UNIVERSITI TEKNOLOGI MARA

Fakulti Pengurusan dan Perniagaan

FBM INSIGHTS

UNIVERSITI TEKNOLOGI MARA CAWANGAN KEDAH

Volume 3 2021 e-ISSN 2716-599X

UiTM di hatiku

eISSN 2716-599X

FBM INSIGHTS

Faculty of Business and Management,

Universiti Teknologi MARA Cawangan Kedah

e-ISSN 2716-599X

The editorial board would like to express their heartfelt appreciation for the contributions made by the authors, co-authors and all who were involved in the publication of this bulletin.

Published by : Faculty of Business and Management,
Universiti Teknologi MARA Cawangan Kedah, Malaysia.

Published date : 4th April 2021

RECTOR'S MESSAGE

Assalamualaikum wbt and Salam UiTM di Hatiku,

All praises are due to Allah, for His countless blessing that the publication of FBM Insights Bulletin Volume 3 is a success.

Congratulations to the Editorial Board of FBM Insights and the Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah, Malaysia for the tireless effort in calling and promoting the bulletin to potential authors and then in handling the papers until the final process of publication. Your work commitment is highly appreciated.

I would also like to congratulate all the authors and co-authors who have contributed their papers to this bulletin. These paper are proof of your academic endeavour and they are very important for your career advancement.

Next, I am very pleased to know that FBM Insights Bulletin had received more papers for this current publication which also means that more lecturers from the Faculty of Business and Management are taking the effort to get their work publish in this bulletin. Though is a challenging effort, we must start somewhere and this bulletin serves as a good platform for aspiring academicians to publish their work. Publication of academic papers, creative work and general composition is one of the important criteria of the academic world and university ranking. UiTM aspires to be ranked among top 300 universities in QS World Ranking by year 2025, and in order to achieve that, UiTM lecturers must work smart in establishing international network to produce high impact publication.

Finally, I would like to take this opportunity to express my full support to the publication effort by faculties and lecturers and Steve Jobs once said "If you are working on something that you really care about, you don't have to be pushed. The vision pulls you." I hope that by having personal positive vibes and encouragement from the management, our lecturers will publish more. Keep up the good work!

Professor Dr. Mohamad Abdullah Hemdi
Rector
Universiti Teknologi MARA (UiTM) Cawangan Kedah, Malaysia

FROM THE DESK OF THE HEAD OF FACULTY

Assalamualaikum warahmatullahi wabarakatuh and welcome!

Faculty of Business Management would like to present, with great pleasure our third issue of FBM Insights. It has been about a year since the first COVID-19 landed on our shores, where major changes affected our daily lives, particularly, education. New norm is the catchphrase everywhere. Overcoming challenges, undoubtedly, took priority.

The rationale for this newsletter, mainly, is to instill writing culture among the members of the faculty. With the third edition of FBM Insights, the support from faculty members, particularly, is still very encouraging. Alhamdulillah, we managed to gather a total of 31 papers from various topics, including microcredit program, waqf, women empowerment, issues due to COVID-19 and marketing. It is the hope that this will continue in the future.

The year 2021 brings to us new hope as well as new opportunities. It is our hope that everyone remains calm and looks forward to a better year ahead. Congratulations is in order to all contributors. Last but not least, I would like to convey a heartfelt gratitude to the hardworking organizing committee. Keep it up! #staysafe

Dr. Yanti Aspha Ameira Mustapha
FBM Insights Advisor

TABLE OF CONTENTS

JAWHAR AND WAQF DEVELOPMENT IN MALAYSIA

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Waqf is an Islamic instrument that can give positive impact in the economic development of a society; especially its role to improve the quality living of the Muslims. In Malaysia, the State Religious Councils (SIRCs) carry the responsibility as trustees to register, regulate, monitor and manage waqf as to promote the socioeconomic justice of the waqf institution. However, there are no clear guidelines as how the SIRCs should manage the waqf. In specific, some waqf officials do not put development of waqf as their priority. Hence, managing waqf is a complex task. It is not unfamiliar to hear about the difficulty in developing unproductive waqf properties. Not to say, no single effort has been taken up to effectively develop waqf, but most attempts seem to be fruitless. To rectify this situation, the Malaysian government took a big step and established an entity called Department of Wakaf, Zakat and Haj (Jabatan Wakaf, Zakat dan Haji also known as JAWHAR). The Malaysian Former Prime Minister, Abdullah Bin Badawi, announced the establishment of JAWHAR on 27th March 2004 (Mohd Salleh & Muhammad, 2008).

Mohd Salleh and Muhammad (2008) further indicated that JAWHAR's vision is to be the best government department in driving the society's development through the strengthening of the waqf. As such, its mission is to apply the best administration and delivery system in managing the waqf as to improve the socioeconomy of the ummah. Based on the mentioned vision and mission, JAWHAR's objectives are to establish close contact with each State Islamic Religious Council (SIRC), give assistance in the administration of all the waqf institutions, create familiarity and understanding among the society on the concept of the waqf as a tool to improve the quality of the society and to encourage the society to perform the proclamation of the waqf, and at the same time coordinate, supervise and reinforce the quality of waqf management. In all, the functions of JAWHAR are to plan, monitor, and coordinate the waqf development, carry out research/publication, and to assist SIRCs in the management of the human resource, finance and ICT (Information & Communications Technology).

In 2016, Head Director of JAWHAR, Datuk Ana C Mohd stated that there were 11,091.82 hectors of abandoned waqf land. Nonetheless, since the inception of JAWHAR, quite a number of successful developments have been done to some of the unproductive waqf land. As a matter of fact, there were 17 projects successfully developed through collaboration between JAWHAR and SIRCs. These projects involved 23.771 hectors waqf land with injected funds of RM290.62 millions (Hamid, 2016). Table 1 shows the relevant SIRC and successful development done on waqf land.

Table 1: Developments done on Waqf land: Collaboration JAWHAR and SIRC

Project	SIRC	Location of Waqf
Pantai Puteri Hotel	Majlis Agama Islama Melake	Pantai Puteri, Malacca
Klana Beach Resort Hotel	Majlis Agama Islam Negeri Sembilan	Port Dickson, Negeri Sembilan
Business Center	Majlis Agama Islam Perak	Ulu Kinta, Perak
Maahad Al-Mashoor Education Complex	Majlis Islam Pulau Pinang	Balik Pulau, Pinang
Dialysis Center	Majlis Agama Islam Johor	Batu Pahat, Johor
Grand Puteri Hotel	Majlis Agama Islam dan Adat Melayu Terengganu	Kuala Terengganu,erengganu
Imarah Tower	Majlis Agama Islam Selangor	Jalan Tun Perak, Kuala Lumpur

Source: Hamid, 2016

The successful development of waqf land in recent years opens up to new developments on waqf land in Malaysia. One example of an on-going project on waqf land is the Taman Sultan Salehuddin project. It is a project between Uda Waqf Holdings and Kedah Islamic Religious Council, MAIK. This locality project is being built on Telok Chengai Waqf land in Alor Setar, Kedah. The size of the waqf land is 27.23 acres and will place 286 business and residential properties (Bernama, 2018). Although JAWHAR did not inject any funds into this current project, it plays an important role in giving advice to the SIRC before proceeding with any project. It shows that JAWHAR's play a major role in the success of waqf development in most states in Malaysia.

In a nutshell, the government did the right decision in coming up with an entity such as JAWHAR to actively develop the enormous abundant waqf land. In fact, in 2008, the government establish Malaysian of Foundation (Yayasan Wakaf Malaysia-YWM) to assist JAWHAR in developing waqf land. It is hopeful that with the existence of these two federal entities, waqf land in Malaysia will be develop to the fullest.

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INTRODUCTION TO MICROCREDIT INDUSTRY IN MALAYSIA

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In Malaysia, the provision of microcredit is nothing new. Malaysia's microcredit institutions have different types of lending systems, specifically the group-based lending system and the individual lending system. Malaysia's microfinance institutions also have a standardised lending contract apart from offering limited microfinance products. In this regard, Malaysia's microfinance institutions only offer microcredit loan with no microsavings or microinsurances. The limitation of the financial services is due to the restriction by the Malaysia Banking and Financial Act 1989 that states *"No person shall carry on banking services, including receiving deposits on current account, deposit account, saving account or no other similar account, without a licence as a bank or financial institutions"*.

Earlier microcredit programmes were mainly carried out by Non-Govermental Organisation (NGOs), credit unions, co-operatives and specialised credit institutions (Jasman, Junaidi, & Rosalan, 2011). *Majlis Amanah Rakyat (MARA)*, a trustee body for the *bumiputera*, and *Amanah Ikhtiar Malaysia (AIM)*, are some of the pioneers in Malaysia's microfinance institutions. Malaysian commercial banks are also involved in offering microcredit facilities. In May 2003, a microcredit scheme was launched by *Bank Negara Malaysia* (The Central Bank) as part of the government's effort to boost small and medium enterprise activities and agricultural production activities. This programme has provided business development and expansion opportunities for almost half million small medium enterprises in the country. Moreover, in 2006, the National SME Development Council (NSDC) approved a comprehensive microfinance institutional framework proposed by *Bank Negara Malaysia* (The Central Bank) to develop a sustainable microcredit industry. The participating institutions included banking institutions, the Development Finance Institutions (DFIs) and credit cooperatives.

Meanwhile, *Bank Negara Malaysia* (2016), there are 11 local banks offering microcredit products. These banks include Agrobank Bhd, Bank Kerjasama Rakyat Bhd, Bank Simpanan Nasional, Alliance Bank Bhd, AMBank Bhd, CIMB Bank Bhd, EONCAP Islamic Bank Bhd, Public Bank Bhd, United Overseas Bank Bhd, Bank Muamalat and Malayan Banking Berhad. Furthermore, there are nine (9) non-bank microcredit institutions offering microcredit products, namely, *Amanah Ikhtiar Malaysia (AIM)*, *Yayasan Usaha Maju*, *Koperasi Kredit Rakyat*, *Kooperasi Kredit Pekerja*, Partners in Enterprise Malaysia, *Tabung Ekonomi Kumpulan Usaha Niaga (TEKUN)*, *Majlis Amanah Rakyat (MARA)*, Malaysia Building Society Berhad and Sabah Credit Corporation. The microcredit industry framework in Malaysia is illustrated below (see Table 1).

Majlis Amanah Rakyat (MARA) and *Amanah Ikhtiar Malaysia (AIM)* are some of the pioneers which introduced microcredit programmes to the poor. Meanwhile, Agrobank Berhad is a credit institution that provides microcredit to the agricultural sector. There are also other commercial banks and Islamic banks that provide microcredit financing. These financing offered by commercial and Islamic banks are complementary to Government-backed microcredit programmes. Aside from the banking institutions, there are also NGOs engagements in providing the microcredit to the poor. Among them are *Yayasan Usaha Maju (YUM)*, *Koperasi Kredit Rakyat (KKR)*, Credit Guarantee Corporation Berhad (CGC), Sabah Credit Corporation and others.

Table 1
A Microcredit Industry Framework in Malaysia

Non-Bank-Microcredit Institutions	Bank-Microcredit Institutions
Amanah Ikhtiar Malaysia(AIM)	Agrobank Berhad
Yayasan Usaha Maju (YUM)	Bank Kerjasama Rakyat Berhad
Koperasi Kredit Rakyat (KKR)	Bank Simpanan Nasional
Koperasi Kredit Pekerja	Alliance Bank Berhad
Patners in Enterprise *Malaysia*	AMBank Berhad
Tabung Ekonomi Kumpulan Usaha	CIMB Bank Berhad
Niaga(TEKUN)	EONCAP Islamic Bank Berhad
Majlis Amanah Rakyat (MARA)	Public Bank Berhad
Malaysia Building Society Berhad	United Oversea Bank Berhad
Sabah Credit Corporation	Malayan Banking Berhad
	Bank Muamalat

Source: *Bank Negara Malaysia* (2016)

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UNDERSTANDING WOMEN'S EMPOWERMENT

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Empowerment can be defined as a process of increasing the ability of an individual or a group to make choices and turn those choices into decisions and desired results. Accordingly, empowerment is a process in which a person becomes an agent of change through a transfer from "I can't" to "I can." Numerous studies have discussed empowerment. For example, a study conducted by Stromquist (1995) discussed empowerment with both cognitive and psychological components. Stromquist's (2002) study stated that empowerment involves understanding oneself and reported on the importance of making choices and decisions in life that may go against cultural and social expectations. Thus, empowerment involves the process of improving the status and capabilities of individuals to enable them to lead their lives independently.

Furthermore, according to Wallerstein (1992), empowerment leads to equity and well-being within individuals and communities. Empowerment may thus be explained as a mechanism that enables women entrepreneurs to gain power, authority and influence over others (Haque, Siwar, Bhuiyan, & Joarder, 2019). Empowerment also refers to the process of enabling or authorising an individual to think, behave, take action, and control work autonomously. It involves some degree of personal development. Individuals are empowered when they obtain the right to make choices and decisions in their lives, as well as to influence the direction of change through the ability to gain control over material and non-material resources.

In addition to this, empowerment can occur at several levels. The framework by Mayoux (1998) exemplifies the conceptualisation of agency, power, and change at three levels: individual, household, and community.

1. Individual level
   Empowerment refers to the power inherent within an individual who has an increased will for change, and involves a rise in confidence, assertiveness, aspiration, and autonomy. This power also derives from an increased capacity for change due to access to income, assets, skills, and mobility.

2. Household level
   Empowerment refers to the power to overcome the obstacles that women face in relation to control over income and household decision-making.

3. Community level
   Empowerment is associated with the power that is derived from increased solidarity with other women through networks, joint actions, or movements in support of women, or by emulating other women who act as role models.

So, what is women empowerment? Women empowerment is a complex process that aims to change women's ways of thinking. It is a continuous process of raising the economic, social, political, and psychological strengths of women (Stromquist, 2002). In other words, women empowerment processes are underpinned by the life circumstances of women, including education or work backgrounds; and household-related arrangements such as marriage, children, living arrangements, and household wealth, all of which shape the opportunities and choices women make (Mahmud, Shah & Becker, 2012). Indeed, microfinance assists women entrepreneurs in education, which is the basis for empowering women (Paudel, 2013).

Bali Swain and Wallentin (2012) found that the economic factor is one of the most significant criteria for women empowerment. Today, women are becoming financially strong by making effective changes to their lifestyle, both socially and economically. They can manage their household expenses such as paying their children's school fees (Al-Mamun and Mazumder, 2015) and enjoy significant empowerment effects in terms of increased control over economic resources, decision-making powers, and monthly incomes (Mtamakaya, Jeremia, Msuya & Stray-Pedersen, 2018). Further evidence from the microcredit impact assessment performed by Al-Mamun and Mazumder (2015) stated microcredit plays an important role in women's lives, enterprises, and households. Microcredits and micro-entrepreneurship allow women to generate income, increase their socio-economic ability and resistance to economic shocks, and emerge more sustainably from poverty.

In conclusion, women empowerment is the process of empowering women's own selves, and fighting against the circumstances that women had previously been denied. Women can be empowered in many ways, such as through education, training, and awareness programmes. Thus, women empowerment, regardless of how it is achieved, will provide women with different skills and to enable them to make life-changing decisions.

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GRIT AND SUCCESS. A BRIEF OUTLOOK.

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WHAT IS GRIT?

The character trait of “grit” is a much-discussed and debated topic, both among academic as well as in public forums in the United States however, the term is quite something new in Malaysia.

Grit is a trait which combines passion and perseverance for a long-term goal. A person is said to have a high grit when he has a strong passion, very determined, optimistic and extra focus in fulfilling his long-term goal despite facing rejections, discomfort and lack of progress in years (Bashant, 2014).

Psychologists are now focusing on grit as the key ingredient for happiness and success (Washington Post, 2015).

This trait was made known and famous by Angela Duckworth in 2013, through TED Talk show which made headlines and viewed by many. She later wrote a book on GRIT in 2016 and developed a measurement scale to measure grit (Engber, 2016).

POWER OF GRIT

Grit allows a person to get through challenges which he or she faces in obtaining and reaching certain goals. When a person has grit, he or she will be willing to invest time, energy and ready to give up many other things as a mean achieve the goals. Gritty people are said to have high commitments which ensures their track to the plans. Gritty people do not give up and they always sustain the stamina to move on consistently. They will find ways and alternative to reach their goals (Weir, 2020).

According to Duckworth and Eskreis-Winkler (2013) in one of their works in comparing to the hare and tortoise folktale, being grit is all about being a tortoise and It is not about sprints ahead and stop hallway to take a nap which resulting in the hare losing to the tortoise. But with grit, is all about keep moving on and on until you finish the race.

FIVE CHARACTIERISTICS OF GRIT

In her write up and talks, Duckworth did mention that the essence of grit remains elusive. However, she shared on five common characteristics of grit as listed below to make things clearer (Perlis, 2013).

According to Duckworth, a gritty person has high courage to do things which does not favour others. He or she will stand to his belief and speak up for change when others are afraid of doing so. He or she will continue to do the right thing even though there are simpler ways and options exist. The qualities of courageous people include patience, the ability to believe the unbelievable, and the guts to say “no”. They are not afraid of taking an unpopular stand, nor of asking for help. People with courage characteristics are people who are able to forgive and move on to the next step in order to achieve what they want.

Secondly, a gritty person is high with conscientiousness. Conscientiousness is defined as the personality trait of being very detail, vigilant and thorough in the work they are involved with. A person with a trait of conscientiousness, are more organized and efficient in their task. They are very dedicated to work and like the appearance of orderliness and tidiness. People with conscientiousness tend to be a perfectionist with believe that all work have to be done according to the ‘right way”.

The third characteristic is on the perseverance and it deals with the ability to keep on going, even though he or she is facing challenges in whatever he or she is doing. People with perseverance are also people who are able to change the perception of failure to an opportunity to achieve success through the challenges which they are facing currently.

The next characteristic is the resilience. As stated in The South African College of Applied Psychology (2019), resilience is known as toughness, in which it looks on the ability to bounce back higher from failure and difficulties. It is also believed that people who are optimistic tend to show a higher resilience value. These people are able to enjoy a sense of humour in their daily life, a person who can laugh at themselves and they do not compare themselves to others. People with resilience perceive failure as a stepping stone to leap higher and flip for transformations.

And the last characteristics is the passion. A person with passion is a person who has a deep sense of purpose and seldom selfish. People with passion are driven by goals and very result oriented. They tend to accept the fact that they are not perfect but there are always option and another alternative to achieve what they have dreamt for. It is also said that people with passion will seek assistance when they need help and always in the know that they are responsible for any of their actions.

CONCLUSION

From the above write up, unquestionably for a person to be able to achieve what one wants in life and keep moving and pumping to reach the finishing line. Undoubtedly grit needs to be cultivated in everyone, may it be in adults and even kids. Gritty person would focus on completing what is in their plate no matter what challenges and obstacle which he or she may face. Therefore, lets increase our grittiness and let’s move forward.

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AN OVERVIEW OF FOOD DELIVERY BUSINESS

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INTRODUCTION

The food delivery business has become a trend or phenomenon not only in Malaysia but also around the world. This food delivery trend is taking place in line with the technological advances of the millennials or generation Y, who are very proficient and live with technological prowess. In particular, Malaysian citizens should learn to accept this as a new norm, especially during the COVID -19 pandemic.

Based on an article from the Wikipedia portal (Wikipedia), food delivery is provided by a restaurant, store, or independent food delivery company to offer their products or services to customers. Customers can choose to use the delivery platform through websites, mobile applications, or food delivery companies. It can be entrees, sides, drinks, desserts, or grocery items and these are usually transported using boxes or bags. The person who delivers the product or services is typically using either a car or a motorcycle. Similarly, in terms of the payment method, the customers can opt to pay online via their bank accounts or credit card, and also to pay cash on delivery. It also depends on what the customer bought and the situation of when they want to purchase the items.

In 2017, the battlefields of food delivery business began in Malaysia when it was booming with the emergence of so many food delivery companies, such as the Foodpanda, GrabFood, Deliver Cat, Dahmakan, Uber Eats, etc. (The Ec Insider portal, 2018). As reported by Google and Temasek, it was indicated that more than 90% of South-East Asians are connected to the internet, and with the smartphone, online food delivery in the region would blow over US$8 billion (RM24 billion) in the year 2025. Particularly in Malaysia, as reported by www.statista.com, the revenue in the Online Food Delivery segment is projected to reach US$211million in 2020. Moreover, revenue is expected to show an annual growth rate (Compound Annual Growth Rate (CAGR) 2020-2024) of 18.0%, resulting in a projected market volume of US$410 million by 2024. According to GrabFood Malaysia, this trend will continue to grow in 2020 and beyond (The Star, 2020)

Besides, few companies have collaborated with the food delivery business due to the COVID-19 pandemic. Consequently, it has made the majority of the restaurants shut down their businesses temporarily. With the implementation of the Movement Control Order (MCO), most businesses turn out to be more instrumentally digital in connecting sellers to buyers. In this way, the products and services can reach the customer faster. Hence, payment can be made quickly, effectively, and efficiently (The NST, 2020). At the same time, the company can reduce the cost, which is generally cheaper than usual. Therefore, both sides, either seller or buyer, gain benefit from this new era of purchasing.

