UiTM *di hatiku*

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.

FBM INSIGHTS EDITORIAL BOARD

RECTOR'S MESSAGE

Congratulations and well done to Faculty of Business and Management of Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani on the publication of FBM Insights Bulletin Vol.4. Successes in publishing the previous editions of FBM Insights Bulletin must has been the driving force behind the publication of the latest FBM Insight bulletin.

I am very pleased to acknowledge that there is an increasing number of authors and more emerging issues are seen in this latest volume of FBM Insights, such as topics of crowdfunding, microcredit, green human resource management, human capital, waqf & online teaching and learning were highlighted in this edition. This indicates that the academics of UiTM Kedah Branch is actively involved in disseminating knowledge to the public. This shows the spirit and attitude as academics that are responsible for lifelong learning. As seeking and sharing of knowledge are vital, more initiatives should be undertaken to support this life-long learning process.

I strongly believe this bulletin can be a great platform for academic staff to produce more knowledgeable academic materials and develop skills in academic and creative writings. I hope that this bulletin will continue to receive full support from all academics of UiTM Kedah Branch.

Lastly, I wish that this noble endeavour will continue and thrive so that more great and inspiring ideas can be shared and learnt by everyone.

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

FROM THE DESK OF THE HEAD OF FACULTY

السلام عليكم ورحمة الله وبركاته

Assalamualaikum warahmatullahi wabarakatuh

We develop our character muscles by overcoming challenges and obstacles
– Stephen Covey

On behalf of the editorial committee, I am very pleased to present you with the fourth issue of FBM Insights. This issue of FBM Insights contains 23 short articles with topics covering the area of business and management. Congratulations to the editorial committee who has worked hard at producing the bulletin.

This bulletin was set out not only to inculcate academic writing among the faculty members, but also to provide a platform through which the faculty members can disseminate information, new knowledge and share ideas on anything related the business and management field. In this issue, we have papers written on crowdfunding, microcredit, green human resource management, human capital, waqf as well as online teaching and learning.

2021 came with new hope of things returning to pre-pandemic days. However, we were faced with more challenging times. With challenges, comes new opportunities. As academics, we saw major changes in the way we carry out our teaching and learning. We were forced to learn and adapt to online teaching, something most of us had little experience of in the beginning. We realize that the only constant is change. Learning opportunities is now abundant as activities are now made possible online. With the advent of social media, information IS at the tip of our fingers. It is only up to us to use them to our advantage.

The year 2022 brings to us new hope as well as new opportunities. Let us all look 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 editorial committee. Keep it up!

#staysafe
#staystrong

Dr. Yanti Aspha Ameira Mustapha
FBM Insights Advisor

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CROWDFUNDING: A NEW NORMAL IN MALAYSIA

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Rapid development in information technology and the emerging of the digital world have shifted ways of doing things. More and more industries have moved away from the traditional business operations to new operations environments using digital technology with the help of the internet or network connection. In financing industries, capital markets and financial institutions would be the best financing sources to finance businesses. Capital market is specifically designed to finance public listed companies whereas the financial institution focuses on the businesses which do not have the access to the capital market. The financial institution is very selective in providing financing to its borrower due to several risk factors such as repayment risk, industry risk, and collateral issues, just to name a few.

The growing alternative financing channel known as crowdfunding is very much needed by the public especially in this modern digitalized world. This new financing approach would enable any project or business that has an access to financing. Crowdfunding is financing generated from the public using the internet platform as a medium to raise funds. The increasing popularity of crowdfunding is largely due to the widespread use of social media. The platform operators are using social media to promote their respective funding campaigns. Through social media, they can disseminate information faster and are able to reach a larger targeted audience with almost zero cost. This increases the success of the crowdfunding campaign and will boost up the collection of funds (Shneor & Vik, 2020).

Based on the regional online alternative finance market in 2017 alone, Europe (including the UK) had raised €10.44 billion, the Americas (including the US) had successfully secured €39.54 billion, and Asia Pacific (including China) had the highest fundraising of €320.90 billion. The European countries have 269 platforms and growing offering 13 alternatives financing models. Peer-to-Peer (P2P) consumer lending, invoice trading, P2P business lending, real estate crowdfunding, equity-based crowdfunding, reward-based crowdfunding, balance sheet business lending, debt-based security, P2P property lending, donation-based crowdfunding, minibonds, profit sharing, balance sheet consumer lending, and other which includes community shares, pension-led funding, crowd-led-microfinance are among the alternatives financing implemented throughout Europe (Ziegler et al., 2019).

