to previous research, Yusof (2010) states that religious as one of the

motivating factors for micro-entrepreneurship amongst Malay women. As the Islamic history has recorded, Siti Khadijah, the Prophet's wife is a famous businesswoman herself. With her wealth, she has helped the Prophet in his Islamic mission. Islam is a way of life and thus, it encompasses businesses. By observing personal religious duties and business activities, one can aim for success in this world affairs and hereafter. Success in Islam is one of the motivating factors for Muslim lifestyle and business.

From a past research finding by Raman, Anantharaman, and Jayasingam (2008), women entrepreneurs, aged between 20 and 40, were involved in manufacturing, trading, and service sectors. Women entrepreneurs were found to be more matured in terms of age and majority were well-educated, i.e., degree holders. Therefore, the educated generation has higher intention in becoming entrepreneurs. They rated that work core is a motivating factor for women to become entrepreneurs. The urge to explore inner talents and the desire to do something creative play an important part in influencing women's decision. The obtained job satisfaction and keenness in utilising business knowledge further strengthen the decision made. Similarly, Hisrich and O'Brien (1981) found that the desire to make full use of one's talent or skill is one of the reasons for women engaging in entrepreneurship. Besides that, economic core, individual core, and entrepreneurial core are regarded as important while social factors appear to be the least important factor among others.

Furthermore, women are greatly influenced by the push and pull factors to start a new venture. Apart from flexibility, opportunities, empowerment, and increment in education, there are actually some other possible factors that motivate these women entrepreneurs. For example, support from family members, family background, and current status in the society. Therefore, it could be good to further this discussion into an analysis of investigation to see the motivational factors that inspire these women entrepreneurs most. What are their main motivational factors? Is it because of the flexibility, the opportunities, or the unsatisfied social needs that urge them to venture into a business? The contribution to this discussion will provide a unique understanding of the government in developing a motivational spirit among women to achieve a path of the ladder in becoming successful entrepreneurs.

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FINANCE-GROWTH NEXUS IN MALAYSIA: EVIDENCE FROM GRANGER CAUSALITY TEST

Siti Muliana Samsi
drsitimuliana@uitm.edu.my
Faculty Business Management, Universiti Teknologi MARA Cawangan Kedah

Abstract

This paper examines causal linkage between bank index and economic growth in Malaysia by incorporating selected macroeconomic variables into the model. The empirical findings from the pair-wise Granger causality reveal that exist bidirectional causality between bank and economic growth. The study finds that the bank index granger cause economic growth and economic growth granger cause bank. This suggests that banking sector play an essential part in explaining the changes in economic growth and vice versa in Malaysia. In other words, economic growth and banking sector can complement each other.

Introduction

There is a contradictory view on the effect of the bank on economic growth, with some empirical work found no statistically significant relationship between banking sector development and economic growth (Tang, 2005; Moshirian and Wu, 2012; Law and Singh, 2014). In the study of Tang (2005), his empirical work did not find any evidence of banking sector development causes economic growth or vice versa in three ASEAN countries (Indonesia, Malaysia and Philippines). His study revealed that the banking sector causes economic growth in Thailand, and economic growth causes the development of banking sector in Singapore. Hence, it indicates that the relationship between financial development and economic growth in ASEAN countries do not provide any definite conclusion on the nature and direction of this relationship and there is no consensus among economists about the nature of this relationship. Not surprisingly, the relationship between banking sector development and economic growth has received much attention and become an important area of discussion among researchers and policymakers (for instance, Levine and Zervos, 1998; Levine, 1998; Levine et al., 2000; Caporale et al., 2004; Beck and Levine, 2004; Dritsaki and Dritsaki-Bargiota, 2005; Tang, 2005; Naceur and Ghazouani, 2007; Deidda and Fattouh, 2008; Cole et al., 2008; Wu et al., 2010; Banos et al., 2011; Moshirian and Wu, 2012; Kim and Lin, 2013; Pradhan et al., 2014a; Pradhan et al., 2014b; Law and Singh, 2014). However, what remains unclear is the direction of the causal effect between banking sector development and economic growth so far leading to the inconclusive findings. Thus, it is still open to question whether banking sector development enhances economic growth or whether it is economic growth that drives the development of the banking sector.