TYPES OF FOOD DELIVERY BUSINESS

There are two types of food delivery providers. It can be categorized as either restaurant-to-consumer delivery or platform-to-consumer delivery operations (Statista, 2020). Restaurant-to-consumer delivery providers make the food and deliver it, as in KFC, McDonald's, and Pizza Hut. The order can be made directly through the restaurant's online platform or via a third-party platform. Restaurants can use existing staff for self-delivery, such as the use of waiters in some small restaurants or they may use specialized delivery teams who are specifically employed and trained for this role. Alternatively, restaurants can employ crowdsourcing logistics, a network of delivery people (riders) who are independent contractors, a model that provides an efficient, low-cost approach to food delivery (Sun, 2019). Meanwhile, platform-to-consumer delivery providers basically provide online delivery services from partner restaurants which do not necessarily offer delivery services themselves. Online food delivery platforms can either be responsible for recruiting and training professional delivery people, or they may also pass to crowdsourcing logistics, using delivery people who are not necessarily employed by the online food delivery platforms.

Acumen Research and Consulting (2019) reported that restaurant-to-consumer delivery accounted for a market share of 94.7% in 2017 as specific restaurants have started offering in-house delivery. The industry is expected to grow significantly when it has projected the Malaysia Online Food Delivery market to grow at a noteworthy CAGR of around 19.2% during the period from 2018 to 2026. In Malaysia, there is a significant number of food delivery providers operating in recent years. It includes the two best food delivery apps: GrabFood and Foodpanda, Dietmonsta who provides healthy food for weight loss, Epic Fit Meals.co for those who prefer keto meals, Savor of Life for vegetarian, and even for pets and babies which are Petchef and Squeeze Me Baby.

CONCLUSION

In conclusion, four aspects are conveyed in this paper. (1) Technological developments allow information related to fluctuations of goods obtained at a faster and more accurate rate. (2) Travel to manage businesses can be carried out in a short period of time via land transportation. (3) The difference in the price of intangible goods between one market to another gives the user many options to choose and purchase an item. Finally, (4) Technology helps business management from sellers to consumers. Undeniably, the food delivery business is a rapidly developing business and has a high potential to expand. It has not only become a new attraction or trend in Malaysia, but also around the world. The silver lining of COVID-19 is visible where many unemployed and retrenched workers are looking for alternatives to enter into this field. Regardless of rank, age, gender, and various backgrounds, anyone has the same opportunity to venture into this food delivery business. The challenge of running this business is still there especially in an unprecedented situation, but it has become a new norm for Malaysians to accept prevailing changes. However, as a concerned Malaysian, we must work together to support individuals who are involved in the food delivery business by not underrating or downgrading their jobs. Without them, indeed, the Malaysian economy will not be healthy or robust again. In fact, with a venture into this business, it has facilitated assistance for the food delivery workers in the context of improving their socioeconomic conditions.

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FOOD DELIVERY BUSINESS: A NEW TREND IN 2020

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INTRODUCTION

According to Milo (2018), the online food delivery business seems to be the fastest-growing food market sector. It is projected to grow to annual revenue of USD 956 million by 2020. Several factors prompted the change in preference of citizens from the traditional offline food delivery purchase to online food delivery service. The most common reason seems to be the need for quick and convenient meals during and after a busy workday. Time-saving is a major contributing factor that influences people's behavioral intention to purchase online (Khalil, 2014 & Orpilla, 2020). Shopping online is time-saving because shoppers do not need to leave the current place to purchase something physically. The various food delivery services that are readily available may help consumers think and plan meals, regardless of whether the consumers are preparing the meal themselves, going to the restaurant and dining in, or going to the restaurant and buying food to bring back the food to their home or office. Many prefer food delivery as this allows them to have fresh and healthy food at their offices or homes while they have the freedom to continue working. Yeo et al. (2017) found that consumers would prefer food to come to them without much effort and to be delivered as fast as possible.

Perhaps another factor contributing to the development of online food delivery services is the growth in the usage of smartphones in Malaysia. Tsang (2017) revealed that in 2016, 17.9 million Malaysians accessed the Internet via their mobile phones and is expected to reach 21.1 million mobile phone Internet users by 2020. The use of smartphones has increased the convenience for consumers to make online orders. The further convenience of accessing online food delivery services through their smartphones could have motivated consumers to move from traditional offline food purchases to adopt online food delivery services. Consumers can now obtain a wide selection of food choices with a single click. According to Kimes (2011) and Davidson (2020), users can utilize new, easy and safe electronic technology. This technology allows consumers to place an order and receive food anytime and anywhere. Making online takeaway has many advantages such as avoiding poor customer service (Chen & Hung, 2015) and prevention of in-store traffic (Katawetawaraks & Wang, 2011 & Orpilla, 2020).

FOOD BUSINESS DELIVERY AMID COVID-19 PANDEMIC

COVID-19 pandemic has significantly impacted the Malaysian economy. Our Prime Minister, Muhyiddin Yassin, mentioned that Malaysia’s economy loses an estimated MYR 2.4 billion daily during the Movement Control Order (MCO), totaling to MYR 63 billion, as all business activities were suspended. The implementation of MCO has also greatly affected the rate of unemployment among Malaysian citizens. The employment rate is expected to rise to 4.2% in 2020 due to business closure during MCO (2020). Thousands of Malaysians have lost their jobs and need to find alternatives to pay their commitment and support their life sustainability.

In contrast with industries that are negatively affected by the pandemic, online sales seem to be experience a booming situation. According to the Financial Minister, Tengku Datuk Seri Zafrul Abdul Aziz, the online sales of fast-moving consumer goods increased by 40%. This is due to the changes in Malaysian consumer behavior during the COVID-19 pandemic and making the new usual permanent such as become more comfortable buying online and perform cashless/ contactless payment transactions. This trend can be seen in the online food delivery industry as service providers received a surge of demand for food deliveries. This provides an opportunity for unemployed individuals to sign up as a rider with a service provider company as an alternative to earn. A spokesperson from GrabFood revealed that the delivery service increased 30% compared to the week before MCO was implemented. He said that their merchant partners recorded a 25% increase in online revenue through GrabFood, while more than 8,000 merchants signed up with the platform during MCO (Nathan, 2020). As the transport service was heavily affected by MCO, with a 90% decrease in rides, 25% of the GrabCar drivers moved to be riders to support deliveries as it can be an alternative source of income.

Another strong provider in the current market, Foodpanda revealed that new riders who join the company have doubled since the movement control order was enforced. This is because many people have been forced to adapt with the pain of joblessness and have to work from home. According to Foodpanda Malaysia’s head of logistic, there had been a 7.5% increase in the number of delivery men for his company and a 37% increase in applications for the job (Chung, 2020). The company welcomed anyone affected economically by the pandemic to grab the opportunity as a temporary rider with them. One example is a person who was a clerk and was retrenched from her job. She decided to be a Foodpanda rider and personal shopper when observing a spike in online shopping and home deliveries. With her current job, she manages to earn at least RM2,000 more than what she previously earned (Hassan & Rodzi, 2020).

However, the food delivery business in Malaysia also faces challenges and difficulties. As reported by the Malay Mail (2020) portal, food riders of Foodpanda and GrabFood face the problem based on their welfare and fare rate. Besides, with food riders flooding the roads, safety issues have gained attention. Observations inferred that many food riders maneuver while looking at the phone screens by merely holding on the motor handle with one hand. Moreover, the issue of not adhering to the road safety rules increases the probability for accidents to occur. One of the causes for riders’ disregarding rules is impatient customers who insist on food arriving at the predetermined time. In particular, this situation refers to the Malaysians’ attitude who are intolerant without looking at the risks that food riders will face. Hence, although the problems were addressed, it is clear that operating a food delivery business is not easy.

CONCLUSION

The food delivery business was clearly seen as a trend in 2020 and increasing profits could be gained during the COVID-19 pandemic. This unprecedented phenomenon not only occurs in Malaysia but also globally food. Nevertheless, it is even more secure and safer if they place food orders online. This gives a competitive advantage to all traders in particular who sell food and in turn, can work with reliable food delivery companies. However, the food delivery business's challenges or obstacles should be considered and need to be improved regularly to ensure the demand for these services is always consistent. The question is, will the trend of food delivery businesses continue to expand in the future? Therefore, every company that runs a food business should be prepared and need to formulate an initial plan if faced with unexpected environmental threats.

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EMOTIONAL INTELLIGENCE AND WOMEN ENTREPRENEURS

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Emotional intelligence (EI) forms the stage at which cognition and emotion meet, it facilitates our capacity for resilience, motivation, empathy, cognitive, stress management, communication, and our ability to read. EI matters and if refined, affords one the opportunity to realise a more fulfilled and happy life. Moreover, EI has its roots in social intelligence; it is about having both interpersonal (ability to interact with others) and intrapersonal (cognitive skill to understand one's self) intelligence (Naseer, Chishti, Rahman, & Jumani, 2011). According to The Future of Jobs (2020), emotional intelligence is defined as being aware of others' reaction and understanding why they react as they do." Also, it is the ability to identify and manage own emotions.

Furthermore, Goleman (2001), one of the most prominent advocates of the concept of emotional intelligence, defines five crucial skills of emotional intelligence:

- Self-awareness – the ability to identify and understand emotions of other people and the ways how they impact others around them
- Self-regulation – the ability to think before acting and manage impulses
- Internal motivation – the drive to achieve goals for personal reasons, not for rewards and recognition
- Empathy – the ability to identify and understand motivations of other people
- Social skills – the ability to effectively manage relationships and build teams.

Several studies have demonstrated the influence of some psychological factors on entrepreneurial success (Rodrigues, Jorge, Pires, & António, 2019), including the relation of emotional intelligence with entrepreneurial attitudes and intentions (Davis & Peake, 2014; Miao, Humphrey, Qian, & Pollack, 2018). While there is no definitive profile of the successful entrepreneur or prescribed pathway for success, research suggests that individuals who proactively accommodate their EI into entrepreneurship, align their personal and entrepreneurial visions are more likely to succeed (Gautam & Khurana, 2017).

Women entrepreneurs, in particular, have been found to play a key role in wealth and job creation in emerging and developed economies. As shown in figure 1, over the past five years, the annual growth rate in the number of women-owned firms has been more than double that of all businesses. The number of women-owned firms increased at a 3.9% annual rate between 2014 and 2019, while the number of all businesses averaged a 1.7% increase each year. According to the 2019 State of Women-Owned Businesses Report commissioned by Between 2014 and 2019, the number of women-owned businesses climbed 21% to a total of nearly 13 million (12,943,400). Opportunity for employment also grew by 8% to 9.4 million with the revenue of $1.9 trillion generated, as illustrated in figure 2. Malaysia is no exception. According to SME Corporation Malaysia (2020), the Malaysian government has also responded by introducing women-focused small business programmes to stimulate start-up and enterprise growth in 2019.

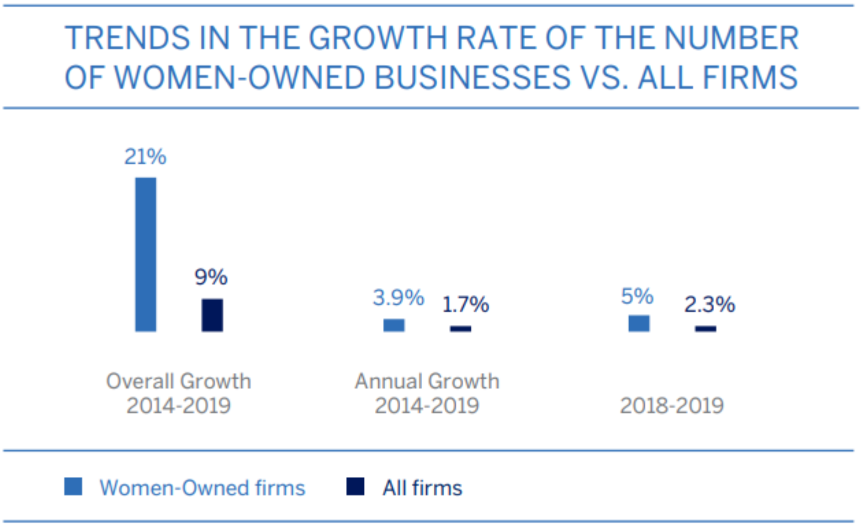

Figure 1: Trends in the growth rate of the number of women-owned businesses vs. All firms
Source: The State of Women-Owned Businesses, 2019

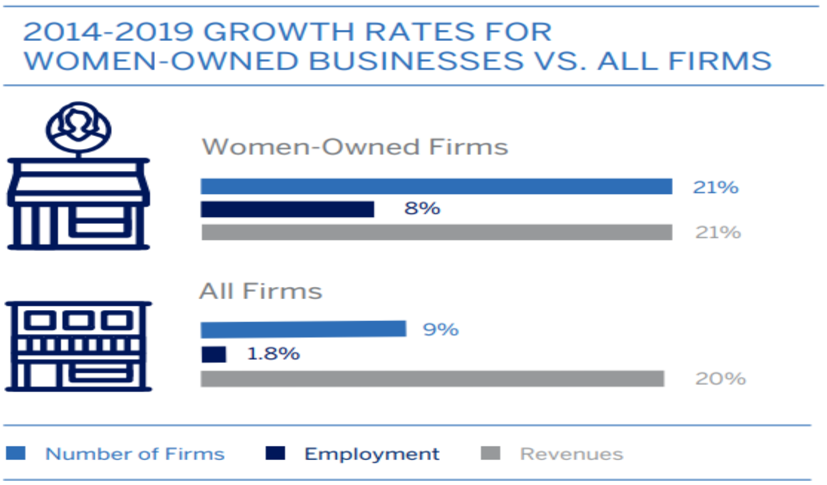

Figure 2: 2014-2019 growth rates for women-owned businesses vs. All firms
Source: The State of Women-Owned Businesses, 2019

With the outstanding growth of businesses owned by women, various research works are focused on the role of psychological factors involved in women's entrepreneurial success (Chatterjee, Das, & Srivastava, 2019). Studies have shown that women entrepreneurs with higher emotional intelligence tend to have a better performance (Dixit & Moid, 2015). According to Ngah and Salleh (2015), entrepreneurs with higher EI were able to do better negotiations, build customer relationships and demonstrate excellent leadership; all qualities necessary for entrepreneurial success. Congruently, as Dixit and Moid (2015) described, women's entrepreneurial behavior is reflected through their motivation and willingness to exploit opportunities, as well as adept interpersonal skills with wide social networks to strategically develop their business. In other words, "emotional intelligence, social capital, and entrepreneurial behaviour essentially merge to provide an advantage for women entrepreneurs" (p. 49).

In conclusion, throughout many years, it is evident that women entrepreneurs build the economy of the world, with more banks around the world recognizing the importance of improving the number of women in entrepreneurship. With more studies addressing the association between the cognitive-emotional interrelation and entrepreneurial outcomes, it is not surprising that the business world has been paying an increased attention to “emotional intelligence”, especially among women entrepreneurs.

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USAGE OF ANIMATIONS AS ADVERTISING TOOLS

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ANIMATION AND ADVERTISING

The latest technology application and current trend of marketing have influenced the usage of animation in the product advertising (Callcott & Lee, 2013). The word 'animation' comes from the Latin word 'animate' and means to bring life to or to invoke life. It is the process of creating the illusion of movement brought by sequencing either 2D drawings or computer generated images or 3D objects such as clay or plasticine (Chitchyan, 2011) Therefore, animation is defined as a series sequence of static images to create the illusion of movement. Most people believe the creation of real pictures or individual images is an animation, but according to the author it is the disposition of static images that conveys the movement (Thant, 2008). The animation gives free expression to the imagination (Goel & Upadhyay, 2017).

The advertising aims to affect the buying behavior of consumers or clients with a persuasive selling message about products or services (Thant, 2008). The advertising is also defined as a marketing concept which aims to affect the buying behavior of customers. Consumer behavior is to indicate the process and activity by which individuals select, purchase, evaluate and consume the product or service to satisfy the need or want. According to Hassan (2015), advertising is a medium projected to power an audience, such as viewers, readers or listeners to purchase or catch some deeds in the lead for products, services or information.

Marketers and advertising agencies attempt to make their advertisements more appealing, attractive and distinctive through the application of animation in the advertisements. Advertising plays an excellent role in attracting people. Animation is one of the methods for creating interesting and effective advertisements not only appealing to the children but popular amongst the adults too. The advertising practitioners conclude the animation in the entertainment industry and traditional creative advertising design tools are visual arts. The animation-based business such as nonhuman characters to advertise product, brand and company; animation allows advertisements to grow through the production of an interactive content on multiple platforms such as Internet, mobile phone technology and television (Jin, 2011).

ADVANTAGE OF ANIMATION IN ADVERTISING

There are some advantages to using animation in advertising. Firstly, animated characters can be timeless. This is because the shooting of an advertisement, the post-production process of that commercial is a time-consuming process, and these can be avoided if animated characters are utilized in the commercials. Besides, there are no limitations when dealing with animation. It is the freedom to imagine or feel through the animated characters and also no limits for its looks and traits as it is solely based on the creator's decision and individual design.

Another advantage of the usage of animation in advertising is any idea can be brought to life at a very reasonable cost in terms of production methods (Goel & Upadhyay, 2017). This is because the production cost of animated advertisement is low as compared to the normal advertisements where the company needs to pay a huge amount of money for hiring the models as well as the production team for shooting the commercial ads (Someday, 2016).

The animation ads are extremely effective and successful in marketing products to the children. They relate well to cartoons and easily catch the attention, suits with their imagery perspective. A good example is Kellogg's Coco Pops advertisement which depicts an imaginary island inhabited by eccentric animals. Generations of children have found this to be extremely appealing (Goel & Upadhyay, 2017). Owing to the different appearance of the characters in the advertising, the animated ads often catch the audience's attention more quickly than the real advertisement (Manaf & Alallan, 2017).

ANIMATION EFFECTIVENESS IN ADVERTISING

Since animation is an emerging and crucial medium in advertising, it is required to assess its impact on factors like attention, recognition, attitude towards the advertisements and more. Most researchers claim that animation can inspire customers to take action and improve the awareness and recall of brands.

One of the important aspects of advertising effectiveness is the capability of receiving customers' attention. The animated commercials always grab the attention of the audience quickly than the actual commercial due to the different look of the characters in the commercial. These animated characters make it possible to communicate better with the targeted audiences. The animated banner advertisements are more unique and differ from the static advertisements. It is fair to conclude that animated banner advertisements might have greater potential for publicity than static advertisements. This implies that, as compared to the static version of the same image, an animation image would be viewed as reflecting motions, thus inducing greater interest in the online advertisement environment (Yoo et al., 2013). The findings of a study support the theory that animated banner advertisements cause stronger advertising effects than static ads. In other words, animated banner advertisement has a greater potential to draw publicity than static ads (Yoo et al., 2013).

Memory plays an important role in directing the advertisement perception process of a person. Animation may tend to enhance recognition of banners. Animated banner advertisements have shown in short processing times and greater instant recall than static banner ads. When the attribute of the animated spokes-character is highly correlated to the brand, it becomes easier for consumers to remember the brand and give favorable responses and therefore, animated advertising characters stay in consumers' minds. Spokes-characters contributed significantly to high levels of product and character recognition (Goel & Upadhyay, 2017).

Diao and Shyam (2004), examine how pop-up windows and online animated advertisements can influence memory and favorable responses for those who work online. Each website contains banner advertisements, and it is either animated or static and a pop up that falls under the same criteria. The response of participants is recorded through a post exposure paper and a paper-based questionnaire. They report that pop up advertisements bring out orienting responses, and compared to banner advertisements, the pop-up advertisements resulted in lower ad recognition but higher recall (Diao & Shyam , 2004).

Animated photos contain more ad elements that are recognizable. These cause better dynamic imagery than static pictures. This further impacts the attitude forming of individuals. Distinctive advertising, for instance photos and motion, causes more vivid imagery that in turn creates more favorable attitudes towards the commercials and the brand. A single exposure without a click through to a banner commercial produces desirable perceptions (Goel & Upadhyay, 2017).

CONCLUSION

Animated advertisements have become a technique in which companies can express their creativity and take their advertising to the next level. Determining the effectiveness of animation as advertising tools is crucial to achieve a better performance. Animation has an important role in TV commercials as well as Web banners and posters. They have positive impacts on memory, attention, and attitude.

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THE INFLUENCE OF SERVICESCAPE UPON RETAILERS ON CUSTOMER VALUE IN MALAYSIA

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ABSTRACT

Malaysia is experiencing exponential growth in retail sector especially in urban area. Due to this reason a lot of investments are happening in Malaysia and new markets are entering this sector. Many retailers assume that service environment is not an important tool in marketing industry. In today's marketing strategy, market-oriented businesses in particular, continue to build and match demand with the needs of the target market. The study aims is to analyze the influential factor of servicescape upon retailers on customer value in Malaysia. It is understood that the service environment or servicescape in which service is offered has a great impact on the desired customer experiences and their satisfaction. Study revealed that emotional and novelty values are relevant in retailer's context.