Malaysia is likewise not far behind in providing facilities to the entrepreneur to obtain capital through this convenient electronic medium and this is in accordance with the current development of the financing world. Malaysia is the first ASEAN country to have a legal framework on crowdfunding in 2015 with the introduction of Equity Crowdfunding (ECF) followed by the Peer-to-Peer Financing (P2P) regulatory framework in 2016. Since then, the Securities Commission has registered 21 platforms. The latest regulatory framework was launched in 2019 for Property Crowdfunding (PCF) and registered its first operator in September 2019 (Securities Commission Malaysia, 2019a). Table 1 shows the statistics of Equity Crowdfunding and Peer-to-Peer financing in Malaysia as of June 2019.

Table 1

Key Statistic of Equity Crowdfunding (ECF) and Peer-to-Peer (P2P) Financing

Crowdfunding Model	Successful Campaign	Amount Raised	Successful Issuers
Equity	64	RM54.91 million	63
Peer-to-Peer	4438	RM377.16 million	1139

Source: Securities Commission Malaysia (2019b)

Equity Crowdfunding (ECF) and Peer-to-Peer financing (P2P) are new smart ways to raise funds for entrepreneurs looking at the amount raised using both models. Property Crowdfunding (PCF) will support Malaysian homeownership and spur development in the real estate industry. The growing acceptance of this new financing approach would perhaps change the Malaysian financing landscape that surely benefits the investors or donors, platform operators, and entrepreneurs or requestors in years to come.

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DEVELOPMENT OF THE ARCHAEOLOGY SITE: DOES DONATION-CROWDFUNDING IS THE ANSWER?

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The archaeology work in Sungai Batu, Merbok Kedah has begun in 2009. They discovered twelve jetties, a ritualistic site, an iron-smelting furnace (Mok, 2017), five to seven buried ships (Bernama, 2015), and building ruins and debris, all of which strongly imply a vibrant industrialized city. In light of the archaeological findings in Sungai Batu, it is critical that the site receives widespread attention, as its discovery could rewrite Southeast Asia's history. In the year 2015, the Universiti Sains Malaysia's Centre for Global Archaeological Research has confirmed that the date of the archaeology site is as early as the sixth century BC and it was pronounced as the oldest civilization in South-East Asia (Universiti Sains Malaysia, 2015). The Department of National Heritage, Ministry of Tourism, Arts and Culture is responsible for all historical, archaeological, and cultural heritage sites in Malaysia. The agency has complete control over the sites' administration and development. Since its discovery more than a decade ago, Sungai Batu has remained undeveloped. Now that the COVID-19 pandemic is still affecting millions of Malaysians, the government's budget will be cut due to the slowing economy. As the funding comes primarily from the government, provision and budget allocation for archaeological sites like Sungai Batu may be viewed as less important than other sectors like education, health, and other vital industries. Given the current situation, crowdfunding may be the most viable alternative for supporting the development and excavation of the Sungai Batu Archaeology Site. This is critical if we want UNESCO to identify Sungai Batu as a World Heritage Site (WSH), as the designation encourages visitors in general, and heritage visitors in particular, to visit the site. In addition, the tourist's degree of confidence while choosing a site is boosted by the status. Overall, it aids in reinforcing a location's identity (Hassan & Rahman, 2015).

Crowdfunding models are categorized into investment (i.e. peer-to-peer lending, equity crowdfunding, revenue-sharing) and non-investment models (i.e. reward-crowdfunding and donation-crowdfunding) (Shneor & Vik, 2020). Equity crowdfunding, peer-to-peer lending, and property crowdfunding are the three legal frameworks that have emerged in the Malaysian financial environment to date. All of these models are related to the financing of enterprises that are classified as investment models. There is no structure for non-investment models, such as Donation-based Crowdfunding and Reward-based Crowdfunding that have been developed by the Securities Commission. Donation-based Crowdfunding is defined as donors give money to people, projects, and corporations for philanthropic or civic reasons with no intention of receiving anything in return. In Europe, Donation-based Crowdfunding has fewer legal restrictions and lower ticket campaigns than investment model platforms, as well as a less strict filtration method (Zeigler et al., 2019). Donation-based Crowdfunding has been applied in the Malaysian market, despite the lack of a formal structure for the non-investment model. The COVID-19 relief initiative, which aims to assist frontline workers as well as the needy, raised a sizable sum. As such, there is public awareness of the existence of a Donation-based Crowdfunding model in Malaysia. But, will the same success be achieved if Donation-based Crowdfunding is set up to raise funds to develop an archaeology site and excavation work?