Sources of Data

The study analyzed quarterly data covering the period 1990:1 to 2016:4. The analysis involves banks index (bank) with selected macroeconomic variables of real gross domestic product (browth), broad money M3 (M3), the interest rate (interest), consumer price index (inflation), and the exchange rate (Exchange). The quarterly data of macroeconomic variables are taken from the International Financial Statistics compiled by the International Monetary Fund and all the variables under this study are obtained from the Datastream database.

Result and Discussion

Table 1
Result of Pair-Wise Granger Causality

Countries	Null Hypothesis	F-Stat	Prob.
Malaysia	Bank does not Granger Cause Growth	3.94132	0.0225**
	Growth does not Granger Cause Bank	2.74259	0.0692*
	M3 does not Granger Cause Growth	3.66397	0.0291**
	Growth does not Granger Cause M3	7.95271	0.0006***
	Interest does not Granger Cause Growth	1.96678	0.1452
	Growth does not Granger Cause Interest	5.57116	0.0051***
	Inflation does not Granger Cause Growth	1.85351	0.1620
	Growth does not Granger Cause Inflation	6.18828	0.0029***
	Exchange does not Granger Cause Growth	1.03445	0.3592
	Growth does not Granger Cause Exchange	0.87195	0.4213

Notes: ***, ** and * represents significant level at 1 percent, 5 percent and 10 percent respectively

The Granger causality test is employed to clarify the direction of any existing interactions and to verify the results of cointegration among variables (Granger 1969). Engle-Granger (1986) states that there is a causal relationship between two cointegrated non-stationary series, in at least one direction. The result of pair-wise Granger causality for bank is reported in Table 1. The finding reveals that the economic growth does Granger-cause banks at 5 and 10 percent significant level. It shows that there is a bidirectional causality form economic growth to banks and money supply. The study also reveals that, exist unidirectional causality from economic growth to interest rate and inflation at 10, 5 and 1 percent significant level respectively. The result suggests that the banks and M3 play an essential part in explaining the changes in economic growth in Malaysia.

Conclusion

The empirical findings showed that banking sector is an important determinant of economic growth in Malaysia. From this analysis, it can be said that the banking sector plays an important role in fostering economic growth and have a real effect on growth in the long-term prospects. This finding is consistent with the views that banking sector and economic growth is inextricably linked (Greenwood and Jovanovic, 1990; Kaya et al., 2011; Mishal, 2011). Thus, the study confirms that

the banking sector can affect as well as promotes the economic growth as a whole (Pagano, 1993; Harrison et al., 1999; Ayadi et al., 2008).

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HALAL TOURISM

Yong Azrina Ali Akbar
yong198@uitm.edu.my

Faculty of Business Management, Universiti Teknologi MARA Cawangan Kedah

Halal tourism is “any tourism object or action which is permissible according to Islamic teachings to be used or engaged by Muslims in the tourism industry” (Battour & Ismail, 2016). According to Mohsin, Noriah Ramli and Alkhulayfi, (2016), halal tourism refers to the provision of tourism products and services that meet the needs of Muslim travellers to facilitate their worship and dietary requirements that conform to Islamic teachings. Recently, Muslim travel market continues to grow and evolve. As reported by Global Muslim Travel Index (2019), there are nine factors influencing the consumption behaviour of Muslim travellers which are halal food, prayer facilities, water-friendly washrooms, absence of Islamophobia, social reasons, Ramadhan services, and local Muslim experiences, recreational spaces with privacy and no non-halal services.

According to Nik Ramli, Yong Azrina, Jamilah and Wan Shahrul Aziah (2019), factors that are considered important to Muslim travellers and its impact on their travel satisfaction to non-Islamic countries are the availability of halal food, destination sociocultural characteristics and the perceived safety and security. In addition, a study conducted by Al-Ansi and Han (2019) on Muslims travelling to South Korea found that food and meals, social environment and ambiance, facilities and amenities, local residences and staffs, information and services, and uniforms and attires, were important elements in forming the destination’s perceived value for the Muslim travellers. Muslims must fulfil and comply to Islamic teachings requirements in every aspect of their lives, which includes their daily life activities and decisions such as food selection and consumption, social interactions, business activities, education, and travel. This is the reason why halal concept is an influential issue for a Muslim traveler (Al-Ansi, Olya & Han, 2019).