Keywords: Servicescape; Customer Value; Retailers; Environment

INTRODUCTION

Customer value refers to the level of satisfaction of the customer towards businesses whether the customer feels that they gained the benefits from the services or products that have been paid. Customers generally are not only delighted with the benefits of services or products however, customers demand consumption that is consumer-oriented (Anggraeni et al., 2020).

An important role in influencing the service efficiency and increase customer loyalty is the physical environment. Retailers need to recognize that one of the main elements in value proposition to create first perception of customer mind is service environment or it is also called as servicescape. It refers to the physical environments in which services are provided and where the business and the potential customer interact. Retailers need to look at how the servicescape is developed, as this will help them to understand on how well the employee's needs are addressed and thereby facilitate to improve engagement and relationship with the customer basis for building strong relationships between customers and brands, shops, services or products would be interactions that develop through emotional stimulation, aesthetic design, and engagement during the process (Anggraeni et al., 2020).

SERVICESCAPE

Servicescape is the method where a service company's physical facilities are built and used for the efficient production and distribution of services (Shashikala & Suresh, 2018). The purposes of servicescape are to shape customer's experiences and behaviors, to signal quality and to position, differentiate and strengthen the brand; to be a core component of value proposition; and to facilitate the service encounter and enhance service quality and productivity (Jet al., 2018).

Various research studies have been performed on the framework of the Bitner's Servicescape Model, focusing on one or more environmental variables of the service system, such as the following: noise, music, space, layout, equipment, signage, artifacts and style of decoration (Rosenbaum & Massiah, 2011). These are the first impression from the customer which are important to retailers in order to create positive perspective about the company. Numerous observational studies have been conducted based on the servicescape model, focusing on one or several variables of the service environment, such as music, scent or signage, and their effects on consumer spending (Pareigis et al., 2012).

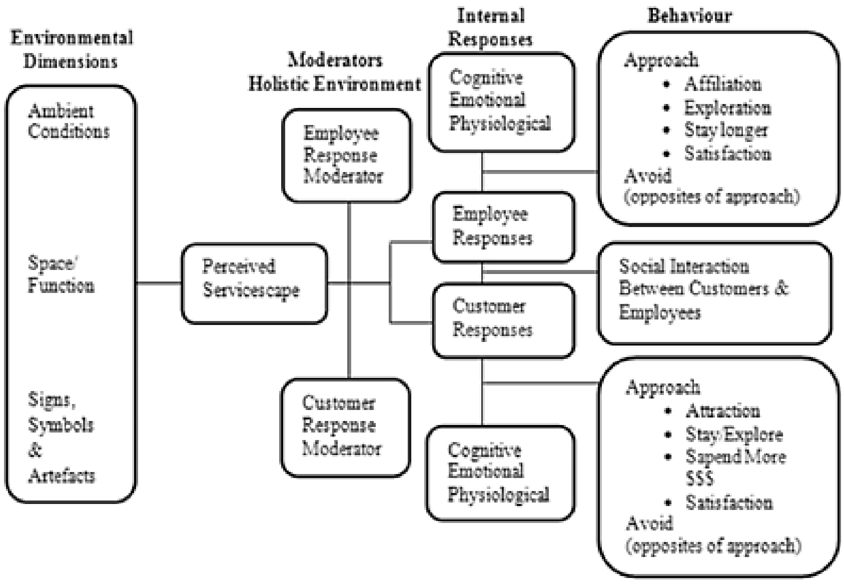

Figure 1 Bitner's Servicescape Model (1992)

Servicescape in retailers may influence the behavior of both customers and employees also increase the experience of the service by facilitating engagement between them (Shashikala, 2013). Recent research has shown that the layout of a store can transform into satisfied customers, longer visits, increased spending, and better and more productive performance, all of which can have a significant impact on the bottom line of the company (Shashikala, 2013)

SERVICESCAPE AND CUSTOMER VALUE

Based on the theories from Mehrabian-Russell Stimulus-Response Model, it states that perceptions and interpretation of servicescape influences how consumer feel (Jet al., 2018). The theory shows that these feelings drive the customer to show their emotional value and how they respond to those physical environment.

The customer value attributes that need to focus on are emotional and novelty value. Emotional value is described as benefit gained from expressions of feelings or affection that are from a product or services (Anggraeni et al., 2020). Novelty value refers to the value acquired from products and services to provide satisfaction and desire for knowledge (Anggraeni et al., 2020). The uniqueness of the service offered by retailers that are different from other competitors will create a novelty value towards customer regarding experience and positive reaction. Value is co-created with the consumer according to another viewpoint and is recognized when a good or service is used. Making customer interactions important to their understanding of worth, rather than embedded in products or services (Fernandes & Neves, 2014).

The retail environment is where the customer engages and this is where the moments of truth that are especially critical for retailers to create, sustain and represent their company image (Kearney, n.d.). Based on Tran et al., (2020), a process of interaction with various topics, including social factors and physical interfaces, is the fundamental essence of service experience. Most of the retailers implement changes to their physical store designs based on seasonal event to deliver experience towards their customer value. Several servicescape studies have shown that unique atmospheric features significantly affect the emotions of customers (Anggraeni et al., 2020). Satisfaction represents the feelings of customers regarding various interactions and experiences with the services, the level of service may be affected by value expectations or experiences of others (Lin, 2016).

One feature of servicescape, namely background music, affects the levels of pleasure intensity. It shows there is a relationship between servicescape and customer feeling which effects the customer value. The main attribute in customer value is emotion. It shows that service environment will influence the customer's emotion behavior. The emotional value can drive the information processing of the customer and determine the decision to behave (Anggraeni et al., 2020). Personal attachment between service providers and customers are likely to be generated by positive service experience. Researcher showed that emotion, which contains both enjoyment and excitement, is affected by a servicescape's elements (Lin, 2016).

In novelty value from customer perception, it shows that in defining the level of novelty possessed by a product in contrast to other goods, a unique and appealing service situation design can affect customer perception (Anggraeni et al., 2020). Retailers in Malaysia need to focus on how to enhance the service environment to attract more customer.

Figure 1: Mehrabian-Russell Stimulus Response Model

Based on Mehrabian-Russell Stimulus Response Model in Figure 1, as an organism the user will respond to the stimuli emotionally in the form of actions.This framework shows that the connection of environmental factors to one's actions will be mediated by behavior. The model maintains that the experience and understanding of the world, conscious and unconscious, determines how people feel in that environment. Environmental stimuli are the appearance of the environment. Organism refers to aneffective response by customer based on environmental stimuli that consists of pleasure and arousal. The response's behavior comes in two type which is approach or avoidance.

CONCLUSION

Servicescape plays an important role in influencing customer value upon retailers. Servicescape dimension such as color, noise, music, space and layout need to be considered by retailers to attract more customer in Malaysia. Therefore, physical environment needs to be aesthetical pleasing in order to increase customer value in terms of emotional and novelty value. The design of retailers will determine the customer feelings and emotions satisfaction. Moreover, every retailer in Malaysia needs to set a benchmark for customer to assess the uniqueness of the service provided by other retailers. This will increase competition with other retailer in to improve their services.

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ONLINE CUSTOMER REVIEWS AS A POWERFUL MARKETING TOOL

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ABSTRACT

Social media are becoming a more popular option for companies and brands to market their product and services as it is proven by previous research that marketing is more effective on these platforms, especially if the product is segmented towards the youngsters. Besides the hard work brands pull off to market their products, reviews from consumers are considered a huge success factor in online marketing. This article aims to analyze various aspects on how online customer reviews contributes as a powerful marketing tool and influence purchase decision.

Keywords: Online product reviews; online word of mouth; online marketing; retail platforms

INTRODUCTION

Customer review is a review of a product or service made by a customer who has purchased, used and had experience with the product or service (Marchand, Hennig-Thurau, & Wiertz, 2017). Customer review is also a form of customer feedback on electronic commerce and retail platforms (Petrescu, O'Leary, Goldring, & Ben Mrad, 2016). With the growing popularity of social media and retail platforms in the recent years, online product reviews are now becoming an important determinant in customer purchasing decisions to ensure they reach the desired satisfaction level for their purchases. A survey on importance of online review has reported that (Saleh, 2016).

Online reviews can be divided into two categories which are genuine customer reviews and paid reviews (also referred as influencer marketing). Genuine customer reviews are usually written willingly by customers based on their real experience towards the products or services. This type of review can often be found at retail platforms such as Shopee, Zalora and Lazada. Recently, these retail platforms have started to incentivize their customers to post a review about their purchases. This is because these retail platforms have acknowledged how powerful a customer review can be. Customer reviews on retail platforms play a major role to build potential customer's trust, confidence and willingness to purchase the product. This type of review is often more appealing to potential customers as they are considered more trustworthy. On the other hand, paid reviews are usually presented by social media influencers that brands hire to enhance product awareness and features. Influencer marketing today has undeniably enhanced social media marketing. Paid reviews can often be seen on YouTube or Instagram, depending on the suitability for marketing the product. However, because these influencers are being paid to talk about the product they were given as public relations or "PR", some customers may perceive their review as less trustworthy than a genuine customer review.

THE IMPORTANCE OF ONLINE CUSTOMER REVIEWS

In this digital age, product review videos on YouTube, retail platforms and review sites such as Trip Advisor can play an important role in consumers' purchase decision. This type of user contribution content should be given greater exposure by marketers because people rely more on the opinion or experience of the third party to develop their attitudes towards products and brands. Statistics suggest that most online customers read reviews before making any purchasing decisions (Anderson, 2018).

Furthermore, customer reviews today not only have the power to influence other potential customer decisions, but they can also enhance the reputation of a brand. Today's customer reviews have the power to build customers' trust and attract customers to engage with the brand. Ultimately, customer engagement contributes to increased profitability for companies. In the U.S., 68% of online shoppers are more likely to engage with businesses that have positive reviews (Bright Local, 2020) and 93% determine whether a business has a good reputation based upon the available reviews.

In 2018, Anderson reported that 92% of consumers hesitated to make a purchase if there weren't any customer reviews, and 97% say customer reviews are one of the factors into of buying decisions (Anderson, 2018). A survey on the website "Marketing Land" has also reported that 90% of customers say that what they decide to buy is influenced by positive online reviews, and 94% will use a business with at least four stars (Amy, 2013). Therefore, it shows the importance of review and its usefulness for brands in aspects such as sales.

Good reviews are also proven to have a positive impact on sales as customers nowadays are very reliant towards product reviews (Zhu & Zhang, 2010). Hence, brands must always be aware of reviews of their products being posted online. For instance, if negative reviews are being detected, companies must assist the customer complaints and take the commentary as constructive criticism to improve their product quality. Moreover, assisting unsatisfied customers can actually lead to repeat business, and up to 70% of complaining customers will give the business another shot if their concerns are resolved (Cory, 2018).

THE INFLUENCE OF CUSTOMER REVIEWS ON PURCHASE DECISION

Reviews have changed the way consumers make purchase decisions. Currently, there are even more than one way for online shoppers to acquire product information. As many customers rely on reviews today when searching for products or services, good reviews can have a significant effect on customer purchasing decision. According to a Bright Local survey, 85% of customers read online reviews before making a purchase decision (Bright Local, 2020). In a study conducted (McGowan-Watson, 2012), it was found that 42% of adults searched businesses on the internet before doing business with them and 45% changed their minds about doing business with a company due to something they discovered about a business online. However, less than 10% of consumers don't read online reviews and 40% of people make a purchasing decision after reading about one to three reviews (Truthfinder, 2017). When purchasing a product, customers usually want information from someone they can trust or someone they can relate to. Hence, many customers nowadays reach for available reviews on Google, social media and online shopping sites.

Online reviews have significantly influenced purchasing decision, particularly in the recent years. Product reviews are often more beneficial to potential buyers as reviews from previous consumers are perceived as more trustworthy and may reduce customer's risk of purchasing an unsatisfactory product. Prior research has suggested that information created by consumers, such as online reviews, is more convincing than information provided by marketers, since consumers do not have a vested interest and are therefore independent and more reliable (Reimer & Benkenstein, 2018).

Furthermore, a prior research has proven that online customer reviews are interrelated with customer purchasing decision (Marchand et al., 2017). Customers tend to look up reviews on products that they are interested in before actually purchasing the product. However, if several reviews from previous customer were unsatisfactory, it might affect the potential customer intention to purchase the product. A study was carried out in 2016 that discusses consumer motives for researching online reviews prior to purchase. The findings of the study showed that consumer search for online reviews before purchasing a product to seek for information about the product they are considering, to reduce risk of making a bad decision, to analyze product benefits and drawbacks, and to understand and contribute to a virtual community (Constantinides & Holleschovsky, 2016). Moreover, when it comes to making purchase decisions, consumers often make emotional decisions and can easily be swayed by convincing and positive online reviews to make their first purchase from a brand. When they've had a positive experience, it is much easier to persuade them to make repeat purchases. Hence, online customer reviews are considered as one of the important determinants in customer purchasing decision in this era.

CONCLUSION

To sum up, customer reviews are important to businesses today and it is becoming more important as time goes on. Reviews from customers, especially those which are publicly available are considered as marketing has many forms and serves several purposes in e-commerce. Hence, the importance of online reviews should never be underestimated. Although there are times when businesses receive negative reviews, it can always be turned into a good review later in the future. This article has shown that customer reviews do affect purchasing decision and contributes as marketing tool.

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IMPACT OF COVID-19 ON AIRLINES INDUSTRY

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INTRODUCTION

Corona virus (COVID-19) is an infectious disease which is caused by a newly discovered corona virus. People who are infected with this corona virus will have mild to moderate respiratory disease and will recover quickly, even without the need for special care. Essentially, the droplets of saliva or discharge from the nose of the infected person spread through coughs or sneezes that caused the corona virus to develop (World Health Organization, 2020). The corona virus pandemic (COVID-19) has disrupted business operations in various industries especially the airline industry. The disease is easily transmitted to people around the world. It has affected both, domestic and international travelling activities in the airline industry.

This external force (COVID-19) tends to have significant and rapid effect on air traffic figures, with abrupt rises in flight cancellations, aircraft grounding, travel bans and border closures that are rapidly expressed in lower load factors and yields for airlines, whereas airports are losing non-aeronautical revenues. Before COVID-19 pandemic, the most critical outbreak of air traffic-related disease was SARS in 2003 (Suau-Sanchez, Voltes-Dorta, & Cugueró-Escofet, 2020). However, it is still manageable as compared to the COVID-19 crisis, which has been spread speedily globally.

Due to the pandemic, the business operation or travelling through the airlines services are also restricted. The COVID-19 restrictions have shut down both domestic and international air travelling. According to the Airports Council International (ACI), they have predicted that COVID-19 can wipe out two-fifths of passenger traffic and half of airport revenues in 2020 (Airport Council International, 2020) as the virus COVID-19 continuously keeps spreading around the world. Around 58% of all tourists arrive at their destination by air and the stoppages in air traffic activities have created a massive negative effect on the tourism industry. Over $630 billion in reduced GDP benefits from air travel-related tourism will be matched with 26.4 million jobs lost (IATA, 2020). The report also cited that aviation-supported jobs potentially fall by 46 million to 41.7 million (-52.5%) from the previous year, while direct aviation jobs (at airlines, airports, manufacturers and air traffic management) fall by 4.8 million (a 43% reduction compared with pre-COVID situation).

ANALYSIS OF ISSUES

Drastic Mobility Restrictions.

The crisis of COVID-19 has had a certain effect on the global traffic of the airline industry, which relates to the extreme restrictions on mobility. By the middle of March 2020, most countries went into lockdown and airlines have been stopped from running the regular schedule as they used to be (Airport Council International, 2020). This led to a sudden drop in flight operation numbers when lockdowns and border closures began to comply with the world's dominant policy response. There are many flight delays and cancellations resulted by the drastic mobility restrictions.

On the other hand, during drastic mobility restrictions, lesser promotion being held and thus resulted in less people talking about the airline industry. So, people will tend to forget about their services as it has been not operating for months due to the drastic mobility restrictions, thus further decrease the demand for commercial airlines.

Declining Sales and Looming Uncertainty.

The airline workforce is facing the major brunt with the declining in sales and looming uncertainty. The International Civil Aviation Organization (ICAO, 2021) reported the industry has recorded a significant job loss of nearly 7 to 13 percent for 2020. The airlines are not operating at the normal scales, thus their sales have been decreased drastically. The operators of airline industry do not have the ability or could not afford to pay for their workforce salaries due to low revenues generated during that period. Some of the operators even need to lay off their workers as they could no longer afford the increasing overheads. The latest estimates indicate that the possible COVID-19 impact on world scheduled passenger traffic compared to Baseline (business as usual, originally-planned) would be: For the Full year 2020 (Jan – Dec), an overall reduction of 51% of seats offered by airlines; Overall reduction of 2,851 million passengers; and approximately USD 391 billion potential loss of gross passenger operating revenues of airlines (ICAO, 2021).

Globally, some 400,000 airline employees have been discharged, furloughed or warned that they might lose their jobs due to ongoing disruption. Almost all major airlines such as British Airways, Deutsche Lufthansa AG, American Airlines, Delta Airlines, Emirates Airlines and Qantas Airways Ltd have confirmed job cuts and unpaid leave schemes (Belhadi, 2020). In Malaysia, the Transport Minister Datuk Seri Wee Ka Siong, has reported that Malaysia's aviation industry is forecasted to lose RM13 billion this year as air travel continues to face travel restrictions. This includes RM10.9 billion losses for Malaysian airlines—Malaysia Airlines Bhd, AirAsia Group Bhd and Malindo Airways Sdn Bhd, and another RM2.1 billion losses from airport operators, including Malaysia Airports Holdings Bhd (MAHB) and Senai Airport Terminal Services Sdn Bhd (Yahya, 2020).

Declining Number of Passengers.

The number of passengers will decline and decrease as the passengers are instructed to stay at home to comply with the government rules and regulations and also the restrictions on travelling domestically and internationally to stop the spreading of the pandemic of COVID-19. The dramatic drop in demand for air transport (and freight, to a lesser extent) due to the COVID-19 pandemic and containment measures is threatening the survival of many firms in the air transportation sector and the rest of the aviation industry, with many jobs are at stake (OECD, 2020). The demand for the airlines' services keeps on declining as passengers heed the need to control the spread of the virus by staying at home.

CONCLUSION

The COVID-19 has impacted the airline industry drastically, which caused mobility limitations; declining of sales and looming uncertainty; government restrictions of air travelling as well government rulings to stay at home where fines are imposed on those who do not comply with the Movement Control Order (MCO) and Ministry of Health instructions in order to avoid the spreading the corona virus. The airline industry on the other hand, has faced many threats throughout history, but none appears as severe as the present one posed by the spread of COVID-19. Experts believe that the airline sector's recovery to normal levels would take at least six more years.

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DIGITAL MARKETING IN ONLINE SHOPPING

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INTRODUCTION

Digital marketing is the usage combination of mobile devices, social media, search engines, internet and other channels to reach the audiences. It is a new way in understanding how customers behave and approaching them compared to traditional marketing (Barone, 2020). However, online shopping is purchasing goods and services over the internet through the use of web browser (Hope, 2020). Consumers can find literally anything that they need without even leaving the house. There are many online platforms for people to shop with, which are widely used in Malaysia such as Shopee, Lazada and PG Mall (Department, 2020). Almost anything can be purchased online today; the e-commerce websites are amounting approximately billion a year in sales.

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IMPORTANT BENEFITS OF DIGITAL MARKETING

What's there to gain by implementing a well-rounded online marketing strategy? Nia Gyant (2020) has outlined seven major benefits of having a good digital marketing strategy that is; i. More Customers to gain; *ii. Better Visibility to the potential customers; iii. Improved Local Presenceby staying close to your potential customers; iv. Increased Authority by the way your business is perceived by potential customers; v. Higher Quality Website Traffic by targetting your potential customers; vi. In-Person Visitors through direct communications and vii. Building Long-Lasting Relationships*

ADVANTAGES OF DIGITAL MARKETING

Digital marketing allows many brands from all around the world to gather in one place, which can be seen in Shopee and Lazada as an example. It combines many brands and sellers in one place while targeting a larger group of audiences. This is a big opportunity for sellers, to approach their customers with one simple click. Furthermore, if sellers can master the Search Engine Optimization (SEO), they could reach more and more audiences. SEO is the process of improving the site to increase its visibility for relevant searches (Land, 2020).

Lower cost or cost effectiveness is one of the advantages offered by the digital marketing. In this case, users or sellers will be advertising their product brand's advertisements online. It helps businesses to be more visible irrespective of their sizes. The use of social media, websites and many other more will help to increase the conversation rates at a real time. From this conversation, there are higher chances for viewers to convert into customers (Blog, 2020).

The customer loyalty can be created if the platform is managed carefully (Nibusinessinfo, 2020), as can be seen in Shopee, they are providing a feedback section for customers to leave their reviews of their purchased products. This will allow the other potential customers to know whether the goods and services provided are excellent or not.