These discovered influencing variables of performance expectancy, effort expectancy, social influence, and facilitating conditions must be taken into account in order to motivate potential donors to participate in fundraising activities (Abdullah & Bakri, 2020). Apart from that, Shneor and Vik (2020) have laid out the success factors for Donation-based Crowdfunding as per Figure 1. As to make crowdfunding to be a success, all of those qualities must be presented at both the fundraiser and campaign levels. However, other factors may not be included in this summary model because the study only refers to a few papers since the publishing on Donation-based Crowdfunding is limited throughout the study period.
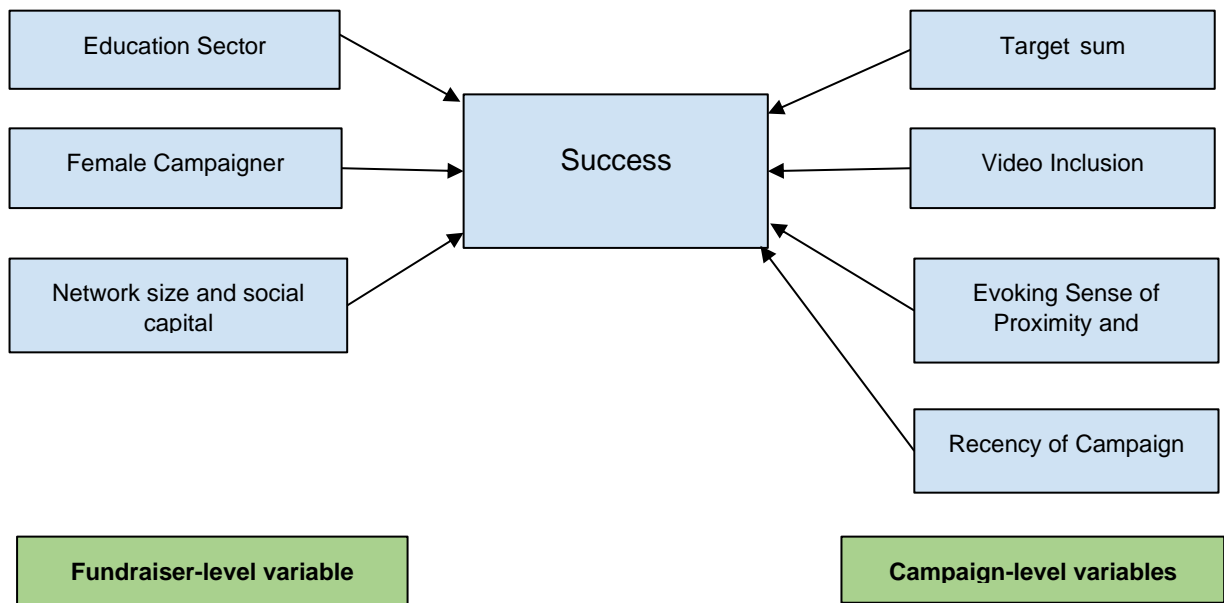
Figure 1: Donation crowdfunding success
Source: Shneor and Vik (2020)

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IMPACT OF MICROCREDIT PROGRAMMES ON PARTICIPANTS' BEHAVIOUR IN MALAYSIA: AN OVERVIEW

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An Outlook on Indonesia's Microfinance Sector
Sources: Global Business Guide Indonesia (2013)

The idea of microcredit is not new. It was introduced in the 1970s by Professor Muhammad Yunus, who was actively involved in poverty alleviation programmes. In 1976, he visited very poor households in the village of Jobra. He used his own money to provide financial assistance to 42 poor individuals. Satisfied with the repayment of these loans, he was prompted to expand the financial assistance using a more structured banking system. Subsequently, Grameen Bank was established in 1983.

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

In conjunction with this, a number of studies have been conducted to assess the impact of microcredit programmes on participants' entrepreneurial behaviour in Malaysia. For example, a study conducted by Al-Mamun et al. (2011) revealed that microcredit programmes affected entrepreneurial behaviour, specifically how the participants used the money. The study claimed that a total of 182 respondents, or 54.65% used the amount borrowed on income-generating activities. Also, Ismail's (2001) study showed that microcredit programmes affected participant's entrepreneurial behaviour. The study's findings also reported that AIM participants used their loans for income-generating activities, such as rearing livestock (38.9%), agriculture (29.6%), trading (29.6%) and tailoring and services (1.9%). The study also indicated that trading activities enable the participants to generate higher income for them.

Similarly, Hamdan et al. (2012), in their study of 'The Importance of Monitoring and Entrepreneurship Concept as Future Direction of Microfinance in Malaysia' reported 25.8% of their participants were involved in 'permanent stall' business, 20.4% in 'services' and 24.7% in food and beverages production. The study also revealed that microcredit programmes affected participant's entrepreneurial behaviour. In fact, the study reported that about 59.9% of participants started their business with a capital of less than RM3,000. A study by Chan and Abdul Ghani (2011) also revealed that microcredit programmes had impacted entrepreneurial behaviour. The study reported that loans created job opportunities for those who were previously unemployed (16.7%). Furthermore, 38.9% of the respondents used the loan for projects related to fishing, while 23.6% of the respondents used the loan for farming activities. Meanwhile, 13.9% of the respondents used loans for trading activities, and 23.6% used the loan for establishing businesses such as tailoring, workshop, home construction and boat building.