Battour, Rahman & Rana (2019) stated that non-Muslim travellers are also willingly trying the halal tourism experience and are visiting destinations such as Saudi Arabia, Egypt and United Arab Emirates. They also accept halal tourism products and services. However, as hoteliers and restaurants do not offer pork and alcoholic beverages for non-Muslim travellers, they reported a lower trip quality, trip value, and lower word of mouth (WOM) sharing, which results in avoidance of travels to Muslim-friendly destinations. Furthermore, most of the non-Muslim travellers are not keen to book rooms at hotels and resorts if the management practices gender segregation.

Reported by Global Muslim Travel Index (2019), below are the ranking of destinations that are becoming more and more friendly for Muslim travellers.

Table 1
Top 10 Organisation of Islamic Cooperation (OIC) Destinations

Rank	Destinations
1	Malaysia
1	Indonesia
3	Turkey
4	Saudi Arabia
5	United Arab Emirates
6	Qatar
7	Morocco
8	Bahrain
8	Oman
10	Brunei

Table 2
Top 10 Non - OIC Destinations

Rank	Destinations
1	Singapore
2	Thailand
3	United Kingdom
3	Japan
3	Taiwan
6	South Africa
7	Hong Kong
8	South Korea
9	France
9	Spain
9	Philippines

There are a lot of study conducted on Muslim travellers because Muslims' spending on travel was valued at \$189 billion in 2018, and is forecasted to grow to \$274 billion by 2024 (Dinar Standard, 2019). This phenomenon has enhanced the interest of researchers in this field in recent years. A lot of scope can be explored by future researchers regarding halal tourism industry. The focus of the research might not only restricted to Muslims but might also cover non-Muslims. In fact, Battour, (2018, 2019) suggests that halal tourism industry shall not only be promoted to Muslims. Halal tourism industry should also be promoted to non-Muslim travellers since they are also potential contributors to get this industry sector to flourish. Additionally, not only OIC countries are serving halal tourism services but non-OIC countries have also started providing halal tourism services to attract Muslim travellers in order to increase economic growth of their countries.

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CONCEPT OF HAPPINESS

Mahadzir Ismail
mahadzir@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Jamilah Laidin
jamil138@uitm.edu.my

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

Introduction

Happiness is something that everybody is looking for. While some may be enjoying a happy life day and night, the other may end up living in misery. However, if someone asks what makes you happy which sounds a simple one but finding the answer is not that easy. By its nature, happiness does not have a straight meaning. It is a multidimensional and cannot be assessed by one single measure (Ng, 2015). The literature shows that happiness became an interesting topic when the Bhutan government decided to make public happiness as an indicator for national progress back in 1979. What is more significant step that the Gross National Happiness (GNH) has been included as part of the Bhutan's constitution in 2008. Since then the GNH had been gaining momentum and got the attention of the United Nations Assembly. In 2012, the first World Happiness Report was produced and showed the ranking of the countries in term of the level of happiness of the citizens. Now days happiness is increasingly considered the proper measure of social progress and the goal of public policy (Helliwell, Layard & Sachs, 2017).

Western Concept of Happiness

Philosophers in the West typically classify happiness to be either of two things namely a state of mind and a life that goes well for the person leading it. As happiness is referred to the state of mind, then life satisfaction, pleasure, or a positive emotional condition are best options to describe it. For a life, the subject matter is the value attached to it like well-being, welfare or utility. "Happiness" in this category concerns with what benefits a person from various aspects of life like economic well-being, social well-being etc. Surely, happiness is the opposite of the state of being misery.

Seligman (2002) stipulated three dimensions of happiness observed from positive psychology. The three dimensions are the pleasant life (enjoying daily pleasures), the good life (using skills for enrichment) and the meaningful life (contributing to the greater good). The Oxford Happiness Questionnaire developed by Hills and Argyle (2002) used this psychological approach in measuring happiness index with Likert scale from 1 to 6. However, Clark, Fleche, Layard,

Powdthavee, and Ward (2017) in analyzing happiness in the selected countries have defined happiness as life satisfaction. In literature, studies on happiness use both primary (using survey) and secondary data (published data).