DISADVANTAGES OF DIGITAL MARKETING

As for the online shopping platform, there is a high competition among sellers. They would be selling the same product category with their competitors and targeting the same market as well. The digital marketing allows sellers to reach global audiences and up against global competition. This is really challenging to grab the attention of customers among the cluttered messages (Nibusinessinfo, 2020).

Customers are encouraged to leave their complaints and feedback right after they received their orders. This will surely help the other potential customers to pre-value their services. However, this could be a drawback for the seller because; there are possibilities of higher percentage of customers that will have pre-perceived the products or services before they make the buying decision. For instance, if there is a negative feedback towards the products or services, there is a higher chance that customers will not purchase it.

Websites nowadays offered cookies to its web users. This will allow the website to track their users' activities. For illustration, Zalora is one of the e-commerce platforms that offers cookies on their websites. Once their customers accepted that, their data is out in the open. However, Zalora can only access to certain data about their customers, excluding customer's financial details (Zalora, 2019).

CHALLENGES OF DIGITAL MARKETING

Online shoppers nowadays are smarter and current with the latest technology. They are exposed to information, particularly to products or services before making any purchase decisions. They tend to ask for recommendations on social media, reading reviews online, review the feedback posted and many more. Heaps have changed, including the content consumed and online communications. As sellers in online platform, it is a bit challenging to figure out on how to attract potential customers and be smarter than them without killing the marketing budget (Hassan, 2017).

Digital marketing is dynamic and sellers can no longer rely on one single type of channel to drive traffic to their online store (Hassan, 2017). Some of the steps to boost the traffic is by using the effective SEO leverage, display ads, retargeting, Geo-targeting and much more. Sellers must be visible where their audiences are paying attention to.

Retaining the current customers, which sellers already have is not as expensive as attracting the new one (Hassan, 2017). In this case, the sellers must implement marketing strategies to help them get the most out of their customers in increasing their customer's lifetime value. Maintaining the existing customers are important because there is room for improvement, less marketing, higher profits and lower costs (Kulbyte, 2020).

CONCLUSIONS

Digital marketing really does the job in boosting the online business revenues. Online shopping is getting known gradually where most people have smart phones and information is at their touch of a button at any time. The research and practices of digital marketing are improving with the advancement of technologies. It is also multifaceted large opportunities and at the same time poses extraordinary challenges for marketers. Marketers can make use of this strategy to allow enough provisions for finding the right target market through its search engine and connections. The strong visibility of an organization or brand through digital marketing also allows potential customers to develop perceiving knowledge about the brand. By spreading the word of mouth and reviews from their connections will assist users in making an active decision when purchasing.

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STRATEGIC MANAGEMENT ON MANUFACTURING INDUSTRIES IN MALAYSIA

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ABSTRACT

The strategic management lays out the organizational direction by putting in place plans and policies and allocating financial and non-financial resources to execute the plans. The strategic management is crucial to gain a competitive advantage for the organization survivals. Firms use strategy formulation strategies and external audit, which they focus on identifying and evaluating market trends and events beyond their control to achieve defined goals.

Keywords: Strategic Management; Performances; Manufacturing industries in Malaysia

INTRODUCTION

In the globalization era, strategic management has been considered as an important dimension of management, which differentiates organizations from one another. It is the key to organizational direction to achieve their vision, mission, strategy and objective as mentioned by (Phina, 2020); Strategic management is how the organization manages its resources in ensuring firms successful performances. A good strategic management must be implemented in order to increase their competitiveness and gain strategic advantages. In today's business environment, good strategic management becomes an important aspect for each business (LaMarco, 2018) The changing environment which characterizes the global economy today, puts pressure on firms to do things better, faster and at a low-(Taouab & Issor, 2019) than their competitors.

Manufacturing industries are more than just any industry that makes products from raw material by the use of labour or machinery and usually carried out production process systematically with a division of labour (AUessays, 2018). The manufacturing industry has many challenges and business leaders need to have a strategic management plan to navigate any potential problems that may arise. Despite the strong competitive market, it is proved that Malaysia is among the best among the emerging market economies in Southeast Asia in the ease of doing business that remains one of the low-cost alternatives (Odhiambo, 2016). Today, manufacturing is the fastest growing industry and has become a national economic development factor (AUessays, 2018). According to World Bank Group, Malaysia is amongst the world's top five performers in several areas measured by Doing Business (The World Bank, 2018). Manufacturing has played a vital role in the economic transformation of Malaysia and has given such a big success in economic growth and increased Malaysian gross domestic product (GDP) (Patel, 2020).

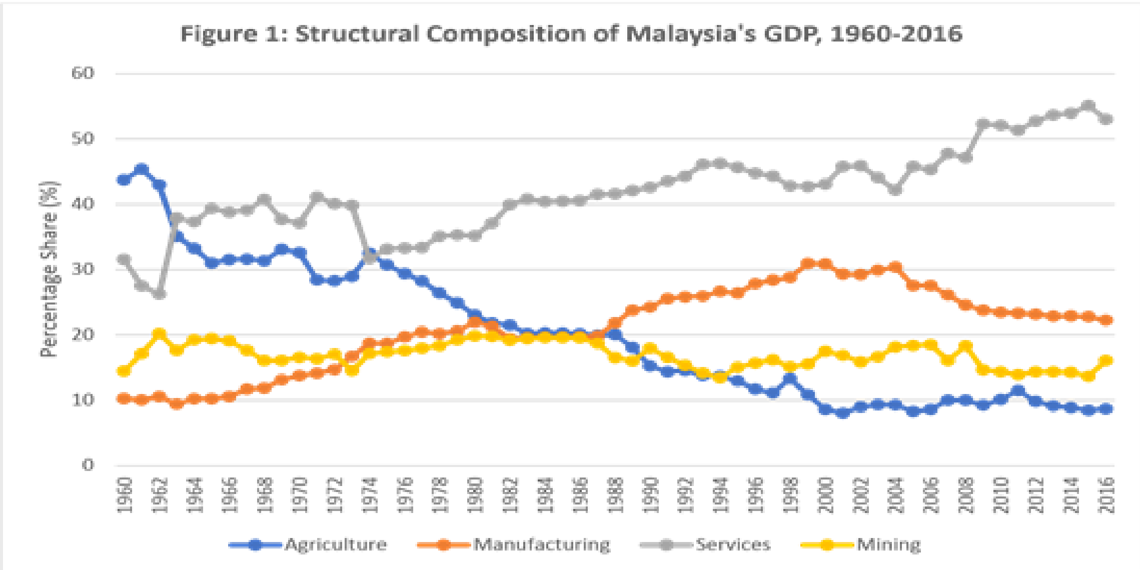
THE CURRENT SITUATION

The performance of the manufacturing industry has been focused on by intensive research efforts in recent times. Manufacturing in Malaysia began to grow rapidly in the early 1980s, when the country's policy departed from an agricultural economy to manufacturing based industry (AUessays, 2018). But then, it began to show a decline in the percentage share of GDP from 2004 until 2016 and showed an increase in sales in September 2020 which stood at RM121.2 billion, it grew 3.7 % compared to the previous year. How the manufacturing sector can keep up with their growth every year? Despite all the challenges faced, which is specifically related to the firm's strategic management and its impact on the manufacturing industry's performance in Malaysia?

STRATEGIC MANAGEMENT ON MANUFACTURING PERFORMANCE

The strategic management is the ongoing planning, monitoring, analysis and assessment of all necessities an organization needs to meet its goal and objectives (Rouse, 2020). In this globalization era, the business environment is characterized by increasingly high levels of uncertainty and change (Vermeulen, 2020). According to Department of Statistics of Malaysia (p2020), manufacturing can be defined as the physical or chemical transformation of materials or components into new product, whether the work is performed by power-driven machines or by hand, whether it is done in a factory or in the worker's home, and whether the products are sold at wholesale or retail.

The manufacturing industry and export achievement in Malaysia have a strong relationship where about 80% of the product produced in the manufacturing sector for export. This sector contributed 21.6% of Gross Domestic Product (GDP) in the mid of 2020. The Manufacturing Index has recorded a decrease of 4.2% in March, 2020 which is the lowest since February 2013 (-5.0%) due to the COVID-19 pandemic that engulf the country. The sale value in the manufacturing sector states 2.2% to RM339.4 billion in 2019. Malaysia has recorded a total of 2.6 million workers in the manufacturing sector, which is 16.9% from 15.1 million workers in 2019 (Department of Statistics Malaysia, 2020). Strategic management helps firms to achieve objectives by using limited sources and it provides framework decisions of the organization.



In Figure 1 above, the manufacturing sector is the second domain sector that shows an increase graph in the Malaysian GDP unlike other sector that show a decline. From this figure, it shows an increasing value from 1960 and peak in 1999, then it is started to uphold at 31% until 2000. The graph of the manufacturing sector has been downward since 2002 until 2004. From 2002, the graph, then increases to 2004 and then decreases again. From 30% in 2004, it declines almost continuously every year by 22% in 2016. Even the graph is unstable every year, but its performance is better than the other sector such as agriculture and mining. In 1994, the manufacturing sector's share of employment stood at 25% and declined to 17% by 2016 (Patel, 2020).

Firms use strategy formulation decisions to choose the most appropriate courses of action to achieve its defined goals. This strategy can help them to evaluate its resources, allocate budgets and determine the most effective plan for maximizing the return on investment (ROI). Thus, the organizations can re-plan the organization's strategy to increase their performance. Firms should also consider an external audit, which focuses on identifying and evaluating trends and events beyond the control of a single firm. Some of the external forces or factors are political, economic, social or technology that might probably affect the industries. An organization that has a clear external environment can succeed in the future and may give a strong influence to the manufacturing industries (Gleeson, 2019).

CONCLUSION

This study shows that manufacturing industries has a strong influence in Malaysia as compared to other economic sectors even though they slightly declined from 2004 to 2016 but is increasing of lately. Firm's planning is important in the organization to ensure the organization achieves its goal. With the firm's strategic management, the manufacturing industries can contribute more to Malaysian GDP. It is concluded that, strategic management is very important for all sectors and industries.

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DIVERSIFICATION AS AN EFFECTIVE BUSINESS STRATEGY

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INTRODUCTION

There are several strategies available for businesses to fulfill the organizations' objectives, aims or goals such as the integration, intensive, diversification and defensive strategies. Selecting the best suitable business strategies for the company based on their respective aim is very important because not all strategies can be used for a certain specific aim.

DIVERSIFICATION AND EFFECTIVENESS

Diversify means making something diverse or varied. Diversification is a practice of varying products, operations or industries in order to expand an influence, to spread risk and to exploit spare capacity. A strategy that can help firm reducing business risk, to gain competitive advantages and also reduce failure rates is diversification (Lin & Kim, 2019).

Effectiveness is a level of success to achieve an intend result. A researcher defines that effectiveness is an extent to which approach can be achieved the intended outcome (Lin et al., 2020) where it can be measured in term of profit growth, sales growth and market growth. In order to achieve effectiveness, a firm must decide which strategy should be implemented. This means that effective business strategies occur when the strategies chosen can present a better result in achieving the goals. Before implementing diversification strategies, a firm should identify the one that will give a better result for a specific endeavor.

TYPES OF DIVERSIFICATION

Diversification strategy is divided into three sections which are geographic diversification, brand diversification and segment diversification (Lin & Kim, 2019) Geographic diversification is the several different market places where the export or selling takes place which allows risks and opportunities spread by exporters (Arranguez & Hinlo, 2017).

Brand diversification is a process of releasing new products in the market as in Ansoff's Growth Matrix. Segment diversification can be defined as a firm that operate in different quality segments and serve different customer types (Lin & Kim, 2019).

Diversification of product strategy can be separated to related diversification and unrelated diversification. Some researchers proved that related diversification improves the performance (Chen, Jiang & Wang, 2013) while some argue due to unclear relationship and require further studies (Fritsch & Kublina, 2018). High related diversification is assumed to enjoy performance advantage such as economies of scope (Ramaswamy et al., 2017).

PREVIOUS RESEARCH OF DIVERSIFICATION STRATEGIES

The relationships between company performance and diversification have been made by several studies. One of the studies of diversification strategy within industry shows a negative result on firm profitability but, no significant effect on sales growth in the short run. While in long run, within industry diversification does have a positive impact on profitability and sales growth (Park & Jang, 2013). During a short period, diversification strategy within the industry does not affect the growth of company sales, but proven impact during a longer period. This means that diversification strategy is only proven to affect the profitability and growth of sales in the long-term by implementing the strategy within the industry.

Another study about geographical and product diversification has also been done (Garrido-prada et al., 2019) and they found that when the company has low, or do not apply the geographic diversification, the product diversification has a negative effect on the company performance. However, geographic diversification is still the best strategy to enhance product diversification. The result shows that when the geographic diversification strategy is implemented, the product diversification will give a better effect on the company's performance. These findings proved that diversification strategy can be implemented with a combination of geographic and product diversification.

Zabala-Iturriagagoitia, et al. (2020) did a study in comparison between related and unrelated diversification against economic conditions, it shows that related diversification is more effective during economic crisis while during economic expansion, unrelated diversification provide better results. The results mean that in the period of economic crisis, implementing the related diversification strategy will be the better preference compared to unrelated diversification strategy and the economic expansion period will need to implement unrelated diversification strategy for a better outcome.

Unrelated industry that indicates the regional R&D activities may stimulate knowledge spillovers and knowledge recombination (Fritsch & Kublina, 2018), where the entrepreneurial experimentation is important in transforming the unrelated diversification into a growth.

In order to implement the diversification strategy in the overseas market, (Chen et al., 2013) stated that company who adopts unrelated product diversification strategy will be less exploiting the advantages they develop in their homeland. To do so, they need to cope with the risks of complex operation in different business line in the new market. Adopting a related product diversification strategy is proven successful in the homeland because transferring and exploiting business capabilities in the local market will reduce costs and compete only with the local competitors.

CONCLUSION

In conclusion, diversification strategy can be an effective business strategy in a few circumstances. In order to make sure the chosen strategy is the best for the company they should consider the duration of the company's goal, whether the period of achieving the goal needed in a short- term period or long-term period. Diversification can only be evidence for the best result during the long-term period toward the profitability and the sales growth of the company.

Businesses should also consider which diversification strategy will suit the company's goal based on some provisions that may occur. The company must also be aware of the current economic condition before implementing any diversification strategy. Different economic condition will need different strategies for an effective business result.

Finally, before implementing diversification strategy in a foreign market, the businesses need to do research on which strategy that can help them to exploit the advantages. A successful implemented strategy in the local market may not have the same outcome as implementing strategy in the foreign market.

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PEST FORCES ON AGRICULTURE SECTOR

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INTRODUCTION

Agriculture sector is one of the most important sectors in Malaysia and contributes greatly to the Gross Domestic Product (GDP) of the country. According to the Department of Statistics Malaysia, the agriculture sector contributes 7.3% which is RM 99.5 billion to the GDP in 2018. The key contributor to the GDP of the agriculture industry in 2018 is oil palm which is about at 37.9%, followed by livestock at 14.9%, fishing at 12.5%, forestry and logging at 6.9% and rubber at 2.8% (Department of Statistics Malaysia, 2020).

Malaysia becomes the highest producer of palm oil and rubber in the world after Indonesia. Agriculture industry has given and provided many job opportunities to both local and foreign workers. Farmers and smallholders, most of who come from low-income household category or B40 enter the agriculture sector to generate income and to raise their livelihood. The government has played its role to increase production to the point of increasing exports, hence, economic growth and agricultural production increased and was able to increase farmers' income indirectly. There are a number of external factors that will impact the agriculture sector which start from political forces, economic forces, social forces, and technology forces or PEST

THE EXTERNAL FORCES

The external environment as a power outside the company that has direct influence and importance to the company, such as governments, trade unions, creditors, trade associations, shareholders, special interest groups, and the communities surrounding the company (Wheelen and Hunger, 2001). Furthermore, the results of the research conducted by Alkali and Isa (2012) indicated that external environmental factors of access to government support have a positive and significant influence on company performance.

In accordance with the research results of Bouazza et al. (2015), some factors, including unhealthy competition of the informal sectors; complicated procedures and bureaucracy; burdensome laws, policies and regulation; inefficient tax systems; lack of access to external financing; and low human resource capacity are the main external environmental factors, consisting of political, economic, socio-cultural factors and technological, or PEST, have a positive and significant effect on organizational performance

ELEMENTS OF PEST

Political Factor.

According to Archer, Dawson, Kreuter, Hendrickson and Halloran (2008), political factors interact with agricultural systems both directly and indirectly. Indirect political considerations typically flow through markets through mechanisms such as subsidies for agricultural production, for instance, government subsidies also impact the agricultural sector which is when the government provides subsidies to producers, thus, the producers can improve and increase their production with quality of products and increase efforts in the growth of the agricultural industry. Federal government offers agriculture subsidies for producers or farmers to reduce their output and input cost and to ease the pressure or the burden on the farmers. For example, the government provides fertilizer subsidies targeted for farmers and diesel subsidy for fishermen.

Economic Factor.

The commodity price is one of the economic factors that influence the agriculture industry. Commodity price is basically determined by demand and supply commodities to the market. If the demand and supply for agricultural commodities are high, thus, the price of commodities will increase. The demand and supply of commodities is influenced by numerous factors such as inflation, exchange rate, oil prices and economy output. Changes in commodity price will increase national income and will increase producers' income indirectly. In order to ensure that agricultural products are in high demand from within and outside the world, global and national macroeconomic and agricultural conditions must be stably maintained.

Socio-Economic Factor.

Literacy level is one of the variables or forces in the markets that can have an effect on agricultural production. When the agriculture society is literate, the production of the agriculture product is of better quality. This is due to when the population of farming is literate and has more knowledge about the farming skill; as a result, the level of agriculture production is higher and better compared to the illiterate farming population. Illiterate farming society knows how to adapt and use the latest technology and do market research to gain the best quality of product compared to illiterate farming society that uses traditional methods to produce products.

Knowledge is also important as not all places are suitable for agricultural activities. For instance, planting rubber trees requires deep loamy moist and alluvial soils that have free drainage, not salty, not sour or constantly flooded type while planting oil palm requires peat soil type. Planting paddy fields or rice fields also required alluvial soil. Other agricultural activities such as livestock farming and fishing are very suitable to the hot and humid weather in Malaysia and cannot be carried out in cold areas.

Demographic factors also include under socio-economic market forces where it can influence and also give challenges to agricultural industry. "As society changes with time, influences on agricultural systems also change. Many of these changes can be tied to demographic trends" (Archer, Dawson, Kreuter, Hendrickson & Halloran, 2008). Population growth in a country gives a big impact to the agricultural sector, where the production of the food must be increased as the population continues to grow. It will give pressure to the producers in the agriculture sector to produce more products as the demand of the food increases.

Technology.

In the era of globalization today, technological advancement in the agriculture industry is the main component of ensuring that the agriculture sector continues to develop. As we can see today, the agriculture sector in Malaysia, whether in terms of fisheries, livestock, logging or forestry, all these activities started to apply advanced technology to produce their products. First and foremost, the farmers should have knowledge in using advanced technology and should have knowledge in ICT skills as stated by Abdullah and Samah (2013), "one of the best ways to further develop agriculture as the third engine growth is by mastering ICT skills and knowledge." Only then can they master the use of advanced technology in terms of farm mechanisation which can increase the quantity in the production and saves time and increase the quality of the products.

CONCLUSION

It can be seen that the PEST factors will contributes big effects and impacts to agriculture industry in terms of political forces, economic forces, socio-economic, and technology. As agriculture is one of the main industry that contribute more revenues to Malaysia, the government should focus more in this industry in order to expand it faster and prosper on the global arena and the need to expand in line with other sectors available in Malaysia.

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MISSION AND VISION IN INDUSTRY DEVELOPMENT

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ABSTRACT

Mission and vision statements are important aspects of the strategic management process for an organization. A well-prepared vision and mission statement would differentiate one organization from another by displaying its distinctive feature and future directions that differentiates it from the others. The best mission and vision contribute to the high business performance, which would benefit the stakeholders. The establishment of the mission and vision statements give direction for companies and to inspire everyone is working towards a common objective and set the goal for the strategic growth.

Keyword: Mission, vision statement, industry development.

INTRODUCTION

An industry is a group of companies that are related based on their primary business activities (Peters, 2021). According to Fliss (1999), industrial development is the synthesis of contributions from four major factors namely, business, technology, government and labor. The success of the business depends on the close co-operation and mutual understanding between the contributors.

Strategic management defines goals for the operational environment of the organization (Altiok, 2011). Whenever an individual starts up a business, the most important aspect that a person needs to know is how to run the company. The thing he or she needs to know is about the mission and vision, strategy, and decision-making. These three principles would allow the manager to run the company smoothly and systematically. The rapid changing in the business environment such as market globalization, technological growth, agreements and mergers between organizations, and demographic structure could be guided by spell out the vision and mission statements to manage the activities of an organization and business (Taiwo, 2016)

A strategic plan is the game plan for an organization. A strategic plan benefits from difficult managerial choices among a variety of good alternatives and signals commitment to particular markets, strategies, producers, and operations. Businesses should use a systematic plan for the preparation of their operational strategy. A vision is a declaration of what the organization aspires to accomplish, typically an overall goal or a long-term objective. The mission and vision are the key terms in strategic management in ensuring the smooth operation of business activities.