In essence, microcredit plays a valuable role in nurturing participants' entrepreneurial behaviour. The money that they get enables them to become an entrepreneur and start doing a business. Thus, microcredit programmes are relevant to participants' entrepreneurial behaviour.

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A QUEST ON THE STUDENTS LEARNING PREFERENCES

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Individual learning preferences is seen in how students' way of exchanging information, whether visual (learning by seeing), auditory (learning by hearing), and kinesthetic (learning by doing). Dunn and Dunn's learning style defines how each learner begins to concentrate on, process, absorb, and remember new and complex ideas (Dunn, 2001). Some students sequentially process their experiences and knowledge, while others do it randomly; some students make decisions analytically, while others decide on the whim of their feelings. Meanwhile, some students are visually orientated, others geared to be vocally focused, and some students thrive in learning in groups, while others prefer to learn in isolation at home and other examples (Ismail et al., 2010). The wide range of ages, experiences, levels of preparedness, culture, gender, and other factors in the student population have produced various learning styles and preferences. Consequently, it compels academicians, academic boards, learning providers, or lecturers to satisfy students' needs and preferences and enhance their understanding level and successful learning process (Dantas & Cunha, 2020).

Numerous works concerning learning preferences have been conducted, resulting in various results on students' learning preferences was reported (French et al., 2007; Penger et al., 2008; Prajapati et al., 2011; Tulbure, 2012; Uzun et al., 2012; Wang et al., 2013; Wehrwein et al., 2007). Most of the works focus on examining the learning styles based on various factors such as age, gender, the field of study, academic performance, culture, teaching method and others. However, the findings are still questionable as no style is deemed to be superior to another. In addition, as Elizabeth and Chirayath (2013) concluded, students are not constantly adapting similar learning styles as they are flexible to change their styles based on the context of learning. Kazu (2009) noted that most individuals would equip themselves with other learning preferences to accompany their dominant learning preferences. Another claim seen in the literature is that students' preferences are subjected to change. In addition, Mahmood et al. (2020) stated that the development of high-impact vital thinking skills under the 21st-century learning ideas necessitates the consideration of students' learning styles. Thus, lecturers are hardly to adapt suitable teaching methods that will suit each student learning style. In fact, lecturers are found to apply teaching methods that suit their preferences in some situations. Consequently, students are not able to learn effectively. With such findings, instructors must include motivational and self-directed elements in their lectures and deliver information and expertise. Daouk (2013) reported that their motivation and attitude levels increased when teaching and learning instructions were tailored to students' preferred learning methods.

Based on various findings and conclusions from previous research, it is challenging to pin students' learning preferences. Individual learning styles are impacted by the learner's experience, culture, and learning process (Penger et al., 2008) and by various factors, changing over time, depending on different circumstances, and different activities (Chen & Cheng, 2021), including adaptive e-learning system in learning process (Gomede et al., 2020). Thus, it can be concluded that every student's group and enrolment year will present lecturers with various learning

techniques. Hence, it will be obligatory for the lecturers to appraise the variations of the students' learning styles before the semester commences. Knowing student's preferences or learning styles might assist lecturers in being more sensitive to the needs of their students and making required adjustments to fit their various learning styles.

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LEVERAGING ON VISITOR'S HERITAGE TOURISM MOTIVATION

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Heritage tourism is a key component in improving the tourism industry in a country and it contributes to local and national economies. It can be defined as an aspect of tourism where an individual visits historical places and sees historical treasures. With the diversity of heritage tourism resources available in Malaysia, both because of the local culture and because of colonization that took place in the past, proves that Malaysia has great potential in the heritage tourism sector. From famous and UNESCO-recognized heritage sites, the historic cities of Melaka and Georgetown to the historical places that receive less attention from tourists both within the country and abroad like significant historical sites of Lembah Bujang located in the northern part of the country; proves that the country has many and diverse heritage tourism products and has not yet been optimally exploited to increase the country's rating in the global tourism arena. However, careful study and planning must be implemented before Malaysia is able to market heritage tourism products on a large scale because it involves economic costs such as infrastructure construction costs that must be borne by the government to better facilitate heritage tourism in the country (Stynes, 1997); and it is not cheap. Among the studies that must be carried out to finalize the decision to promote the country's heritage tourism products on a large scale is to identify visitor's heritage tourism motivation. By understanding the visitor's heritage tourism motivation in depth, the country can plan appropriate heritage tourism products and plan promotional activities to historical places in Malaysia effectively. This article seeks to identify the key motivational and decision-making drivers of visitor's heritage tourism visitation choice.