The growing importance of public happiness in affecting the survival of a government elected through democratic process is supported by Ward (2015). He argued that there is a strong correlation between government vote with life satisfaction estimated as 0.64 compared to other factors like economic growth, unemployment and inflation. This indicates that public unhappiness may lead to change of government in any democratic process. This sounds logical as the people will seek and elect a government that can expand their happiness or life satisfactions.

Islamic Concept Of Happiness

In Islam, the central Arabic term to happiness is related to the root *sa'ad* from which comes the word *sa'adah* which is the closest equivalent for the English term "happiness". The Quranic terminology related to happiness is found in Chapter 11 of the Holy Quran. The word rooted from the word *sa'ad* are mentioned twice as follows: "On the Day when it arrives, no soul will speak without His permission. Some will be miserable, and some will be happy" and "And as for those who are happy, they will be in Paradise, remaining therein for as long as the heavens and the earth endure, except as your Lord wills—a reward without end".

Happiness had been discussed by great scholars like Al Ghazali, Al Farabi and Ibnu Arabi. For example, Al Ghazali classified happiness into two namely transient happiness and real happiness that result from the knowledge of God. Meanwhile, Ibnu Arabi regarded a happy person is one with whom God is pleased or content. Nasr (2014) stated that happiness in Islam is a universal concept in line with Islam as a worldview and a way of life. Thus, the pursuit of happiness is envisaged differently in Islamic framework as contrast to contemporary Western thought.

In Islam, the sources of happiness are faith (belief in God) and the Divine law. Faith in God is considered as a gift and whoever has received this gift will be a happy person. In addition, faith in God is inseparable from love for God which is full of joy and happiness. It comes with responsibilities that is to follow the Divine Law. Thus, to attain happiness, one must follow and practice the Divine Law as signs of obedience to God.

Conclusion

Studies on happiness are rising tremendously for the last three decades. Given the presence of multi religions across the world, differences in the concept of happiness must be acknowledged and take into consideration. There is solid evidence that religious belief and practices play greater role in affecting the level of happiness as reported by Rizvi & Hossain (2017).

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COSMETICS ENTREPRENEURSHIP: AN EXPLORATORY ANALYSIS USING LATENT DIRICHLET ALLOCATION

Yanti Mustapha
ameira574@uitm.edu.my
Department of Business Management
Universiti Teknologi MARA Cawangan Kedah

Sazilah Mohd Saad
sazilah@uitm.edu.my
Department of Business Management
Universiti Teknologi MARA Cawangan Kedah

Mohd Faiz Hilmi
faiz@usm.my
School of Distance Education
Universiti Sains Malaysia, Pulau Pinang

Abstract

This study presents the key features of text mining based on Latent Dirichlet Allocation (LDA) and demonstrates its application by analyzing cosmetics entrepreneurship related articles. A framework is presented on how to use topic modeling on a collection of articles for an exploratory topic-based literature review. Through Latent Dirichlet Allocation technique, this study is able to extract coherent research topics that are the focus of the 66 academic articles (years 1984 -2019) analyzed. This study aims to demonstrate how topic models can enrich researcher's methodological toolboxes.

Keywords: text mining; Latent Dirichlet Allocation (LDA); cosmetics; entrepreneurship

Introduction

Cosmetics industry is a huge market with estimated value of USD\$ 532 billion (Biron, 2019). The increasing importance of the cosmetics industry is also reflected through the increase of research output related to cosmetics entrepreneurship. Figure 1.0 (figure 1.0?) showed the number of published articles in SCOPUS. There is an upward trend of article published on the topic of cosmetics entrepreneurship.