MISSION AND VISION STATEMENT

According to Brătianu (2008) mission and vision are two distinct concepts reflecting different existential time frames. The concept of a mission statement is the basic objective of the organization and the scope of its activity. It is reflected in what the company is doing now. It explains the function of the company and its overall purpose. A company's mission statement enables the generation and consideration of several possible alternative goals and strategies without stifling management creativity. Based on a study of Bart (1998), the nature of any organization has a particular function and purpose. The mission statement provides a good, succinct response to this question "what is your business about?".

The mission statement promotes the vision and helps to express aim and direction to staff, clients, suppliers, and other stakeholders. When setting up a mission statement for an industry, it outlines what your business is doing, who you represent, and how you serve them. For example, Avon’s mission statement is “*To provide women quality fragrance, cosmetics, and jewelry*”. In a study of (Ahmed, 2019), if a small business sells handcrafted baby clothes, the mission statement might be, “*We offer new parent beautiful clothes for their babies that are handmade with love*”. This includes what the business all about. It provides a clear goal in that particular industry. Vision statements are a crucial element in the strategic planning (Taiwo, 2016). The strategic vision definition is a statement about where the company is going and what it can become in the future. It is reflected in what the company wishes to become tomorrow. A vision statement specifies what the company is trying to achieve for the long term, typically for five to ten years, or often even longer. Together with the mission statement, it helps to develop an industry corporate plan. A vision statement should address the basic question, "What do we want to become". Based on a study Altiok (2011), vision is a future image of the company. Vision is the company's preference and lifestyle. A clear vision helps teams concentrate on what matters most to their business. It also calls for creativity.

The vision statement should be simple, clear and many could contribute ideas for developing the statement. The statement should reveal the type of business that the industry engages in. The strategy should flow directly from the vision since the strategy is structured to accomplish the vision and thereby fulfill the purpose of the organization. Generally, vision statements are relatively brief, as in the case of General Motor’s vision statement is “*To be the world leader in transportation products and related services”.*

MISSION AND VISION IN INDUSTRY DEVELOPMENT

The mission and vision are a crucial part of the industry development in terms of the strategic management process. The statements of mission and vision enable industries to outline performance expectation and indicators based on the priorities which they want to achieve. They often provide the workers with a basic goal and strategic planning to achieve, inculcate and promote quality performance. Starting with a good strategy, it will result good vision which determines the future of a company and the industry. There is a relationship between strategy, objective, and vision is shown in the figure 1.

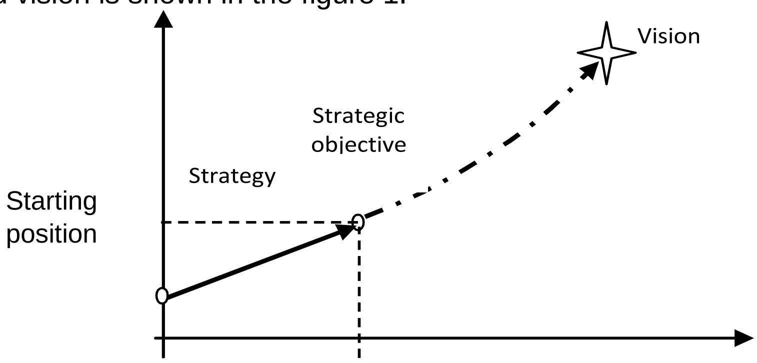

Figure 1. Strategy, strategic objective, and vision
Source: Papulova,(2014)

According to the study of Papulova (2014), if the task of the strategy is to lead us to the desired strategic position and define the strategic goal of our direction at a certain time, the vision and the mission should tell us more about the future directions. The strategic planning is expected to have its successes and weaknesses. The mission statement will help to measure whether the strategic strategy aligns with the overall objectives. The vision statement helps empower workers. Employees who feel engaged in the organizational change are more likely to be motivated and have greater productivity.

The industry's mission and vision statements help drive the organization's approach. Both have targets and objectives, which are necessary elements of the plan. These two important tools, providing managers with a balanced planning to forecast for the future and also give an organization a long-term outlook. Vision statements give direction for employees' behavior and help to inspire them (Hawthorne, 2019). The main point is ensuring everyone is working towards a common objective and set the goal for the strategic growth. That is a formula for a good strategy which is how well it helps the firm to achieve its mission and vision by getting a better understanding of the strategy and goals. At the same time, it helps improve the efficiency and competitiveness of the company.

The mission and vision statements define the purpose of the organization itself and build up the identity of the company to the employees. Vision and mission statements offer a mechanism to clarify the purpose and values of the company to all main stakeholders. The stakeholders are those parties who have some controls over the company or have an interest in its future. The key stakeholders are employees, investors, suppliers, customers, and institutions such as the government. Normally, these statements will be widely distributed and frequently addressed in such a way that their context is widely interpreted, communicated and internalized. The more workers understand the purpose of the company, through its mission and vision, the better they will be able to follow the plan and its execution. According to the study of Altiok (2011), when vision and mission are applicable, companies will act according to these objectives and that time their words and actions will be unity, therefore creating a trustworthy image.

The mission and vision statements also function as a framework of key internal and external factors used to formulate feasible strategies. The external forces have a stronger impact on the development of vision and mission statements in the industry as they lead the company into the future. While internal factors such as the culture of the organization, the size of the firm and its resources determine its characteristics and actions as well as its direction. Nevertheless, the external forces have a greater effect on organizational performances. Certain statistical analyses support the significance of vision and mission statements represents the effect of the external environment on the continued progress of an organization.

A good mission and vision in the industry can ensure internal factors like leadership, communication, organizational structure, and learning process going smoothly and systematically. Based on a study Altiok (2011), weak cultures which have not have shared common values, beliefs, and behaviors, are left behind by their strong competitors in conducting the defined corporate strategies as they are not able to exhibit liveliness and audacity in their intra-organization and environmental relationships compare to their peers.

The mission statement provides the organization with a straightforward and efficient guide to decision-making, while the vision statement guarantees that all actions taken are properly associated with what the organization wants to accomplish. The statement can have a huge impact on resource allocation and can be a significant source of motivation. Generally, the industry refers to their vision statement before decision making is made because they want to ensure any decisions are connected with the objectives and goals in the business vision statement. In a crisis, the industries will adapt to the external factors to ensure all the activities and productions of their company are at sustainable levels. In Altiok (2011), the existence of sharable and applicable vision will be a very strong base for managers to motivate organization members. Vision especially is an essential reference and the main point in the strategic management process to support the strategy in industry development.

CONCLUSION

The mission and vision statements are very relevant and can best be defined as a guide and a destination for the company. Therefore, each firm should develop a consistent vision and mission statement, as not doing so would be like going on a journey without knowing the path they're heading. As for the purpose of industrial development, companies should create a meaningful vision and mission statement to place the business on the right track. The corporate managers must systematically control the extent of compliance and its adequacy in terms of their contribution to the performance of the company and the accomplishment of its goals in order to realize its mission and vision.

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DO WE RECOGNISE THE HALAL LOGO?

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ABSTRACT

The purpose of this paper is to review the halal certifications approved by JAKIM. There are currently 85 certification bodies recognised by JAKIM. The government should take the responsibility to introduce and promote the different halal logos to the public as to create awareness about the fake and unreliable ones. This is to avoid misunderstandings and doubts, as well as to educate the public about the halal certification logos that have been recognised by JAKIM.

Keywords: Halal, Logo, JAKIM,

INTRODUCTION

Halal is an Arabic word that means “permissible” or “lawful”. More specifically, halal indicates “pure food” in regards to meat which is obtained by following Islamic practices such as ritual slaughter and pork avoidance (Fisher, 2011, p:1). As stated by Alqudsi (2013), a Muslim’s diet should consist of food that is not only halal and Syariah compliant, but also ‘toyyiban’ which means wholesomeness in that it is healthy, safe, nutritious, and of good quality. Recently, Muslim consumers are paying more attention to issues related to halal especially concerning halal foods and products for consumption. Accordingly, halal certification is the most crucial part in entering the Halal market. It is essentially the affirmation to all Muslim consumers worldwide, because it fulfils the Sharia law, which is a must for all Muslim population. Furthermore, the halal certificate assessment process is strict. According to Halal Development Centre (HDC), all the operators who want to be certificated must comply with Good Manufacturing Practice (GMP) and Hazard Analysis Critical Control Points (HACCP) requirements. This strict assessment process to get the halal assurance products reflects the quality of products with halal label. However, there have been concerns about the halal-related issues such as misuse of halal certificate (fake) and logo, inappropriate placement and mixing of halal and non-halal products, as well as lack of unified halal guideline for the global uses (Sulaiman, Noordin, Noor, Suhaimi, & Isa, 2018).

GLOBAL HALAL MARKET

The global halal market, valued at 1294.5 million USD in 2020, is expected to reach 1911.3 million USD by the end of 2026, rising at a CAGR of 5.7% during 2021-2026 (Global Halal Market, 2020). Growing at an estimated annual rate of 20%, the industry is also the fastest growing segment in the world. Global halal market of 1.8 billion Muslim people is no longer limited to food and food related product. The industry is now expanding to pharmaceuticals, cosmetics, health product, toiletries and medical devices, as well as service sector component such as logistic, marketing, print and electronic media, packaging, branding and financing. With a growing population of affluent Muslims, the halal industry has expanded into high-end lifestyle offerings which encompass halal travel, hospitality services and fashion (Aizat, Shirwan, & Zuhanis, 2018). This growth is mainly driven by the change in attitude among Muslims consumers, as well as the ethical consumer movements at an international level. In global halal market, the increase in the number of Muslim populations brings much impact to its development. Correspondingly, as seen is Table 2.1, in 2030, the Muslim population in the world is expected to experience an increase of 30% from the world population (Pew research, 2015).

The Future of World Religions:
Population Growth Projection, 2010-2050

Years	Population Estimate	% of world's population
2010	1,5999,700,000	23.35
2020	1,907,110,000	24.9
2030	2,209,270,000	26.5
2040	2,497,830,000	28.1
2050	2,761,480,000	29.7

Source: Pew Research Centre (2017)

Asia Pacific and Middle East are the two strongest halal markets because of the large Muslim population. However, due to lack of resource and expertise, the two regions have been exporting halal product from other countries such as New Zealand, Thailand and Malaysia. The value of halal market for Asia is worth around USD 418.1 and about USD 155.9 for Middle East (Dinar Standard, 2018). The predicted rise in global Muslim population also means an increase in the demand for halal products, acknowledging the importance of the halal market.

MULTIPLE HALAL LOGOS

As far as the researcher's knowledge, standardised halal logo and halal certification are currently unavailable. Depending on factors such as location and level of halal understanding itself, they could be released and issued by government agencies, private associations or even by mosque congregations (Halal Focus, 2015). Consequently, the variation of halal logos has brought doubt and suspicion to users mainly Muslim consumers. Moreover, each of the certificate issuer has a different Islamic ruling and process mainly the differences of opinion in slaughtering of animals such as poultry and meat (Halal Focus, 2015). As a result, consumer scepticism of poultry and meat products is on the rise due to the suspicion of their halal status.

The existence of various halal logos in the market also often leads to confusion and uncertainty among Muslim consumers. As of January 2020, Malaysia has recognised several certifications from 46 countries with 84 certification bodies recognised by JAKIM. However, three have been delisted from the approved list of JAKIM (JAKIM, 2020). Table 2.1 shows the foreign halal logos recognised by the Malaysian government (i.e., JAKIM), meanwhile, table 2.2 shows the delisted halal logos by JAKIM.

Table 2.1
JAKIM Recognised Foreign Halal Logo

State	Halal Logo
Australia	
Argentina	
Bangladesh	
Brazil	
Brunei	
Belgium	
Bosnia and Herzegovina	
Canada	
China	
Chile	
Republic of Croatia	
Egypt	
France	

Germany	
India	
Indonesia	
Iran	
Ireland	
Italy	
Japan	
Kazakhstan	
Kenya	
Lithuania	
Morocco	
Maldives	
Netherlands	

Korea	
Morocco	
Netherland	
New Zealand	
Pakistan	
Philippines	
Poland	
Portugal	
Spain	
Singapore	
South Africa	
Sri Lanka	
Switzerland	
Taiwan	
Thailand	

Tunisia	
Turkey	
Ukraine	
United Kingdom	
United State of America (USA)	
Vietnam	
Australia	
Argentina	
Bangladesh	
Brazil	
Brunei	
Belgium	
Canada	
China	

Chile	
Egypt	
France	
Germany	
India	
Indonesia	
Italy	
Japan	
Kenya	
Korea	
Morocco	
Netherland	
New Zealand	
Philippines	

Poland	
Singapore	
South Africa	
Sri Lanka	
Sudan	Majlis Fiqh Islami of Sudan / Halal Authority of Sudan
Switzerland	
Taiwan	
Thailand	
Turkey	
United Kingdom	
United State of America (USA)	
Vietnam	

Source: JAKIM (2020)

Table 2.2 List of delisted foreign certification bodies by JAKIM

State	Halal Logo
China	
New Zealand	
Argentina	

Source: JAKIM (2016)

MALAYSIA HALAL LOGO

As a Muslim country, Muslims constitute 60% of the population in Malaysia. Malaysian Muslim consumers are also becoming more interested in halal products especially with the rising concern over what they consume, particularly in terms of its quality and safety. Accordingly, the Malaysian government has been committed in supporting the halal certification system. Department of Islamic Development Malaysia (JAKIM) is the agency entrusted with the responsibility to determine the halal status of local products as well as foreign manufacturing and processing plants intending to export their Halal products to Malaysia. Apart from JAKIM, State Islamic Religious Division (JAIN) and State Islamic Religious Committee (MAIN) are also authorised to issue the Halal certification for domestic product and market (JAKIM, 2015). Figure 1 shows the legal halal logo that is approved by JAKIM.

Figure 1: Malaysia Halal Logo

Source: www.halal.gov.my

As illustrated in Figure 1, there are several features that must be present in the Halal logo, namely:

- Eight-pointed star which is placed in the middle of the circle;
- The Arabic word 'Halal' that is positioned in the middle of the star;
- “HALAL” word in Roman characters which is located just below the Arabic word;
- The word “Malaysia’ in Roman and Arabic in between the two big circles;
- Two small five-pointed stars which are placed to separate the Roman and Arabic words.

It is unfortunate, however, that some irresponsible companies have been using different versions of the halal logo without the approval by JAKIM. According to the procedures and requirements of Malaysia Halal certification implemented by JAKIM, each manufacturer wishing to obtain halal certificates must have started its operation before the application process is carried out (JAKIM, 2014). Entrepreneurs who want to apply for the certification also have to pay the service charges according to the size of the industry. More specifically, JAKIM impose annual charges of between RM100 for small industries, RM400 for medium size industries and RM700 for multinational companies for the certificates. The fee is not only applicable to halal product manufacturers but also slaughtering houses. The approval process for halal certificate may take about two months.

CONCLUSION

As a Muslim-majority country, it is imperative that the Malaysian government takes efficient measures to promote and create awareness of the halal certification or logo which are recognised by JAKIM. This effort would help consumers, particularly the Muslims, to feel much more confident in buying products stamped with halal logo. Retailers or distributers also play an important role to ensure that the halal logo or certification is displayed on the product packaging or at the retail premises so that consumers have trust in the products supplied to them. Besides that, the government could promote and introduce legal halal certificate and logo using mass media such as television and newspaper. Such public awareness can also be expanded and implemented in schools, tertiary institutions and various government as well as private agencies.

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VOLUNTARY PARTICIPATION IN RESIDENTS ASSOCIATION: A PROPOSED STUDY AT A MATURED TOWNSHIP

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ABSTRACT

This paper scrutinizes the voluntary participation in the residents' association at Bandar Laguna Merbok, a matured township in Kedah. This study defines voluntary participation as a community's voluntary involvement in Persatuan Penduduk Laguna Merbok (PPLM). This study aims to understand how the individuals decide to participate voluntarily in PPLM and to determine the factors behind their participation. This study will employ a basic survey instrument. The residents are set to undertake an online survey to rate their voluntary participation perceptions towards the PPLM. Their feedback will be gathered and analyzed using correlational analysis. Purposive Sampling Technique is employed to collect data from targeted respondents. It is hoped that this study will be beneficial to PPLM in terms of promoting their services and attracting more membership in the future.

Keywords: correlational analysis, purposive sampling, residents' association, voluntary participation.

INTRODUCTION

Bandar Laguna Merbok is a matured township comprising of both residential and commercial units. As a fully developed township, it accommodates about 3,800 units of residential homes, worth more than RM1.2 billion. A lot of nearby amenities are available like schools, hospitals, cafes, mosque and shopping malls. Residents also enjoy easy access to the North-South Highway. At the backdrop, there is the peak of Gunung Jerai, the tallest and legendary mountain in Kedah. In all, this township can be regarded as possessing a wholesome lifestyle. Unfortunately, due to poor planning, the claim of a gated and guarded residential home was at risk. The residents have no legal obligation and are not required to pay for the security services. In fact, the cost of providing this service had been taken care by the developer for quite some. Strategically, the developer set up a clubhouse and created a membership programme that covers both provision of facilities at the clubhouse and security service throughout residential area at Bandar Laguna Merbok. Unfortunately, the membership did not turn up very well. The problem arose when the developer planned to leave and move to develop another housing area. The residents were left with security threats. Who would take care of the security service once the developer has gone? A drastic action is needed to overcome this problem. Subsequently, a residents' association, namely Persatuan Penduduk Laguna Merbok (PPLM) was set up in the early 2018 after consulting various interest groups in the community.

PPLM faces a major challenge. How to drive its membership based on voluntary participation. In principle, the voluntary participation in the residents' association aims for positive benefits for the community and society at large throughout the provision of needed goods and best services such as security. According to Cambridge Dictionary (2020), voluntary means doing work for good causes without being paid for it. Voluntary participation in this study refers to community's voluntary involvement in PPLM that provides several services such as security and emergency helps. Each resident has the right to decide whether to participate or not to participate in PPLM. This is in line with a study done by Dixit & Olson (2000), where every individual in community should be given an equal right to participate in any community's or neighbourhood association. Effective voluntary participation will always have a vital sense of ownership towards their neighbourhood. According to Flynn, (1995), voluntary participation will encourage members working with others in neighbourhood and increase the chances of involvement in any neighbourhood programme. Apart of that, Kanter (1994) stated that the effective voluntary participation is related to the benefits gain. Besides that, Kaplan (1985) showed that each effective voluntary participation achieves its objectives if each partner or member in the neighbourhood have an access toward the information sharing and resources access. As at the end of 2019, the membership of PPLM stood at 73% of total residents in Bandar Laguna Merbok.

There are two possible theories to be used in measuring the voluntary participation namely, Theory of Planned Behavior and Vroom's Expectancy Theory of Motivation. The theory of planned behaviour is appropriate to be used to predict the behaviour of the volunteers (MacGillvary & Lynd-Stevenson, 2013). This theory examines the voluntary participants among residents in Bandar Laguna Merbok and why the residents are motivated to join voluntarily in PBLM. The Vroom's Expectancy Theory (Vroom,1964) assumed that individuals evaluate choices and decisions based on the belief to personal outcome to optimize pleasure and minimize pain. Zboja, Jackson and Grimes-Rose (2020) indicated that the positive attitude towards voluntary participation in the non-profit organization is caused by the belief in helping the people.

Voluntary participation in any organization can also be seen from a rational decision-making process. Primarily the participants need to identify the issue or problem, establish and weigh decision criteria, generate and select the alternatives, and finally select the best alternative.

PROBLEM STATEMENT

Even though the membership of PPLM has already exceeded 70%, the rate of voluntary participation remains unknown. It is a great advantage if the management of PPLM knows this fact, which can be exploited in planning future activities for the residents. Besides, by understanding this voluntary participation of the residents, it can help PPLM to provide better quality services that fulfil the community's expectation.

The objectives of this study are to identify the rate of residents' voluntary participants, and the actual factors behind their decision to participate in PPLM. The variables used include the voluntary participation, the knowledge, attitudes, awareness, motivation, and financial capability of the residents.

METHODOLOGY

This study applies the purposive sampling technique for data collection. Purposive sampling techniques refer to judgemental, selective, or subjective sampling (such as people, organization, events, piece of data) that are to be studied. It focuses on the characteristics of a population of interest, which will best enable the researchers to answer the research questions. The respective respondent includes all residents in Bandar Laguna Merbok, either they are member or non-member for PPLM.

The online survey questionnaire will be used to evaluate the factors associated with voluntary participation perceptions towards the PPLM. The respondents would be approached virtually via 'residents WhatsApp group' and other social media platforms. In principle, the link of online survey questionnaire would be distributed and shared to all respondents. The content of questionnaire is associated with nine items such as demographic data, voluntary participation, attitude, knowledge, motivation, financial capability, perception towards PPLM, happiness level and awareness of security in neighbourhood. This online questionnaire will be pretested among the selected respondents in Bandar Laguna Merbok to confirm its accuracy and validity in measuring the respondent understanding of voluntary participation. All variables are measured by developing items for each of them with the use of five (5) Likert scale type format with endpoint of strongly disagree (1) to strongly agree (5).