There are several main factors that motivate an individual to do heritage tourism that have been identified through past studies among them are, the desire to worship, because such historical places have nostalgic value and are part of one's origins (Poria, Butler, & Airey, 2004). Arguably, one's desire to visit historical places is not only driven by cultural factors, but also due to other driving factors such as attractive and beautiful locations to visit, relaxation and recreational experiences (Menor-Campos, Pérez-Gálvez, Hidalgo-Fernández, & López-Guzmán, 2020). The main factor that motivates tourists to do heritage tourism is due to the culture and cultural image that is being portrayed in the tourist area (Fernández, Pérez-Gálvez, & López-Guzmán, 2016). In search of self-identity and the origin of the descendants and race, one is driven to do cultural tourism. There are several historical artifacts and places in Malaysia that prove the existence of a culture that was no less great a long time ago. This indirectly increases the confidence of one's society towards their own culture that oozes emotional involvement and pride. Another prevailing factors that influence visitor's heritage tourism visitation choice to historical sites are beautiful location to visit that could also provide relaxational and recreational experiences to visitors. Thus, a combination of attraction's settings and tourist experience expectations like relaxation, enjoyment stimulations, recreation (Lafe, Primm, & McGrath, 2017) and aesthetics experience (Trinh & Ryan, 2016) is a key to sustainable heritage tourism sector in Malaysia. This article serves to provide an insight for heritage tourism operators, government, educators, and researchers to strategically leverage on the interplay of relationships between heritage tourism site- specific dimension and resources and visitor's mindset.

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GREEN HUMAN RESOURCE MANAGEMENT AND ORGANIZATIONAL SUSTAINABILITY

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In the 21st century, sustainability has become a crucial issue and Green Human Resource Management (GHRM) plays a crucial part in the growth of a company's competitiveness, reputation, and capabilities in the marketplace. The utilization of GHRM in the organizational process creates sustainable business strategies throughout the organization. The awareness that green practices are relevant to corporate sustainability remains low in Malaysia. As the 2016 Global Green Economic Index (GGEI) indicates, Malaysia's overall performance has been ranked 65th out of 80 countries (Tamanini et al., 2016). The impact of environmental management methods on organizational performance utilizing various metrics is a crucial topic in most studies, although there is little actual evidence to show this (Iraldo et al., 2009; Yang et al., 2010). Previous empirical studies have concluded that if green human resource policies are more robust, more environmental management systems (EMS) will be adopted across different companies (Bohdanowicz et al., 2011). This would lead to a balance between industrial growth and environmental preservation, while still generating more profit (Murari & Bhandari, 2011). Another study also found that the elements of corporate sustainability include green human resource management practices and green intellectual capital. Two selected dimensions of GHRM practices are green recruitment and selection, as well as green rewards. Green intellectual capital is represented by green human capital, green structural capital and green relational capital. These contribute by making a positive impact on a company's sustainability (Malik et al., 2020).

Today, GHRM is a key business strategy, and the human resource department should plays an important role in implementing the concept of 'going green' in the workplace. GHRM focuses on the various green human resource practices applied by organizations worldwide. Human Resource Management (HRM) deals with human resources as people are the most valuable organizational asset. It has been contended that GHRM is the most significant element of sustainability. A study by Ghouri et al. (2020) found that the major enablers of environmental and corporate performance are GHRM and green culture. In discussing exclusively Green Human Resource Management (GHRM), there is a question to ponder: does GHRM help to build a company's competitiveness index?

GHRM is the application of HRM policies to invigorate the sustainable use of resources and increase employee morale and satisfaction in the workplace. This refers to how HRM policies, philosophies, and practices are integrated to encourage the sustainable use of company resources due to the growing concern for environmental aspects (Zoogah, 2011). The human resource department also important in the development of a corporate sustainability culture (Harmon et al., 2010). An additional role of this department is to align employee contributions with the company's environmental strategy through the application of human resource functions associated with recruitment, performance management, training and development, employee relations, and compensation (Renwick et al., 2013). Employees must be able to exhibit a new set of abilities and talents to facilitate "pro green" activities within organizations. Amrutha

and Geetha (2020) stated that green personnel understand their company's green ideals better, which makes achieving organizational sustainability goals easier. Thus, the more environmentally friendly the workplace, the more meaningful employment is for the workforce, resulting in enhanced job satisfaction (Shafaie et al., 2020).

Despite the extensive existing literature on Green Human Resource Management (GHRM), some ambiguity remains in terms of the effective implementation of GHRM policies in organizations worldwide. This refers to the way a human resource department integrates its human resource policies and determines the various processes involved in GHRM. A literature review of the human resource aspects of GHRM should also be conducted to determine how firms currently construct their human resource policies from the perspective of green issues. The term GHRM has been a prominent topic in research studies due to the greater global consideration and awareness of environmental management and sustainable aspects. These include the economic well-being of organizations and their employees. GHRM also refer to the sustainable use of resources within organizations towards the environmental sustainability (Marhatta & Adhikari, 2013). GHRM essentially means creating a green workforce that understands and appreciates green initiatives and objectives throughout all the aspects of the HRM process such as recruiting and selection, training, compensating, developing, and advancing the company's human capital (Mathapati, 2013).