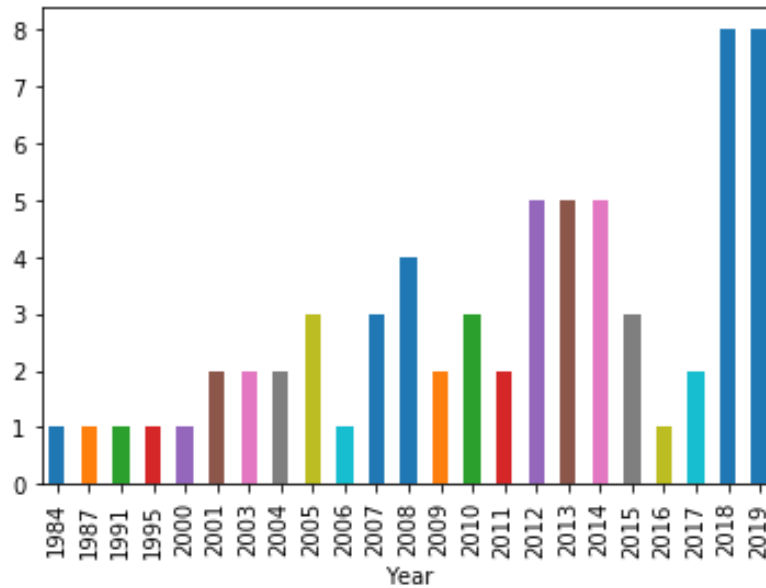


Figure 1.0 Published Articles in SCOPUS

Based on the increasing interest in the topic, this study was initiated to answer the following research questions:

1. What are the twenty most frequent words in the title of the articles?
2. What are the twenty most frequent words in the abstract of the articles?
3. What are the common topics based on the abstract of the articles?

Methodology

To answer the research questions above, this study selected SCOPUS as the data source and executed a query for the term (cosmetics AND (entrepreneurship OR entrepreneur) in the title or abstract or keyword of the articles. The search yielded 66 articles.

Analysis Of The Title

This study analyzed the title for all 66 articles. Based on frequency, word cloud in Figure 2.0 provided visual representation of the words of the title. Furthermore, Figure 3.0 listed 20 most frequent words based on appearances in the title of the articles.



Figure 2.0 Word Cloud based on the Title of the Article

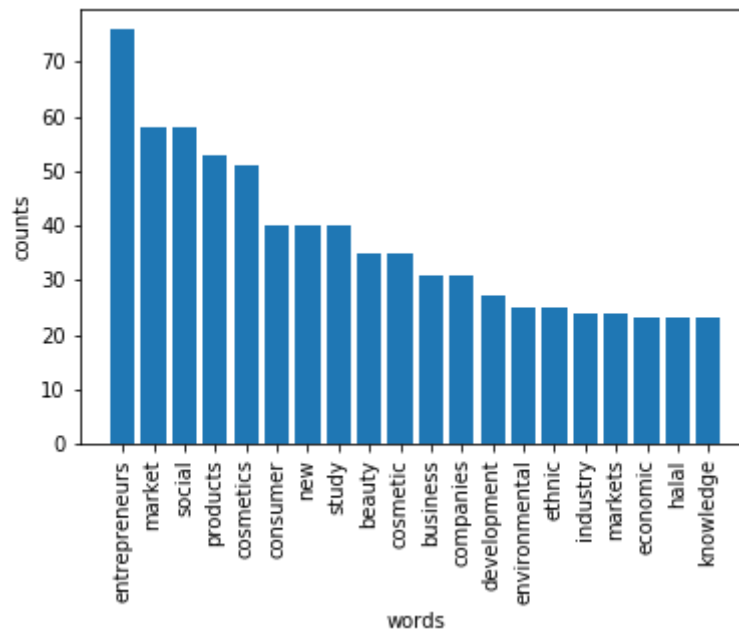


Figure 5.0 20 Most Common Words based on the Abstract of the Article

Topics Based On Latent Dirichlet Allocation

The objective of this section is to highlight the most frequent topics discussed in a body of literature and this study does not make a comprehensive review of each articles (Guerreiro, Rita, & Trigueiros, 2015). Table 1 presented key terms for five selected topics extracted by using LDA algorithm.