CONCLUSION

The findings from this study are aimed to provide better insights for the management of PPLM in understanding the reasons behind the community's decision whether to participate or not to participate in the programme. Having the knowledge whereby the residents are reluctant to join PPLM will enable the management to explore and generate initiatives to drive for more membership in the future. This study is crucial for the sustainability of PPLM in the long run. By understanding the reasons for their choice of participation, the outcomes can give the idea to the committee in charge to design suitable programmes that can lead to satisfaction to the majority of the community in Bandar Laguna Merbok.

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ECONOMIC WELL-BEING AND QUALITY OF LIFE IN THE ERA OF COVID-19 PANDEMIC: A PRELIMENARY REVIEW

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INTRODUCTION

The COVID-19 pandemic, also known as coronavirus pandemic, has implicated almost everybody and every country globally. It was caused by severe acute respiratory syndrome coronavirus 2. The coronavirus was detected in Wuhan, China in December 2019. The World Health Organization (WHO), then declared the outbreak of this virus on 30 January 2020, and as Coronavirus Pandemic on 11 March 2020. After almost a year, more than 82 million COVID-19 cases have been reported in more than 188 countries, resulting in more than 1.7 million deaths (Worldometers.info).

The COVID-19 Pandemic has forced immediate measures to prevent and contain its spread. Thus, the chain of infections needs to be curb by taking preventive measures. At an individual level, preventive measures are highly recommended, such as frequent hand washing, wearing a face mask in a public area, practising social distancing, and self-isolation for people who are suspected to be infected. Many governments have taken drastic actions by implementing travel restrictions, both domestically and internationally, lockdowns, closing workplace, and other facilities. According to the International Monetary Fund (IMF), preventive measures and policy controls have caused social and economic disruptions to the extent that this pandemic has caused the worst global recession since the Great Depression in the 1930s.

ECONOMIC WELL-BEING AND QUALITY OF LIFE

According to the World Health Organization (WHO), the COVID-19 Pandemic may remain on the earth for decades. Since December 2019, people well-being have been subjected to those preventive measures, and policy controls have been implemented to contain the spread of COVID-19. According to OECD (2013), human well-being requires the fulfilment of various human needs, some of which are essential, like health and education, besides the ability to pursue one's goals and feel satisfied with their life. OECD's Better Life Initiative stipulates three pillars for understanding and measuring people well-being:

i. economic well-being or material living conditions
ii. quality of life
iii. sustainability of the socio-economic and the natural systems, which people live and work are important for well-being to last over time.

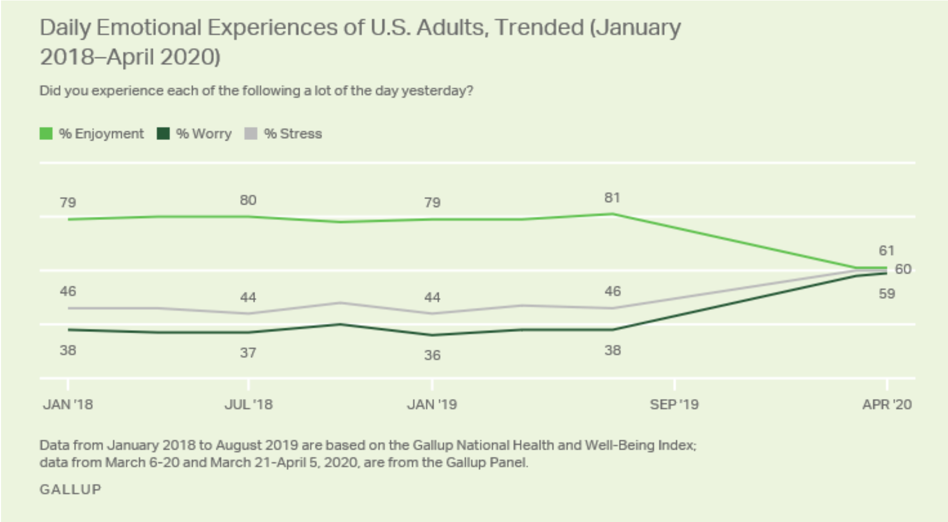
Economic well-being is defined as the ability to make economic choices and feel a sense of financial security. It constitutes the material living conditions that are part of people well-being and enables the people to pursue the consumption possibilities and command over the resources. There are several indicators for the economic well-being like median household income, household net wealth, and the percentage of people in vulnerable employment.

One of the greatest and immediate impacts of COVID-19 is the economic recession. The recession is the worst ever for Malaysia. Malaysian economy, for example, has contracted by 17.1% in the second quarter of 2020. The unemployment rate between December 2019 and August 2020 has risen by 43.44%. The number of total unemployed stood at 741,600 in August 2020. Although the number has been declining due to the re-opening of the economy, the pandemic has severely affected the economic well-being. Muhammed (2020) stated that the vulnerable groups that have been impacted include the informal workers or self-employed workers, the children, migrant workers and refugees and the young ones. The informal workers lost jobs, and they are not protected since they did not contribute to any social security scheme. Only 3 in 100 self-employed workers are registered with the Social Security Organization (SOCSO). The children too are vulnerable due to malnutrition since the families lost the income. Many families had to opt for cheaper meals that give less nutrition to the children. In the education aspect, online learning makes things worst for children's education. Many families cannot afford to have devices for online learning. The young ones refer to fresh graduates, and they find it difficult to get jobs. Even before this pandemic, fresh graduates have been facing fewer job opportunities. It has been a while since the Malaysian economy is unable to create high-income jobs to accommodate these fresh graduates.

The quality of life on the earth has been badly affected. The OECD (2013) defined the quality of life as the set of non-monetary attributes of individuals that shapes their opportunities and life chances and has an intrinsic value under different cultures and contexts. A recent poll in the US indicates the rising rates of stress and worry while quarantining has resulted in symptoms of depression. Besides, the research findings show that mental health has deteriorated due to stress and worry since the COVID-19 crisis developed. Gray, O'Connor, Knowles, Pink, Simkiss and Snowden (2020) stipulated that the pandemic is likely to affect the people psychological well-being and mental health. Yang and Ma (2020) highlighted the importance of identifying the factors that may worsen or protect emotional well-being during an outbreak. They found that the onset of the epidemic in China has led to 74% of declination in the overall emotional well-being. More worrying is that the COVID-19 Pandemic has indicated the rising rates of suicide worldwide. John, Okolie, and Eyles (2020) predicted that the increases in suicidal rate range from 1% to 145%. Besides, the suicidal thoughts and self-harms are also on the rise.

Based on Google Trend data, Brodeur, Clark, Flèche, & Powdthavee (2020) found a substantial increase in the search intensity for boredom in Europe and the US. They also found a significant increase in searches for loneliness, worry and sadness, while searches for stress, suicide, and divorce, on the contrary, had reduced. Their results suggested that people's mental health may have been severely affected by the lockdown. Meanwhile, Greyling, Rossouw, and Adhikari (2020) found that lockdown has caused a decline in happiness. Furthermore, the negative effect differs between countries, seeming that the more stringent the stay-at-home regulations are, the greater the negative effect.

Santos (2020) argued that individual well-being can be boosted by helping others, which the companies and policymakers can also learn from that. She also noted the declination of enjoyment while worry and stress are on the rise.



Source: www.weforum.org

Figure 1: Daily Emotional Experiences of U.S. Adults, Trended (January 2018 – April 2020)

CONCLUSION

The impact of the COVID-19 pandemic is deduced to be significant on the economic well-being and the quality of life. People are bracing for new norms, a new way of life. Although the economic well-being and the quality of life are badly affected, one needs to remain strong to sustain this pandemic. While the gig economy is becoming dominant in daily life offering new business and job opportunities, people need to build up inner strength, both spiritual and emotional, which indicates the requirement for the right belief system.

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THE DIGITAL ERA: WILL YOU TRUST ME?

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The trend of going online demonstrates a tremendous increase among companies. The increase is attributed to the change in consumer behavior and the pandemic. Companies that originally employ brick-and-mortar as their sole distribution channel are now venturing into the digital platform. Various companies are shutting down their brick-and-mortar outlets and are focusing on the online platform exclusively. This move highlights that companies who are still perform their business the traditional way might lose their business or sales decline.

In the digital era, trust is essential, especially in searching for information and transacting for any products and services. Trust helps minimize consumers' belief towards the company, especially when they are performing their online transaction with some level of risk. Companies can improve consumers' trust to ensure that customers do not doubt the company and that the platform aligns with the product they offer. Trust comprises several elements such as integrity, benevolence, and competence (Zhao, Koenig-Lewis, Hanmer-Lloyd, & Ward, 2010). Integrity is about keeping a promise made by the provider and being honest towards their customers. Benevolence prioritizes customer interest and right. Lastly, competence reflects the companies' proficiency in all processes, including assembling the resources needed to produce the end product or service.

Trust will become an issue not only on the platform being used but also on the producer because consumers are dealing with them online without any face-to-face interaction. Anything might go wrong starting from searching for information and lastly ending up with purchasing the product or service. Improper management of trust will cause customers to move from the current company to competitors. Customers are provided numerous options in purchasing similar products whether online or offline. Therefore, they can easily sway from one company to another with a click of the mouse.

Trust is also associated with customer loyalty when they are riding on Internet technology. Companies can easily obtain information about a particular company or product online. It has become a trend that consumers' trust could be based on other customers' reviews or word-of-mouth. Reviews become an important indicator for customers to make their final decision in their purchases and become loyal to that particular product or brand.

There are few ways to instill trust among customers, especially when they are going online. First, it is crucial to know who your customers are, their buying patterns, and preferences. Data mining can be useful to instill customers trust. Next, companies need to create a consistent touchpoint with customers that include information about the company and the product. In addition, companies must ensure that all information is transparent with no hidden messages or terms. Next, companies are highly encouraged to be responsive. Companies should create proper channels for customers to inquire and provide feedback regarding the product or their orders. The channel must be created to make sure that all inquiries are entertained within a specified period of time.

Building trust is the main challenge. However, if managed properly, companies can easily gain consumers' trust towards the online platform and the product or service being offered. It has been argued that trust is an important element in an online transaction. Trust has become a major concern, especially among online users. Trust can either promote or demote customer in purchasing and repurchasing from a company. Instilling trust among customers can generate first purchase and the intention to repurchase and the act of purchase. It has been contended that trust is the ultimate way to retain customers and to build customer loyalty. Trust can act as the key to generate better customer relations and contribute to more sales.

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WORKPLACE HAPPINESS MATTERS

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Introduction

Happiness is the first thing that we want to achieve in life, as well as at work, and is of great importance to most people. Happiness has become a goal that is highly valued in most societies. Feeling happy is the foundation of the human experience, and most people want to be happy wherever they are.

Going to the office, mechanically doing all the assigned tasks, and coming home to spend the rest of the day with a drink in hand and a TV in front is an ideal picture of unhappy life (Chowdury, 2020). On the other side, happy employees will arrive at the office on time because they respect punctuality and will do all the daily tasks as they enjoy doing them. They will work lovingly and passionately, not out of coercion.

What is Workplace Happiness?

Have you heard of the word "*Arbedjsglæde*"?

Arbedjsglæde means the happiness we get from 'doing' something. This is the emotion, the sense of well-being that arises when we feel comfortable with the work we do, when we feel engaged in 'professional commitment'. *Arbedjsglæde* is a common word in Denmark, meaning happiness at work (Chowdury, 2020).

Ryan and Deci (2001) offer a definition for happiness in two perspectives: happiness as hedonic, which accompanied by pleasant feelings and desired judgment, and happiness as eudemonic, that involves doing good, moral, and meaningful things.

The term "happiness in the workplace" has to do with job satisfaction, this is because happy employees will be more satisfied with their work than dissatisfied employees (Rahmi, 2019).

In a fundamental sense, workplace happiness comes when:

- We enjoy doing the tasks assigned to us
- We feel right about the people we are working with
- We are happy with the financial benefits we get from the job
- We have the scope of improving our existing skills
- We feel respected and acknowledged at work

Workplace happiness is not just about smiling faces, friendly gestures and cracking jokes with colleagues and supervisors. It's about the need to know that someone is important and that has an impact in the bigger picture. It's about the need to know that someone is making progress. It's about looking positive in a negative situation (HRZone, 2018).

This sounds simple but in fact most employees do not feel happy at work because they do not feel appreciated at all (HRZone, 2018).

THE IMPORTANCE OF HAPPINESS AT WORK

The concept of happiness in the workplace did not exist until a few decades ago, and there is a reason for that. In recent years, there has been a sharp change in the industrial sector. A study revealed that, companies with happy employees can increase their sales by 37%, productivity by 31%, which directly contributes towards building a high-performance work environment and improving the quality of life of everyone involved with the job (Achor, 2011).

What benefits can happiness bring to the workplace? According to Chowdury (2020), happiness in the workplace leads to these positive outcomes: -

1. Happiness multiplies success
   Happiness at work can spread like fire. Employees who feel happy doing their job set a good example to others who are less motivated.

2. Happiness builds positivity
   An individual who has a strong positive feeling towards his job will definitely be more enthusiastic and focused to build himself. Instead of focusing on the problem, he will find a way to solve it.

3. Happiness reduces stress
   If we feel happy in the 8 hours we spend at work, we can achieve a positive level that will make us continue to improve which can increase our response to stress and shift our focus to the positive aspects of work life.

4. Happiness at work means a healthy life
   Successful people who are able to optimize their work tend not to suffer from hypertension, heart attack, substance abuse, and other stress-related disorders. When we are happy from within, we gain strength to fight disease and the desire to recover and get back on track.

5. Happiness at work increases likeability
   Finding happiness in work helps build strong interpersonal relationships in the workplace and encourages people to work together for the well-being of the organization they serve. This is the backbone for innovation, loyalty, responsibility, and success. Happy employees can create a pleasant workplace environment that is easily adapted by others, and the more people get into it, the better the team grows.

CONCLUSION

It is widely known that a happy workplace improves employees' outcomes. When the atmosphere is friendly, work is no longer a necessity but a pleasure. But without a doubt, a happy workplace increases productivity. And it works both ways. High productivity creates a happy workplace. That is why a happy workplace matters.

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POWER DISTANCE AND EMPLOYEE SILENCE: A REVIEW IN THE SUPERIOR SUBORDINATE'S RELATIONSHIP

"An impact of culture differences and power distance"

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ABSTRACT

Hofstede (1992) define culture as the collective programming of the mind that distinguishes the members of one group or category of people from another. The purpose of this review paper is to understand how differences in culture particularly related to power distance may give effect to respond given by employees at workplace. Organizational cultures are the way people realize what goes on in their organizational environment. Meanwhile, the power distance is related to the different solution to the basic problem of human inequality in organization. Therefore, this paper aims to explore a conceptual review on the differences of power distance practised in terms of high and low orientation; and its impact toward the employee silence, as stated in the Hofstede's Theory Dimensions of Culture.

Key Words: Employee's silence, Hofstede's Theory, organizational culture, power distance,

INTRODUCTION

According to Hofstede (2001), the mental programme is already established in each individual childhood and further formed later in academic institutions or organisations. Culture is a part of mental programme. Hofstede and Minkov (2010) states that the concept of culture can best be described by naming symbols, heroes, rituals, and values as its main components. A part of that, culture also can be differed individually. Culture differences mainly related to the power distance, as an example how frequent are employee afraid to express disagreement with their superior or the way these employee responses to their management. Previous study proved that the high-power distance refers to the hierarchical structures are in place and there are rigid positions of leaders and employee. In such organizations, employee is dependent on their leader. Power is limited to a few individuals with gaps in earnings between the leader and the employees. Power and inequality, of course, are extremely fundamental facts of any organization. The level of inequality is endorsed by the employees as much as by the leaders.

POWER DISTANCE AND SILENCE

"Power distance" has been usually discussed when talk about differences in culture and how its orientation leads to treatment towards people based on a hierarchy and status in society. This paper is trying to look at how categorisation leads to how it has been played out in organization workplace. Simply say, countries practising high power distance cultures might not feel comfortable with management approaches that decentralise authority and increase worker participation.

Hofstede (1980) defined power distance as the acceptance of inequality in terms of power between the powerful and less powerful members of organisations and societies. When the concept of power distance is well accepted in a society, it may give implications on how work is conducted in a country. The dimensions in power distance are based on the high-power distance and the low power distance. In countries practising high power distance, there's a distinct difference being put in social norms and work conduct. This practise contrasts with the practise done in countries practising low power distance. In this paper, we will try to understand whether employee's silence can be related to the practise of power distance in a certain country and organization. This is in line with a study made by Morrison and Milliken's (2000) in which they found that an employee silence is fostered in high power distance cultures to the extent managers disallowing their subordinates from asking questions or expressing their views. Similarly, a study by Mathew & Taylor (2019), also found that workers in India that emphasize on the concept of caste and elderly hierarchy bring to the effect of workers developing attitude such as "yes boss" and silence orientations towards supervisors.

EMPLOYEE SILENCE

In a human resource function, employees voice is seen as a vital role that is supposed to act as a way of communication between the superior and subordinates. As cited in Emelifeonwu &Walk (2019), employees voice should actually act as an instrument in boosting the decision-making process through the formal and informal channels with the intention to engage employees, increasing their obligations and performance (Armstrong,2006; Marchington, 2007; Newcombe, 2012; Donoghue and Siegel, 2005).

Wilkinson and Barry (2016), on the other hand explained further on the concept of voice in which it is supposed to act as a productive cooperation between capital and labour in increasing long term sustainability of a firm and emphasize on the economic welfare of the workers.

Hence, looking at the role played by voice in an organization, failure to recognize employees voice may actually lead to workers exit the company, keep silent about work issues with co-workers or being dissatisfied about what is happening at the workplace. Continual feeling of not being heard that refers to being denied in terms of employees' voice may lead further to a situation known as the employee silence.

"Employee silence" refers to the intentional suppression of information by employees from others in their organization (Johannesen, 1974). Employee silence is also said to be one of the most significant passive responses that employees display in the face of mistreatment at work (Xu et al., 2015). In understanding employee silence, researchers have listed four dimensions of silence, namely as acquiescent (disengaged behaviour), quiescent (defensive), prosocial (concern for others) silence; and opportunistic silence (Morrison and Milliken, 2000; Pinder and Harlos, 2001; Van Dyne et al., 2003; Knoll and van Dick, 2012). Further explained, acquiescent silence is defined as the action of withholding relevant ideas, information or opinion based on resignation. This happens because the subordinate's belief that there is no point in speaking up and he or she is not capable in giving influence to the situation. Quiescent silence on the other hand refers to a person with holding ideas, information or opinion as a form of protection based on fear. It may happen because of the fear of speaking up and are afraid of the consequences. Prosocial silence happens when a person withholds any information or opinion in the hope of benefitting other people in the organization. It is done willingly because of the high concern for others. The fourth dimension refers to the opportunistic silence that is withholding work related areas, information or opinion with the goal of achieving. Even worse, a person may be doing this to the extent of causing harm to others.

CONCLUSION

In general, by looking at findings from previous researcher, we came to an understanding that countries practising high power distance may lead to employee's silence in an organization. Thus, it is very interesting to figure out the factors whether silence means employees are satisfied and have respect towards their superior or silence means a sign of dissatisfaction they had towards the superior. It is also interesting to know whether employees silence in decision making as a sign of potential weakness and incompetence of the leader and is actually the reason why the leader keep on trying to avoid, responding and consulting with employees on organizational issues and make decisions on their own.

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COVID-19 AND JOB STRESS

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INTRODUCTION

Stress refers to an individual's reaction to different situations. This includes changes in their physiology or psychology in dealing with events in the external environment that are valued more than they can bear, thus affecting their physical and mental well-being. Stress in the workplace is considered a process of interaction between individuals and the work environment, which represents the accumulation of negative emotions produced by work (Kuo et al., 2020).

Job stress is not a new phenomenon in any industrial society and, historically, workload has been a key contributor to workplace stress and anxiety. What are the most common sources of stress and anxiety in the workplace? According to Shawn Singh (2020), employees report that the most common anxiety-provoking stressors are:

- Deadlines (55%)
- Interpersonal relationships (53%)
- Staff management (50%)
- Conflict resolution (49%)

COVID-19 AND WORKPLACE STRESS

Even though job stress is not a new phenomenon as we already acknowledged its common sources, the global COVID-19 pandemic has created a new cause of work-related stress that has replaced these main ‘traditional’ reasons for workplace stress and anxiety (University of Birmingham, 2020). Workloads seem to have been pushed aside, while other factors that were not prominent or may not have existed before the current pandemic made significant contributions to work stress. In short, COVID-19 has caused other factors to suddenly become the main focus in influencing a person’s level of work stress.