An organization with green policies, practices, and systems could benefit its business operations and individual employees, as well as society and the environment (Opatha & Arulrajah, 2014). Effective environmental management is critically needed to address the damaging effects of industrial waste, which has been degrading and depleting natural resources. The inclusion of environmental objectives and strategies into organizational goals results in an effective Environmental Management System (Haden et al., 2009). The findings of various empirical studies have highlighted the significance of incorporating environmental practices into organizational goals with the assistance of human resource management practices (Cherian & Jacob, 2012; Haden et al., 2009). The integration of environmental objectives, strategies, and strategic development goals results in effective environmental management systems (Daily & Huang, 2001).

It is crucial to create awareness among employees of the intricacies of environmental management, i.e., how it functions, how it helps the environment, and what actions are needed. In achieving a sustainable culture, human resource departments are urged to develop green leadership, human talent, skills, behavioral competencies, team spirit, and diversity management as well as managing change and collaboration. These actions would facilitate the actions of "green personnel" and encourage the inculcation and promotion of sustainability throughout the process of developing a green organization and workforce.

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FACTORS CONTRIBUTING TO HUMAN CAPITAL PRODUCTIVITY

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INTRODUCTION

The importance of human capital cannot be disregarded in the era of Industrial Revolution 4.0. This is because in any industry, human capital remains the primary source of productivity. In addition, part of the technology in Industry 4.0 includes humans themselves (Ellahi et al., 2019). As a result, employers in organizations should not overlook the importance of good human capital management.

Human capital should be viewed as an asset and not as a cost, according to the philosophy of human capital management. This means unlike tangible asset such as technology equipment, human capital is an intangible asset that organizations must effectively manage. Assets that are well-managed will have a substantial impact on productivity especially in this current situation where the world is still fighting the COVID-19 virus infections. Here are a few factors that can help assure human capital productivity in an organization, as a result of effective human capital management.

CONTRIBUTING FACTORS

First, there is the technological aspect. To ensure human capital productivity in the organizations, employers must, make full use of the technology available. They must allow human capital to make the most of the technology that has been invested in the organizations. For instance, technology can assist human capital when working from home in tasks such as reporting work attendance, attending meetings, and sending task reports in which these tasks can be completed within the specified time period without the need to take time off or postpone them. As a result, the organization's use of technology to the fullest can ensure that human capital productivity is unaffected when working from home, even if productivity exceeds the level set by the organization.

Second, there is workplace environment. The environment, regardless of its location, has a significant impact on a person's mindset. Thus, environment is more crucial at the workplace because it is where people spend a significant amount of time there. Employers should be aware of and seek to ensure that the office environment has a favorable impact on human capital at all times, because a positive environment naturally leads to increased productivity. The office environment includes more than simply what can be seen with the eyes, such as the scenery, interior design, and equipment. Within the human capital hierarchy, the environment also includes connections among colleagues and relationships between superiors and subordinates. It is critical for employers to be concerned about maintaining a pleasant office atmosphere on a regular basis. This can be accomplished through communication, because successful communication includes both the downward and upward communications. In the current scenario, for example, it would be good for employers to solicit input on how to create a more favorable working environment, whether in the office or at home. Lower-level human capital will feel appreciated as a result of this and a positive emotion will spread across the organization improving human capital productivity.

Finally, there is health. In this case, health includes both the physical well-being and mental health. To assess the well-being of human capital and ensure productivity, both the physical and mental health must be regarded at the highest level possible. Health is a vital issue that will decide the direction of an individual's life because one's life will be interrupted if the health is poor. If this

occurs, the organization's human capital will most likely be unproductive too. Thus, employers should be more sensitive and concerned about the health of human capital, especially in this current situation. They should choose a non-location method for the human capital to work in. If a job can be done from home, it is preferable for the employer to accept it because it reduces the danger of infection and, as a result, reduces concern among the human capital which in turn will ensure that the job is completed within the allocated time. This then does not impede productivity in the organization.

CONCLUSION

It is worth noting that there are many other factors that influence the productivity of human capital in any organization, regardless of industry. However, in the current environment, employers should pay attention to these three factors discussed here. This will indicate that employers at an organization have implemented resilient human capital management, which will benefit the productivity in the organization.