Table 1 Five Topics Based on LDA

No	Term
1	study Africa cosmetic city entrepreneurs artisanal start perspectives theoretical experimental
2	market industry entrepreneurs trade innovation beauty medications stimulation penetration century
3	conference IMCIC informatics complexity international relationship product proceedings market multi
4	skin market social war native indigenous Baumann olio influences industry
5	entrepreneur dermatologist capital cultural investigating generation cosmetics symbolic MSMES ayurvedic

Conclusion

This study explored the evolution of cosmetics entrepreneurship research by utilizing text mining analysis of 66 articles. More studies and use of combined methods are needed to develop a

comprehensive ontological roadmap (Ozaydin, Zengul, Oner, & Delen, 2017) for cosmetics entrepreneurship research.

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A REVIEW ON STOCK MARKET, BANK AND ECONOMIC GROWTH LITERATURE

Siti Muliana Samsi

drsitimuliana@uitm.edu.my

Faculty of Business Management, Universiti Teknologi MARA Cawangan Kedah

Abstract

This study gives a comprehensive review of the literature on the interaction between stock market, bank and economic growth. This is an area of research that has interested economists for a long time. Empirical studies show that well-functioning banks encourage and accelerate economic growth, but these studies rarely examine stock market development at the same time. Nevertheless, there is a contradictory view of the effect of the bank on economic growth, with some empirical work found no statistically significant relationship between banking sector development and economic growth. The study suggests that further development in the financial and non-financial sector is fundamental for better economic performance. No doubt there may some undesirable consequences which are harmful to the economy, but on averages its beneficial effects outweigh the consequences.

Keywords: Stock market, bank, real estate, economic growth.

Empirical Studies on Stock Market, Bank and Economic Growth

The relationship between stock market and economic growth has been the focus of an immense body of theoretical and empirical research since the seminal work Goldsmith (1969). Goldsmith (1969) was the first one who assessed the positive relationship between stock market and economic growth. At the same time there is also an increase in theoretical literature, suggesting that a well-functioning stock market can play an important role in the economic development process with the performance of financial functions. However, there are disagreements about the effect of the stock market on economic growth, with some theoretical works indicating that economic growth has actually been slowed by stock market developments. Besides, empirical studies on bank and economic growth reveals that financial functions provided by banks and other financial intermediaries are important in promoting economic growth. The theoretical and empirical studies strongly support the view that by improving information services of commercial banks, it can provide stable economic growth to the country. The recent literature also highlights the countries that adopt sound macroeconomic policies and establish a well-developed banking sector will experience sustainable higher economic growth. In broad-spectrum, empirical evidence from

the developed and developing countries reveals that banking sector and other financial intermediaries are main force that can bring about high economic growth and predict the future economic growth. In general, all these empirical studies suggest that a well-developed financial system is growth-enhancing, and hence, consistent with the proposition that finance plays an important role in the process of economic growth or else "more finance led to more growth".¹

In conclusions, the study gives a comprehensive review of the literature on the interaction between bank, stock market and economic growth. This is an area has interested among economists for a long time. Economists have tended to focus on the question whether the financial sector is sufficient to justify changes in economic growth and to what extent the financial sector effect economic growth. It seems clear from a number of empirical studies that financial development has significant effect economic growth to some extent.² It should be evident from this survey that there remains plenty of research to be done in this area.

Notes

1. See, for example, Law and Singh (2014); Pradhan, Arvin, Hall and Bahmani (2014a); Wu, Hou and Cheng (2010); Cole, Moshirian and Wu (2008); Tang (2005).

2. Those studies include King and Levine (1993b); Jayaratne and Strahan (1996); Levine and Zervos (1998); Levine, Loayza and Beck (2000); Xu (2000); Christopoulos and Tsionas (2004); Habibullah and Eng (2006); Amiruddin, Nor and Ismail (2007); Islam and Osman (2011); Bittencourt (2012); Campos, Karanasos and Tan (2012); Zhang, Wang and Wang (2012).

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GIG ECONOMY: A NEW SOURCE OF ECONOMIC GROWTH IN MALAYSIA

Nor Azira Ismail

Economic Department, Faculty of Business Management
Universiti Teknologi MARA Cawangan Kedah

What is gig economy?