A study by the University of Birmingham (2020) has identified five occupational stresses caused by COVID-19:

- Concerns about income since the inception of COVID-19
- Fear of being exposed to the virus when called to return to work
- Concerns about possible job loss
- Unable to separate personal life from work while working from home
- General stress caused by working from home

Conditions caused by the spread of COVID-19 and the response to this epidemic have affected the vast majority of employees around the world. Nearly 70% of American workers report that the COVID-19 pandemic is the most stressful time of their careers. Similarly, 88% of workers reported moderate to extreme stress in the early months of the outbreak (Shawn Singh, 2020). The impact of this situation is also significant on productivity. Among employees who reported an increase in stress levels during the pandemic, 62% said they lost productivity at least one hour a day, while 32% reported losing two hours a day. As the COVID-19 pandemic continues, lost productivity and costs for employee health and well-being continue to increase (Shawn Singh, 2020).

Studies conducted on hospital and university staff also show similar results. Hospital staff reported moderate levels of stress and nurses had the highest levels of stress (Kuo et al., 2020). In addition, university staff and students reported high psychological stress, presenteeism and absenteeism due to the COVID-19 pandemic. Both for University staff and students, rapid job changes and study arrangements are thought to cause work or study stress, which may be caused by personal stress such as having to work remotely, having to change tasks, and having to combine all of this with home-schooling children and care for elderly family members or neighbours (Van Der Feltz-Cornelis et al., 2020).

CONCLUSION

The COVID-19 pandemic may put pressure on people. The fears and anxieties about a new disease and what may happen can be overwhelming and evoke strong emotions in everyone. It creates stress and anxiety as it increases the instability of income and job insecurity. Having to work from home can also create stress as they are unable to separate personal and work life. In addition, the exposure to the virus could also cause stress to employees.

Government actions, such as social distancing and MCO are taken to combat the spread of COVID-19 virus. However, these actions limit movement which in the end increases stress and anxiety as well. Despite that, this action is needed to reduce the spread of COVID-19. Overcoming stress in a healthy way will make us stronger.

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PARADIGM SHIFT: ONLINE DISTANCE LEARNING (ODL)

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World Health Organization (WHO) has proclaimed the 2019 novel coronavirus disease (COVID-19) as a pandemic. The statistics of infected individuals with COVID-19 has expanded suddenly all over the world. Many countries have announced lockdown and Movement Control Order (MCO) to manage and flatten the curve of the infection. One of the most affected service sectors in Malaysia is the Education Ministry whereby all schools, colleges and universities have been instructed to close for teaching and learning activities. It had taken several months until the government urged all related parties in education to move from the traditional face-to-face teaching to online distance learning (ODL) method.

The concept of ODL refers to a method of instruction and gaining of knowledge using computer and technologies through the internet (Mathew & Iloanya, 2020). The role of these technology and tools is undeniably important in education especially during the pandemic. The strategic advantages of ODL are the platform provides students with learning adaptability, convenience and easy virtual learning process. Students do not need to go to a physical lecture hall and this alone is actually cost-effective because students do not have to spend on transport, accommodation and meals.

Despite this, and the fact that ODL is gaining wider popularity in educational institutions, in reality it has its own constraints involving having access to suitable devices and internet connectivity for both the educators and the students. There are many reported cases especially among the students that they have faced difficulties during ODL especially regarding internet connectivity and affordability of internet plans. Some have claimed that areas where they reside have low and unstable internet connection, which prevents them from being actively engaged with ODL. For instance, students especially in the rural and suburban area are faced with various difficulties in getting the internet connection due to lack of infrastructure and coverage.

Initially, educators and students are both confronted with the challenges to adapt to the technology of online teaching and learning. Eventually, both parties are learning in leaps and bounds especially at the tertiary level, due to the pressing need of the curriculum. ODL is unique in its philosophies and procedures, being fundamentally different from typical distance education in several ways (Abdulrahman Essa Al Lily, et al., 2020). Due to this, everyone needs to acknowledge such an initiative as the new norm of teaching and learning and it will certainly play its role as a defensive tool in the fight against the outbreak. In light of this, everyone in the education system needs to ensure that the teaching and learning process is undertaken effectively online.

Admittedly, there are some hiccups in ensuring the smooth-running process in the transformation of face-to-face teaching to ODL. In handling this, both educators and students should be open for viable and creative initiatives. From the educators' perspectives, they have to try out several teaching platforms that are suitable, user-friendly and effective for both parties especially the students. Some educators have already started to search and purchase computer accessories to ensure that students get the best audio and visual content for the delivery of information. In addition, educators are using several combinations of teaching methods and platforms from having audio and video recording applications, organising Google classroom and forming WhatsApp group among others. On the other hand, the students also need to play their roles in ensuring that they have the proper devices for learning as well as a stable and strong internet connectivity. Certain universities have already taken certain positive actions by offering students to stay on campus especially for those who face internet connection issues at homes. This initiative will only be effectual and safe if the students observe all the SOPs and other rules required by the universities.

In conclusion, the pandemic has created chaos in the education system. However, the government has taken serious actions in ensuring that the education system runs smoothly by implementing ODL and other suitable actions. To strengthen the learning process, a strong collaboration between educators and students is a must to significantly ensure the teaching and learning process is efficacious. It is also firmly suggested that the government further looks into areas with low internet connectivity because this problem has been identified as one of the main challenges for students to join the online teaching platform.

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BUSINESS FAILURES AND PROBLEMS IN MALAYSIA

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INTRODUCTION

Entrepreneurship has become a common issue to be discussed by many people today. Curran and Stanworth (1989) perceived entrepreneurship as a process of creating something new in the market while Low and MacMillan (1988) defined it as the set up a new business. To start a new business is not an easy task. As an entrepreneur, they need to face a lot of challenges. To be successful in the business, the entrepreneur needs to possess characteristic of risk- taking ability, need for achievement, locus of control, desire for autonomy, deviancy, creativity and opportunism (Kirby, 2004).

WHY NEW VENTURES FAIL

The study by Van de Ven, Hudson and Schroeder (1984) showed that about 54 percent of new business survived a year and a half, and only 25 percent survive six years. In another study conducted by Cooper and Dunkelberg (1981) found that 71 percent of service and retail firms failed after four to five years. Meanwhile, Bruno, Leidecker, and Harder discovered three major categories of causes for failure of new venture from the study on 250 high-tech firms which are product / market problems, financial difficulties, and managerial problems (Bruno et al., 1987). Table 1 below summarizes the categories of causes for failure of new venture.

Table 1: Failure of New Venture (Bruno et al., 1987)

Product / Market Problems	Financial Problems	Managerial Problems
Poor timing	Initial undercapitalization	Human Resources Problems
Product design problems	Assuming debt too early	
Inappropriate distribution strategy	Venture capital relationship problems	
Unclear business definition		
Over reliance on one customer		

Moreover, in order to investigate the major problems especially at the start up stage, Terpstra and Olson (1993) conducted a study on firms listed in the Inc 500 group of fast-growing privately held companies. The findings found that dominant problems at start-up related to sales / marketing (38 %), obtaining external financing (17 percent), internal financial management (16 percent) and general management problems (11 percent). The details of problem are shown in Table 2 as below:

Table 2: Types and Classes of First-Year Problems (Terpstra and Olson, 1993)

Sales / Marketing Problems	Obtaining external financing	Internal Financial Management	General Management	Other
Low Sales	Obtaining financing for growth	Inadequate working capital	Lack of management experience	Product development problems
Dependence on one or few clients / customers		Cash-flow problems	Only one person / no time	Product / operations management problems
Marketing or distribution channels			Managing / controlling growth	Human resource management problems
Promotion / public relations / advertising			Administrative problems	External environment problems

Furthermore, a study also had been conducted on new venture failure based on perception of entrepreneurs and venture capitalists. The results showed that entrepreneurs perceived 89 % of the causes of failure were due to internal problems. On the other hand, the venture capitalists recorded 84 % on the same issue (Zacharakis, Meyer & Decastro, 1999). It means that the success of the new venture most of the times depend solely on the capability and competence of the entrepreneur. The details of problems highlighted in this study are illustrated in Table 3 below.

Table 3: Determinants of New-Venture Failure (Zacjarakis et al., 1999)

Entrepreneur			Venture Capitalists		
Scope of Problems	Types of Problems	Rank	Scope of Problems	Types of Problems	Rank
Internal	Lack of management skill	1	Internal	Lack of management skill	1
Internal	Poor management strategy	2	Internal	Poor management strategy	2
Internal	Lack of capitalization	3	Internal	Lack of capitalization	3
Internal	Lack of vision	4	External	Poor external market conditions	4
Internal	Poor product design	5	Internal	Poor product design	5
Internal	Key personnel incompetent	6	Internal	Poor product timing	6

Based on the study conducted by Longenceker, Simonetti and Sharkey (1999), there are 25 reasons why organizations fail to perform in their business. Some of the reasons are poor communication, lack of focus, lack of effective planning, inability to change, conflicting performance goals, lack of teamwork, poor customer service or relations, ineffective manager, lack of workforce training / development, failing to remove performance barriers and so forth.

THE FAILURE / PROBLEM OF BUSINESS IN MALAYSIA

Many entrepreneurs faced a lot of problems and challenges in their business operation. According to Mohd Khairuddin Hashim (1999), the total number of 196 problems faced by 96 SMEs in the manufacturing factors were categorized in six areas. Table 4 presents the findings of this study.

Table 4: The Problems in Manufacturing Sector (Mohd Khairuddin Hashim, 1999)

	Management Problems	**Frequency**	**Percent (%)**
1	Human Resource Management	69	35.8
2	Marketing	43	22.3
3	Operation Production	37	19.2
4	Finance	31	16.1
5	Strategic Management	11	4.5
6	General Management	2	1
7	Total	196	100

As shown in Table 5, majority of the problems faced by SMEs were related to human resource management (shortage of workers, high employee turnover, lack of training and non-motivated and not committed workers). On the other hand, marketing problems (lack of marketing efforts intense marketing competition, intense price competition and so forth) and operation management (shortage of raw materials, high costs of raw materials, difficult to get raw materials / parts from local resources and so forth stand as second and third place of ranking that contributed to the problems faced by SMEs. Most of the problems that are faced by SMEs include issues in dealing with the human factors in business such as employee, competitor, supplier, customer and owners themselves.

To investigate the actual problems faced by SMEs in Malaysia, a census was conducted in 1993. The respondents which 99.2 % were SMEs required to rank the problems that they faced while running their business operations. The result is presented in Table 5:

Table 5: The Problems faced by SMEs (SME Annual Report, 2005)

Rank	**Problems**
1	Competition from bigger players
2	Not able to obtain loans
3	Not able to source skilled labor
4	Competition from new entrants
5	Lack of Government support

The census found that local SMEs faced problems especially when competing with other competitors especially large enterprises, multinational company (MNC) and Government-Link Companies (GLCs). Besides that, problems to obtain loan from financial institutions also contributed to difficulties faced by entrepreneurs in SMEs sector. The third and fourth problems discovered were dealing with lack of skilful labour and competition from new entrants. Even though the government had provided a lot of incentives to help and support the development and growth of SMEs, the results indicated that some of entrepreneurs in SME sector had highlighted that they had faced problems to obtain government support and help.

In another study conducted by Teoh and Chong (2008) found that the problems faced by majority of businesses were accessibility to credit facility and social network. While for Alam and associates (2011) identified social barriers as one of the main challenges to the SMEs in Malaysia. According to Nur Raihana et. al (2017), there are four major obstacles faced by SMEs which consist of lack of accounting knowledge, lack of proper record keeping, lack of ICT usage and limited financial resources. Some studies showed that SMEs also had problems related to the marketing aspect. For instance, a study by Muhammad (2010) indicated that lack of knowledge about marketing among the owners of SMEs caused them to not able to improve their sales performance. On the other hand, Dzuljastri, Moha Asri and Arif (2018) revealed that there were three challenges faced by SMEs namely lack of financial assistance, lack of marketing assistance and lack of business and market knowledge. The research team of Centre for Entrepreneur Development and Research Sdn Bhd (CEDAR) (2018) also highlighted several obstacles faced by SMEs in e-Commerce platform. This can be seen in Table 6 below.

Table 6: Main Obstacles of SMEs in E-commerce Platform (CEDAR Research Team, 2018)

Percentage	Obstacles
12%	Lack of e-Transaction System
13%	Market Limitation of e-Commerce
14%	Technical Problem in Website Setup
16%	Lack of Relevant Information
18%	Lack of Relevant Technicians
18%	Limited Coverage of Network
20%	Security Concerns of e-Payment
25%	Cost Involved Too Expensive
30%	Poor Bandwidth

According to Poh (2020) the chief executive officer of Malaysian Association of Hotels (MAH), Yap Lip Seng mentioned that the estimated figure of hotel closure either permanently or temporarily in Malaysia was up to 30% over six months period beginning from March 18, 2020. Meanwhile, another report showed that more than 4500 businesses closed down during the first four months of COVID-19 outbreak in year 2020 (Wan Shamsul Amly, 2020). Furthermore, it was recorded that more than 2713 SMEs ceased operation between March and October 2020 after the implementation of movement control order (MCO) since March 18, 2020 in Malaysia (Achariam, 2020). The closure of businesses had impacted many entrepreneurs and employees. In short, the government of Malaysia would face a lot of challenges in the aspects of economic development and the growth of gross domestic product (GDP) in the year of 2021 and 2022.

CONCLUSION

In order to survive in today's dynamic and competitive economic environment, all businesses must be resilient and sustainable. The businesses that are not able to fulfil the necessary criteria to survive have to exit from the competitive market. For new entrepreneurs who have intention to start a new venture in the year of 2021, they must be prepared to face a lot of challenges especially in the situation that our country is still struggling to combat with, the problems of COVID-19. The entrepreneurial knowledge and skills need to be upgraded in order to help the new entrepreneurs to overcome all challenges and problems in the market. Good planning and well management are required to ensure that the entrepreneurs would be able to survive and compete with other strong competitors in the market. The incentives that are provided by the government would help the new entrepreneurs to solve the problem of financial difficulty.

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WOMAN IN AVIATION, REALLY?

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INTRODUCTION

There are plenty of women involved as flight attendants. However, how many women have handled behind the yoke? Most likely on the flight, ones can hear the captain's voice is male and most rarely it is female. How many women are there in the aviation office and air-traffic control where the area is dominated by men? Women in aviation industry seem as 'unable to fit in' for women's careers. This statement is supported by Miller and Budd (1999) which they found that the role of pilot was one of four occupations believed to be the most strongly sex-stereotyped roles as cited in Miller and Hayward (2006). Aviation industry is seen as a masculine business that has been generalized for men.

According to Lutte (2019), currently there is no sufficient data about the number of women are working in aviation industry, through Federal Aviation Administration (FAA) data for example, it remains a challenge to get a baseline of information in many segments in the industry. However, there is still an outstanding gap in the number of male and female works in that industry. Table 1 shows that women do not have adequate representation in maintenance technicians, airline executives and pilots.

Percentage Women in the Field	Occupation
< 5%	Maintenance Technicians Airline Executives (CEO, COO)
5% - 10%	Pilots
11% - 20%	Aerospace Engineers Flight Dispatchers Airport Managers Air Traffic Controllers Aviation Higher Education Leadership Cybersecurity
21% - 30%	FAA Employees Aviation Higher Education Faculty
31% - 40%	TSA Employees NTSB Employees NASA Employees
> 70%	Travel Agents Flight Attendants

Table 1: Women in the Aviation Workforce (Lutte, 2019)

DISCUSSION

Stereotype is still very common in the aviation industry. It is commonly expected that men do the most dreadful and risky jobs because of their masculine nature while female will avoid it. People tend to have a perception of the aviation is a male-dominated industry (Szakal, 2019). As a result, when children are asked regarding their role models at the age of four, boys can be seen choosing pilots, while girls choose flight attendants. Women have been active in aviation industry since the beginning of aviation but the opportunities for women did not come easily. They were based on decades of struggle, determination and perseverance. This was because gender stereotype was much more pronounced in the early years of the aviation industry, even if the first set of female pilots strived to break these boundaries set by the society based on expectations, of what and what not, they were not automatically accepted by male flight crew, rather, the proposed admission of female pilots provoked negative comments about women's flying abilities (Sule, 2019). Therefore, the aviation industry needs a strategy to prove to the public that airplane was safe and easy to operate and never let the public thinks participation of women caused by under assumption that women are weak, timid and ignorant of mechanics.

Stereotyping is the perceptual process in which we assign characteristics to an identifiable group and then automatically transfer those features to anyone we believe is a member of that group (Blossom, 2013). Via stereotyping, males have a whole set of attributes and skills that all members of that category think they have. These typically "masculine" attitudes, values still seem to dominate the aviation industry and the pilot profession even in the 21st century, on the account of which women will have to put their male colleague's input twice as hard than them to negate these beliefs and fulfil the demands of the communities. (Sule, 2019). However, due to women underrepresentation, women have to adjust to the male culture in order to survive and have much to lose by the challenging system.

Problem with stereotyping is stereotype threat, a phenomenon whereby members of a stereotyped group are connected that they might exhibit a negative feature of the stereotype. (McShane & Glinow, 2018). This concern and preoccupation adversely affect their behavior and performance, which often results in displaying the stereotype trait they are trying to avoid (Schmader & Hall, 2014). Akbar Al Baker, a newly appointed member of the board of Governors of the International Air Transport Association (IATA), who is also the CEO of Qatar Airways, was asked what should be done to tackle the lack of women in Middle Eastern aviation. He answered: *"Of course, Qatar Airways has to be led by a man, because it is a very challenging position."* (Bos, 2018). This situation does not only put emphasis on female stereotype, but it also makes women believe that they are not suitable for the aviation industry. As a result, women feel that the skills and talents they have are not suitable for handling 'typically' male positions, which profoundly affects their performance (Heilman, 2001).

CONCLUSION

The deep-seated bias for males exists not just in aviation, but in several other fields. While the other fields have enjoyed marked improvement in female representation, aviation industry is still struggling. Women have consistently been underrepresented throughout aviation industry for many years. The obstacles for female to get into aviation industry are huge (Szakal, 2019). There are needs to be improved in public perception for people to see female pilots as capable as male pilots. This will be easier if the collaborative effort of communities, corporative, training facilities and individuals to keep women presentable in aviation industry.

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ORGANIZATIONAL LEARNING AND ORGANIZATIONAL EFFECTIVENESS: A BRIEF INSIGHT.

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INTRODUCTION

Today’s business environment is changing faster than ever. The rapid technological change and increase demand of knowledgeable customers have forced the organizational leaders to think outside the box in aligning their products and services as such. The changes in the business environment have created greater competition among business owners and this has led to continuous innovation and invention.

For this to happen, organizational leaders would need to ensure that the resources are used to its optimum level and the organization is effective. This would definitely lead to higher productivity and concurrently leads to meet the vision and mission of the organization.

So, the question is, how do you make your organization effective?

There are various ways to for an organization to be effective. Based on studies made by various scholars and HR practitioners (McShane, 2018; Lenart-Gansiniec, 2019 & Garvin, 2020), one of the methods mentioned is by ensuring there are continuous learning in the organization. Acquiring knowledge is to be cultivated at all level, may it at the managerial or non-managerial level. Everyone in the organization should put in effort to find ways to acquire, share, use and store knowledge in the organization (McShane, 2018). This process is known as the organizational learning.

ORGANIZATIONAL LEARNING

Organizational learning is currently the buzzword, which describes the process of knowledge transfer in an organization. Knowledge is said as the key that enable the organization to translate the value of it to a better product and services. The upgraded product and services will later able to adapt to the rapid changing environment and this would increase the organizations efficiency (Roder, 2019).

According to McShane (2018), knowledge is a resource or asset known as intellectual capital. Point in fact, as stated by Marr (2018), Intellectual capital is said as an important production factor and often the basis for competitive advantages.

Intellectual capital exist in three forms which are human capital, structural capital and relationship capital.

Human capital is the knowledge, skills or abilities that each employee carries on his head (McShane, 2018). These knowledge, skills and abilities do bring high value to the work, which they are responsible within the organization. The knowledge at times is very scare and difficult to be copied. What more if their expertise is due to their experiences, therefore this knowledge is quite impossible to be replaced and substituted with technology.

Next is the structural capital. Structural capital is the intelligence or knowledge, which is kept in the organizations system and structures (McShane, 2018). For example, knowledge which is kept and stored in the documentation work procedures, the finished products, the physical layout of the office space, the training materials and even organizations websites. These forms are accessible to everyone in the organization. However, this knowledge needs to be added on and upgraded often just to ensure that everyone in the organization is equipped with the latest knowledge.

The third intellectual capital is the relationship capital. Relationship capital is the knowledge or value which the organization obtained from its relationship with the customers, suppliers and whoever provides mutual value to the organization (McShane, 2018).

In every organization, intellectual capital is developed and maintained through four organizational learning processes. The processes are how knowledge is being acquired, how the knowledge is being shared, how the knowledge is being stored and how knowledge is being used in the organization (McShane, 2018).

On the other note, experienced employees are usually sought by competitors. The employees are needed in the new organization may due to the experience which is knowledge, network and also may due to his skills which is also essential to the new organization. Therefore, all organizational leaders need to ensure that all employees do share their knowledge with other employees in the organization. This can be done through meetings, trainings or jotting it down in the operational manuals.