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WEBSITE QUALITY: ITS IMPACT ON THE USERS

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INTRODUCTION

The pandemic has swayed individuals to shift from traditional platforms towards online platforms in performing their daily routines such as working, teaching, learning, information searching, purchasing and others. When going online, most users are certainly looking for better website quality. This is due to websites being a company's front door to their business. Thus, the quality of the company's entrance is essential because it can either attract or retract users as well as buyers. Furthermore, it is remarked that website quality is a vital indicator in impacting users' behaviors; be it their intention, satisfaction or loyalty. Website quality contains indicators such as website design quality, system quality, and information quality. Website design comprises site navigation, appearance, and competency (Shchiglik & Barnes, 2004). System quality is the overall performance of the website. In comparison, information quality includes "accurate, timely and reliable information" (Shchiglik & Barnes, 2004).

Online business is a commercial transaction that comprises sharing information across the internet. It emphasizes on information and communication technology to allow the social and business activities among individuals, groups, and other businesses, using a collection of web pages known as the company's website. Online businesses should constantly improve their website quality, especially in gaining positive behavior towards their products and services, and in turn, generate a better brand image and returns. One of the online companies with a high-quality website is Amazon.com, Inc. (Brush, 2018). Design-wise, it leverages on eye-catching colors and visuals to create an engaging and seamless user experience. The simplicity of its interaction, and one-click purchase and shopping by voice on Alexa define the high quality of its website system. Quality information is provided by its products' detail pages and built-in search interface, with filters, category navigations and recommendations, which seamlessly adapt to users' contextual choices.

The disadvantage of not having a website of good quality is that customers will readily abandon their search if they encounter difficulties browsing or navigating a particular website. Churning from the current website to another company's website is just a click away. One way to prevent users from churning is by enhancing the website quality. Therefore, this paper aims to provide an insight into website quality towards users, especially on behaviors such as purchase intention, satisfaction, and loyalty. Practically, online businesses can benefit from these insights to further improve and enhance their website quality to generate more visitations, interactions, and purchases.

WEBSITE DESIGN QUALITY

A website's design quality is a quality assessed in terms of the navigational system and the website's appearance (Wilson et al., 2019). In the e-commerce market, the quality of an organization's website design plays a critical part in determining its success. This is critical because an internet site is a communication platform between the buyer and the seller. Compared to traditional businesses, where an organization can directly meet and communicate with a potential buyer through face-to-face interaction, organizations conducting their business within the online environment may not have an opportunity to meet their customers physically. The communication between these two parties will be maximized via the existence of a website. As a seller, they can interact with a buyer indirectly via a website, in which the seller posts information about the products or services they would like to put on sale. At the same time, the buyer views the website, browses and looks at the information posted by the seller and makes a decision on whether to proceed with the next transaction. Therefore, in a situation the customer is required to get further clarification of a product's description, they can do so over email, online chat and phone calls. A website's design quality develops a significant aspect in developing a good relationship and communication between buyer and seller. It is important to ensure that the buyer feels convenient to contact and is satisfied with the website design quality. Excimirey et al. (2013) mentioned that website design quality could be measured with six variables: information accuracy, clarity, completeness, ease of use, navigational quality, and color combinations. All these aspects are important in determining customers level of satisfaction and significantly influencing their behavioral intentions on the web.

SYSTEM QUALITY

System quality is paramount to convert the website server to attract customers where the system is manifested in a website system's overall performance. System quality can be viewed in two aspects: website design and interactivity (Hsiu, 2007). Website design can determine the extent of customers' perception of the online retailer while shopping online. Features in website design such as website usability, reliability, ease of use, access of convenience, visual appeal, fast check out, and layout consistency are some examples of website design (Hsiu, 2007; Huei et al., 2008). In addition, system quality can be viewed in terms of interactivity (Hsiu, 2007). Interactivity includes feedback mechanisms and multiple-choice purchasing decisions. Palmer (2002) stressed that user manipulation and utilization of the information provided through a website are significantly influenced by levels of interactivity. A website system's overall performance can be assessed by customer perceived degrees of user-friendliness in dealing with an online retailer. The features of the website interface should be attractive to become a medium for interaction between an online customer and retailers.

INFORMATION QUALITY

The quality of information can be valuable information to customers. Information quality provided by the website refers to a degree of overall information, measured by accuracy, informativeness, timeliness and relevance of information (Lin, 2013). Previous studies have shown that online customers are quite skeptical about providing their personal information to online retailers (Ajay & Potti, 2017; Lin, 2013). In this sense, information security on financial and personal data has become the most concern by the online customer. As Hsiu (2007) stated, information quality can be measured by two factors: informativeness and security. Ajay and Potti (2017) iterated informativeness as information relevance and completeness of the information. Initially, a customer visits the website as an information seeker and then tries to find the relevant product to be purchased. Thus, the quality of the information gained becomes the most important determining factor of a customer's buying behavior. This, in turn, affects customer satisfaction.