The growing of business entering the gig economy has meant more employment options for individuals seeking freedom and flexibility among wage stagnation and increased income volatility. In 2017, over 57 million adults, or 36% of the eligible workforce participated in the gig economy (Hayzlett, 2018). According to Fabio Rosati, the CEO of Upwork, gig economy contributes more than \$700 billion to the national income (Horowitz & Rosati, 2014). Gig economy is based on situation where companies tend to hire temporary, flexible jobs and independent contractors and freelancers instead of full-time employees, often involving connecting with clients or customers through an online platform. This kind of economy considered as undermines from the traditional economy of full-time workers who rarely change positions and instead focus on a lifetime career. With taking into account on rising in cost of living nowadays, people demand more on flexible lifestyles hence, through gig economy it can benefit workers, businesses, and consumers by making work more adaptable to afford the lifestyle they want. Furthermore, the gig economy is easiest when all the transactions can be done online and no physical shop to run the business and the entire industry is moving to on-demand from full-time employment to on-demand kind of services and employment. The objective of this paper is to explain on how gig economy can be the platform and opportunity for people to earn money when and where they want, with unprecedented independence and tractability. Indirectly, it will help Malaysia to solve the problem of poverty and unequal income distribution among society especially people who live in urban areas.

Gig economy in Malaysia

The gig economy has become popular in the last five years as digital platforms which given benefits in creating most efficient marketplaces to facilitate direct connections between customers and services providers. Presently, there are many online job platforms has made it easier for people to freelance and carve out their income in the gig economy. Everybody now able to gain more income from renting out spare bedrooms on Airbnb, collecting fares from Grab and selling stuff on platforms such as Lazada, Shopee or Carousell.

In Malaysia, the numbers of gig workers have arisen and become necessary for livelihood and people turned to part-time jobs as a source of supplementary income or to earn extra pocket

money. Currently, there are some 13,000 Foodpanda and 10,000 Grab Food riders in the Klang Valley and over 160,000 e-hailing drivers employed involved in Malaysian gig economy (Saleh, 2019). The growth of gig economy in Malaysia about 31 per cent in 2017, surpassing the growth in the conventional workforce and according to World Bank data, about 26% of the Malaysian workforce are freelancers and that number is growing, as more people are choosing for more flexible working hours.

Additionally, gig economy also able to diversify the economy in Malaysia when the Prime Minister identified it as new source of economic growth, sustainable and inclusive in drafting of 12th Malaysia Plan 2021-2025. Therefore, the government has taken a few initiatives with the objective of leveraging on the gig economy and Malaysia is currently in the early stages of regulating the sector for the welfare of gig economy workers which to ensure the interests of workers and employers remain protected (Teh, 2019).

Gig economy as sources of economic growth

There are mostly debated about when conversations on gig economy as landscape or platform for young professionals as well as new graduates for getting a job. The contribution from this gig economy to a country can view from several points. First, this platform enables help people in creating their own job without reliant on the government and private sector. The new graduate has to take chances to involve in gig economy as a part-time job or new entrants can use the medium of gig economy to supplement their existing incomes of displaced due to downswing and meet their current financial obligations while waiting for more permanent positions.

Other than that, gig work provides younger people the ability to earn money while still going to college or participating in other activities not conducive as traditional employment. With more flexible time of work, they can adjust their time without affecting the study. They are now able to support their study fees without only rely on family and at the same time improved business skill as recommended by government toward increasing the number of entrepreneur graduate in Malaysia.

Additionally, when Malaysia is targeting to eradicate the poverty in the country, gig economy viewed as solid platform to increase productivity among society. For instances, the single mother can start in business online selling any stuff and they only do from home. For workers who are underemployed or suffering from wage stagnation, the gig economy offers the opportunity to supplement income. For those nearing retirement age, gig work offers a way to delay collecting social security. In this new trend of working, people now more flexible of working gigs which actually disrupt work-life balance, sleep patterns, and activities of daily life.

As conclusion, Malaysia is well on its way to establishing a gig economy when in last year, Prime Minister Tun Dr Mahathir Mohammad announced that government intended to draft a new law for protection on gig worker especially from exploitation by platform companies. Usually, there

are rules and regulations pertaining on the saving and pensions, including the Employees Provident Fund (EPF) given to the permanent worker. However, employed in the gig economy were not able enjoy the same benefits and they were at risk of being mistreated by the employers. Therefore, the government have taken responsibility on provisions and regulations on gig workers.

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