CONCLUSION

All effective organization needs to be willing to invest in acquiring knowledge. Organizational learning has to be practiced at all level in the organization. Beside to be effective, organizational members need also to be willing to unlearn and relearn routines and patterns as to match the current demand of work. As a result, unlearn and relearn new knowledge and implementing new knowledge may require new policies and practices but it is sure worth it.

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UNTOLD HEALTH ISSUE: COMPUTER VISION SYNDROME

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INTRODUCTION

Many of us have been impacted by the pandemic COVID-19. The pandemic outbreak has inspired many of us to contribute to educators' needs as they move towards online learning (Aguilar, 2020). Consequently, the usage of computers and other electronic devices that can be accessed for online learning and live classes has drastically increased. Due to increased duration of using these gadgets and electronic devices, many have experienced negative impacts to their health, particularly to their eyes. Gowrisankaran and Sheedy (2015) stated that symptoms reported by computer users include eye discomfort, low vision, headache, neck ache, and shoulder pain. Eye discomfort includes eye strain, eye fatigue, burning and irritation of the eyes, tired eyes, dry eyes, and the ache in and around the eyes. Most importantly, low vision comprises blurred vision at near and blurred vision when looking from close to far—all these syndromes known as computer vision syndrome (CVS).

In Malaysia, one study conducted by Reddy et al. (2013) found that the prevalence of CVS among students was 89.9%, including eye strain (asthenopia) at 16.4%. They added that a much higher percentage of asthenopia had been recorded from different countries. Computer users from Italy recorded at 31.9%, 46.3% from India, 68.5% from Spain, and the U.S. reported that 75 percent of computer users who worked long hours on a computer had visual symptoms concerns. Yan et al. (2008) stress out that CVS is "a widely spreading but largely unknown epidemic among computer users." Therefore, this paper would like to discuss this topic more to give a general idea about CVS.

WHAT IS COMPUTER VISION SYNDROME (CVS)?

According to Loh and Reddy (2008), The American Optometric Association describes CVS as a complex of eye and vision disorders linked to behaviors that stress the near vision and are experienced in or during the use of a computer. Randolph (2017) stated that bad lighting, glare, and reflection on the screen, incorrect viewing distances, bad posture, uncorrected vision problems, or a combination of these factors could cause symptoms.

Symptoms of CVS can be split into three main categories that are (a) eye-related symptoms (dry eyes, watery eyes, irritated eyes, burning eyes), (b) vision-related signs (eyestrain, eye fatigue, headache, blurred vision, double vision), and (c) posture-related symptoms (sore neck, shoulder pain, sore back) (Yan et al., 2008). They added that working near a computer screen and long-hour computer works are two general factors leading to CVS.
Randolph (2017) suggests a comprehensive eye examination to determine CVS, which should include the worker's history of CVS symptoms, general health conditions, medication use, or other environmental factors that can lead to eye strain. Also, visual acuity, refractive checking, and how

well the eyes focus, move, work together should be addressed. She added that occupational and environmental health professionals should educate computer users to prevent eye strain.

One technique to prevent eye strain is the 20-20-20 rule: take a 20-second break to see something 20 feet away every 20 minutes. Computer users should be encouraged to blink regularly to keep their eyes moist. The computer monitor should be 15 to 20 degrees below the eye level (about 10-13 cm) measured from the monitor's center and 50 to 70 cm from the eye. Users should place the document above the keyboard and below the display and use the paper holder alongside the monitor.

Proper lighting at the workstation would enhance visual relief and comfort. Users should control lighting to reduce the glare on display. If necessary, the window light should be on the side. The use of filters can minimize glare when the surrounding light sources are fixed. Additionally, users may adjust the brightness, contrast, and font size of the device.

CONCLUSION

Taking breaks in between computer usage is the most common preventive measure to relieve the symptoms of CVS. Users can apply the 20-20-20 rule to prevent eye strain. Furthermore, educators should inform the dangers of CVS to the younger computer users at an early age. Thus, preventing CVS symptoms will increase productivity at work and enhance visual comfort towards computer users.

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COMPARATIVE STUDY ON FINANCING LIMIT, MARGIN OF FINANCING AND SAFEKEEPING FEES AMONG AR RAHNU OPERATORS

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INTRODUCTION

Ar Rahnu, or Islamic pawnbroking, is raising its popularity in Malaysia. It is one platform for public and micro-entrepreneurs to get immediate financing to finance their personal or business necessities (Azman, Kassim & Adeyemi, 2016). Ar Rahnu in Malaysia started in the early '90s where it was initiated by the Terengganu State Government and known as Muassasah Gadaian Islam Terengganu (MGIT). Nowadays, most banks and non-bank financial intermediaries have embarked on this business due to increasing demands on the Syariah compliance pawnbroking system (Baharum, Maamor, and Othman, 2015). Ar Rahnu benefited the society by allowing them, namely individuals, small traders, and the poor, to have better and cheaper access to financing without applying for retail financing products from the bank, which resulted in expensive charges and strict requirements imposed on them. Also, the Ar Rahnu financing is different from other retail financing products as it requires gold jewelry as collateral, and this financing facility is only available if the person owns it (Lawal, 2016). The collateral is deposited by a borrower and kept by the Ar Rahnu operator until full payment of the borrower's financing is settled. Not limited to that, Ar Rahn operator does not emphasize the income level or any credit background checking of the customer compared to the banks. Therefore, it is very convenient for an individual to get immediate financing even without any good financial background or income. This application is possible because Ar Rahnu has secured the financing by having collateral from the borrower before granting any financing (Skully, 2005).

Islamic banks offer financing products to retail customers, namely personal financing, home financing, automobile financing, and credit card, but with the strict requirement compared to Ar Rahnu. Therefore, it is not easy for a specific group of income segments to apply for financing. Financing application will require an applicant to have a fixed income, not blacklisted, not bankrupt, and have a sound repayment record that banks refer from Credit Tip Off Service (CTOS) and Central Credit Reference Information System (CCRIS). Conventional and Islamic banks offer personal credit facilities to serve that purpose. The Muslims must look for Syariah approved financing to avoid involvement in riba, gharar, and maysir, which is prohibited in Islam (Shobroni, 2020). In Malaysia, several Syariah contracts have been applied in their operation of Islamic financing, namely Mudharabah, Musyarakah, Murabahah, Qard Hassan, Bay al Inah, and Ijarah. The society has accepted these applications of Syariah contract in the personal financing product, and it has attracted local and foreign investors for investment. This investment is vital to attain Malaysia's aspiration to become the global hub of Islamic finance in the world.

Despite the aspiration, the COVID-19 pandemic has brought a massive effect to the Malaysian economy, and most industries are affected, including the household unit. The unemployment rate has significantly increased due to the closure of many business units. Hence, many household units are now struggling to earn money for their life (Kansiime et al., 2020). Government financial aid "Bantuan Prihatin Nasional" (BPN) and the moratorium are just a temporary solution that helps them adopt the new life for those affected. Therefore, getting financing from a financial institution seems like a solution for them to start a small business to support their lives.

On paper, Ar Rahnu is one of the best solutions to acquire immediate financing to finance their necessities or any urgent needs. Each transaction of Ar Rahnu only requires an average of one hour to complete the transaction. In contrast, application for personal financing requires days for the customer to acquire the money as it needs to undergo some strict procedures before the disbursement. Nevertheless, the only impediment of Ar Rahnu is the applicant is required to have collateral to have access to this facility. Therefore, this study's objective is to compare Ar Rahnu operators in terms of their percentage of financing offers and safekeeping charges. Also, this study identifies which Ar Rahnu operator is offering competitive rates to the customer. This study is significant as the comparison will affect customer behavior in patronizing the Ar Rahnu operators. In this research, researchers will investigate five Ar Rahnu operators from the category of non-bank financial institutions (NBFI). Data will be collected through library method (library research?) and will be analyzed using content analysis.

COMPARATIVE STUDY

This study compares five Ar Rahnu operators under the category of NBFI in Sungai Petani, Kedah. Ar Rahnu YaPEIM, Ar Rahnu Bank Rakyat, Ar Rahnu Pos, Ar Rahnu Coop Bank Pertama dan Ar Rahnu Koperasi Tentera (KT) are the five operators selected for this study. As different operators manage them, customers can see the different amounts of safekeeping fees, the margin of financing, and the period of financing in their procedures (Rasmin & Markom, 2014). Besides, there are several elements involved in the calculation of safekeeping fees. Firstly, the safekeeping fees are determined based on the margin of financing, which is around 50% to 80%. Secondly, calculation is based on the safekeeping fees charged between RM0.55 to RM1.00 per RM100 marhun amount. Thirdly, it is based on the financing period, which can be daily or monthly (Abdul Khir, Badri, and Hussain, 2013). The table below shows the five Ar Rahnu operators' analysis on the financing limits, margin of financing, and safekeeping charges.

Table 1: The differences of financing limit, margin of financing and safekeeping fees for the year of 2020.

No.	Ar Rahnu Operator	Financing Limit/Transaction	Margin of Financing	Safekeeping Fees /RM100
1.	Ar Rahnu YAPEIM			
	i. Ar Rahnu Prestij YaPEIM			
	a. 1st Pledge	RM10,000	65%	RM0.90
	b. 2nd Pledge	RM25,000	70%	RM0.90
	ii. Ar Rahnu Bisnes YaPEIM	RM75,000	80%	RM1.00
	iii. Ar Rahnu Emas YaPEIM	RM100,000	80%	RM0.90
	iv. Ar Rahnu Didik YaPEIM	RM50,000	75%	RM0.85
2.	Ar Rahnu Bank Rakyat	RM10,000	70%	RM0.60 – RM0.85
3.	Ar Rahnu Pos Malaysia	RM50,000	75%	RM0.85
4.	Ar Rahnu Co-opbank Pertama	RM50,000	75%	*0.20% - 0.075%
5.	Ar Rahnu Koperasi Tentera (KT)		70%	As low as RM0.55 per month.
	i. Ar Rahnu Prihatin	RM5000		
	ii. Ar Rahnu Prima	RM35,000		

Based on the table above, it distinctively shown the different aspects practiced by the operators. The similarity here is the safekeeping charges are based on the marhun amount and not the margin of financing. The logical thing for this is where the Ar Rahnu operators are responsible for the risk; that is, the value is more than the financing amount. Safekeeping fees charged to the customer is based on the contract of Al-Wadiah Yad Dhamanah. In other words, Ar Rahnu operators have the right to keep the jewelry under their safe custody and charge a certain amount of fee. Supposed any unfortunate event happens like missing or damaged, the operator is responsible for compensating the customer. Based on the comparison of safekeeping fees among the operators, it is found that Ar Rahnu YaPEIM charged safekeeping fees range from RM0.85 to RM1.00, which is slightly higher as compared to all. These are followed by Ar Rahnu Pos ranges from RM 0.85, Ar Rahnu Bank Rakyat ranges from RM0.60 to RM0.85, and Ar Rahnu KT ranges from RM0.55.

In contrast, Ar Rahnu Co-opbank Pertama has applied a new contract that is Tawarruq for their Ar Rahnu services. Therefore, the charges are based on the profit rate ranges from 0.20% to 0.075%. Ar Rahnu YaPEIM charges higher safekeeping fees due to the higher amount of financing limit granted to the customer. Hence, the operators' safekeeping fees rate does not show a vast difference as their main objectives are to assist the society and offer Islamic pledging services.

Ar Rahnu YaPEIM offers four different products focusing on personal financing, education, business, and YaPEIM gold in terms of financing limit. Besides, Ar Rahnu KT also provides two products, namely Prihatin and Prima. Each of these products offers to meet the specific needs of society. The research found that both Ar Rahnu Pos and Ar Rahnu Bank Rakyat give a higher limit of financing up to RM50,000 than the others for personal financing. Not limited to that, this study also investigates the margin of financing offered by these Ar Rahnu operators. The operators offer margin ranges from 65 percent to 80 percent financing from the marhun amount. Ar Rahnu Pos and Ar Rahnu Co-opbank Pertama are the operators that provide a higher margin of financing to compare with all the personal financings. Hence, based on the overall comparison above, it is found that Ar Rahnu KT and Ar Rahnu Bank Rakyat do provide lower charges for their services.

CONCLUSION

In conclusion, it is undeniable that the differences in terms of financing limit, the margin of financing, and safekeeping fees are always adherence in this industry. As they are profit-oriented companies, this is one of the essential strategies adopted to remain competitive and offers a quality service to the customers. Therefore, the customer can make the best choice based on the criteria or product offered by these operators. The Ar Rahnu institutions in Malaysia can move forward and become dominant in this industry as compared to conventional pawnbroking. Despite the disparity among these operators, it should be taken in a positive way to strengthen the Islamic financial institution and boost the Islamic economy in Malaysia. In the future, the industry will be more promising by accepting more articles as collateral like silver or other valuable pieces to compete with conventional pawnbroking and to widen their customer base.

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A COMPARISON OF TRADITIONAL VERSUS ELECTRONIC WORD OF MOUTH AS MARKETING TOOLS

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INTRODUCTION

Traditionally, the word of mouth (WOM) is taking place through spoken communication shared in a face to face context involving two parties. It is characterized by its synchronicity and the relatively short delay in word and response exchange. Word of mouth can influence consumers to make a decision making, representing the interpersonal influence between sender and receiver, whether positively or negatively influencing the recipient's attitudes (Yang 2017). This can be contributed to the receiver's perception of the sender's neutrality, increasing the perception of reliability of the message above any company communications.

Word of mouth as informal communication that can be used by private parties to determine products or services and did not consist of formal communications or interaction between customers and a business (Oh & Ki, 2019). This form of communication can be considered an element of product decision making or an outcome of the buying process. The general consensus is that consumers place more faith in word of mouth than in traditional media, especially when looking for product or service. Through WOM, consumer behaviour can be attributed to knowledge asymmetry that manifests itself in the evaluation of alternatives or simply in the attempt to meet their needs.

ELECTRONIC WORD OF MOUTH (eWOM)

Word of mouth also takes place in the online world, and customer comments are open to everyone with access to the Internet. Electronic word of mouth (eWOM) usually occurs through written word and is more asynchronous than traditional WOM due to breaks that may occur during the communication process. According to Siqueira (2019) three aspects can be described by eWOM which is finding an opinion, giving an opinion and passing an opinion. Opinion seeking intensity is determined by the effort associated with customers' opinion-seeking behaviour when searching for information, as well as by other advice before making a purchase decision. Opinion-giving behaviour is more frequently observed in opinion leaders who may influence attitudes and behaviour of other customers. Opinion-passing behaviour is characterized by the digital transmission or passing of information which enhances the flow of eWOM resulting in multidirectional interaction that allows the word to be transmitted more quickly. Opinion gathering and sharing as aspects of the typical word of mouth has been well researched yet less for eWOM.

The recent most and perhaps the most popular addition in internet utilities is the online social media. Online social media is a set of internet applications, for example like blogs, social networking sites, content communities, collaborative projects, virtual game worlds and social worlds that offer people the opportunity to interact with other members by creating profile sites, group communities, uploading pictures and sending instant messages. Social media enables the internet users to share, send and receive content with each other. Thus, from the social media allowing the electronic word of mouth to happen.

Online communicators behave differently than communicators face to face. Online communicators show fewer inhibitions, are more willing to share personal information and are more willing to be honest about their views. By comparison with face-to-face encounters, these activities could be due to the greater privacy offered by the Internet. The perception of reduced privacy by social media has had a positive impact on the confidentiality of eWOM information. Online communication from using the social media also allows information to be sought at different times and at different paces, as the transmitted information loses little of its intended meaning.

Major characteristics that distinguish electronic word of mouth from traditional word of mouth and contribute to its popularity for the organizations to use social media as the marketing platform and increasing use is the opinions and information shared can immediately reach a wide audience, electronic word of mouth recipients can seek information from multiple review sites, then it immediately available and has a persistent digital footprint, the anonymous nature of electronic word of mouth, where writers often cannot be identified or held accountable for their comments encourages people to publish it, individuals can build up social networks and status within those networks by writing electronic word of mouth, and consumers increasingly rely on other consumers' electronic word of mouth based opinions because electronic word of mouth generally has a clear negative or positive valence. Product or service data from friends, family, or an online community is perceived as being more authentic, accurate, and reliable than that given through the websites and advertising of merchants (Nam, 2019).

For brand or product comparisons, individuals often read the electronic word of mouth. The consumers also check for negative information using electronic word of mouth. This electronic word of mouth is also sometimes used to help previously the customers to make purchasing decisions.

CONCLUSION

With the help of electronic word of mouth, customer can easily collect information and be knowledgeable about a product, mostly from social media platform or feedback from people who has experience in online medium about product or services without face to face with each other. All information obtain will influence customer purchase decision. It shown that eWOM becomes effective tools to influence customer in decision making.

By the improvements in online shopping facilities, eWOM has gained more and more importance. When consumers get suggestions from their friends or acquaintances on social media, they can visit the websites which provide the products or services. In other words, if consumers take recommendations into consideration, it can be turn into purchase action instantly. This is one of the prominent features which make eWOM superior over traditional WOM.

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THE ROLES OF SOCIAL MEDIA AS A PLATFORM FOR CUSTOMER ENGAGEMENT

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INTRODUCTION

The introduction of social media has changed the world and its whole way of working by bringing the world and its people closer together. Social media may not look like a new phenomenon but it continues to evolve. There is a constant rise in social networking and therefore, the impact of social network is becoming stronger day by day, into each kind of business. Social media is often used as a source of information and a spread of knowledge in changing people's views and opinions. It is among important business marketing tactics which helps to create new business opportunities, develops a stronger market position or modifies consumer's behaviour.

Over the last decade, social media has become an effective marketing tool for our community, not only creating a new marketing layer, but also providing marketers with many opportunities to raise consumer awareness of products. Through social media, consumers are participating in variety of activities, from consuming content to sharing knowledge, experiences, opinions, and involved in discussion with other consumers online. Today, with the growth of Internet, online social networks have become important communication channels and also virtual communities have emerged (Ayuni, 2020).

SOCIAL MEDIA AND CUSTOMER ENGAGEMENT

Customer engagement is the degree and depth of brand focused interactions a customer chooses to perform or get involved. It is a kind of the emotional connection between a customer and a brand of product or service. Highly engaged customers buy more, promote more, and demonstrate more loyalty towards that particular brand. It is the ongoing interactions between a company and a customer and may also be a cycle involving processes over time (Sashi, Brynildsen & Bilgihan, 2019).

Customer engagement in social media can take on many forms and could be defined as any online action a customer makes in relation to a business. Online engagement can be subscriptions, purchases, likes, shares, comments and others. Social media enables potential customers to easily engage with businesses and give more publicity. Social media offers real time response mechanism which gives a big impact on the success of businesses according to a report or feedback from customers. Whether it is through social media comments or email messages, the business target audience is instantly connected through various social media platforms (Das & Lall, 2016).

For business today, the internet has made it difficult to stand out based solely on the quality of products or services as consumers have easy access to any products or services they wish to search for. Consumers seek communication with businesses and are more willing to participate in two way interactions. With the introduction of the internet, today's customers have more power. Social media allows not only firms to share information with their customers but also customers to share information with each other (Sashi, 2012). They can share their opinions with the world in a second, potentially destroying a business or making it a success. Social media has developed customer engagement. It has made it easier to advertise brands, reach masses of potential customers in an instance as well as measure more easily what works and what does not. The successful deployment of social media to foster long term customer engagement with brands requires an innovation, continuous learning and the most important is customer focus (Rather, 2020).

According to Guttmann (2018), organizations can engage in many different social media platforms to capture customer attention and build awareness with the aim of increasing revenue or customer loyalty. Facebook's users, YouTube's users and the millions or billions of users of other popular internet platforms are a powerful incentive for companies to actively engage with social media as a part of their customer outreach. The simplest function of social media customer engagement is when an individual pays a visit to a company's webpage. Companies need to focus on driving traffic to their webpages and more importantly, keeping the customer on the website for longer time. This factor brings power back to the firm because it provides with an opportunity to respond to negative publicity as well as take advantage of the positive discussions. With social media, businesses provide their customers with a platform to contact them directly so that they can provide immediate and efficient responses to any questions customers have. Firms can connect easily with their customers on a more personal level through social media.

CONCLUSION

In short, social media platforms offer a high level of engagement and interaction. They offer a two way communication between a company and its customers. Marketers need to shift their mentality from only focusing selling products or services to making relationships with their customers through customer engagement. Moreover, today's young generations are social media connected, requiring companies to be reachable in every major social media platforms such as Facebook, Twitter, Instagram, YouTube, TikTok and other different popular platforms. Customer engagement has become the most valuable thing for growing an organization and coming up with strategies.

Furthermore, the current COVID-19 pandemic requires customers to stay at home and limits their outdoor shopping. Alternatively, social media becomes the important platform for customers to get the information, feedback and even engagement before making online shopping. Therefore, many companies shift to online business during this pandemic in order to withstand the changes forced on them by the environment. They need to communicate and connect with their customers. Thus, social media provides companies with better customer engagement platform, and new opportunities to develop businesses and brand loyalty. Through social media, customer engagement will also determine whether or not a business can win in this new socially connected world.

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