Evidence found from the study by Ajay and Potty (2017) is in line with previous literature where information provided by an online store has a significant effect on customer purchasing behavior.

CONCLUSION

These days, the website is not only a platform containing information regarding companies. Instead, today's website provides loads of valuable usage and dealings to attract users in performing online transactions. Using these three quality dimensions on website quality will create better website quality, leading to remarkable experiences from users and companies' perspectives. As discussed, the three quality dimensions have significant effects on users' behaviors that may influence their purchase intention, satisfaction and loyalty. Thus, online businesses should look into the website quality that may lead to enhancing the company performance.

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BRIEF HISTORY OF WAQF: THE OTTOMAN EMPIRE

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There was general agreement among scholars on the importance of waqf in modern Muslim society, where it can help reduce government spending and reduce the government's deficit. Directly, it has the potential to improve the growth of government investment. The waqf system will fulfill this function through voluntary donations from wealthy individuals. In a community with a more equitable distribution of wealth, voluntary donation is intended to benefit the community. During the Ottoman Empire, waqf had played a significant role in its socioeconomic growth prior to the 20th century. As a result of the waqf's funding, this empire's civilization was established. When the Ottoman Empire was in power, the imaret system[1] was developed and controlled by the waqf system. Most hospitals in the 11th century were funded by waqf funds.

Over a period of decades, the Ottoman Empire set a precedent for poverty eradication by waqf. In the past, the waqf of the Ottoman Empire was a major contributor to its economy. According to Saduman and Aysun (2009), Istanbul, Bursa, Edirne, Amasya, and Manisa are new districts of old cities formed by the waqf system. In addition, both researchers agreed that the waqf played a crucial role in the Ottoman Empire's rise to prominence. Senkaya (2012) mentions that the waqf built houses, shops, inns, storerooms, orchards, bakeries, and agricultural property in the eighteenth century. During this time, these establishments served approximately 30,000 people. In Istanbul, the Suleymaniye Kulliyesi, the Kirkcesme Water Channels, and the Selimiye Mosque are examples of waqf-financed public works. Waqf was granted for their construction in the years 1558, 1564, and 1574.

Selimiye Mosque
Source: Tapan (2020)

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[1]Imaret system is public soup kitchens established in the Ottoman Empire between the 14th and 19th centuries. Various types of people and unfortunate individuals received free food from the imarets (Singer, 2005).

Kirkcesme Water Channels
Source: Cermen (2017)

In spite of its benefits to society, the waqf institution was almost abolished from the middle of the 19th century to the middle of the 20th century. First was when a close friend of the Sultan mismanaged the lands of the Sultanate converted 90 % of Arab lands belonging to the states into waqf status. The second problem was the interference of non-local religious authorities such as France and Russia in the waqf welfare. To prevent religious authorities from interfering in the affairs of the waqf, Ottoman statesmen began to impose restrictions. However, due to Crimean War[2], the Ottoman Empire failed to regulate the intervention of external forces when the British demanded that foreigners be allowed to own Arab lands in exchange for an external loan to save the Ottoman Empire from bankruptcy. The situation became worst when Sultan Abdul Hamid was removed from his throne in 1909 which brought the western powers further attack on the waqf institution. At the same time, the Ottoman statesmen needed to control nationalism activities that threatened their powers. As such, the centralization of the waqf institution became a prominent agenda to the Ottoman Empire (Cizakca, 2000). Nevertheless, the centralization of the waqf had led to more misused and mistreated of waqf among the state officials.

In short, the Ottoman Empire's waqf scenario has left a mark on the 21st century. In the majority of Muslim countries, the waqf system has been plagued by corruption and mismanagement. The enormity of its problems leads to struggles in revitalizing it. Thus, many researchers are interested in the waqf management problems and have conceptually explored issues ranging from the management of the waqf. Countries such as Malaysia and Indonesia intensively put a lot of effort to transform their waqf institutions by looking into its management as well as its ability to reach the intended beneficiaries. As of present, there is a lot of new products/concept such as cash, share, and corporate waqf being introduced to society as a way to revamp the waqf institutions.

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[2]Crimean War is an alliance of France, the Ottoman Empire, the United Kingdom, and Sardinia defeated Russia in a war fought from October 1853 to February 1856 (Crimean War, n.d).

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HALAL FOOD SUPPLY CHAIN ISSUES IN MALAYSIA HALAL FOOD AND BEVERAGES INDUSTRY

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INTRODUCTION

The word halal can be defined as anything which is permissible in Islam and good for human beings (Rahman, 2007). The rule is based on Islamic law, which enables Muslims to determine if products or services are halal. Halal (permitted) and the prevention of haram (forbidden) is one of the practices of Islam. Halal also provides guidelines on how to specifically consume goods for Muslims based on Islamic values. Muslims may only eat halal, though haram is forbidden, and doubtful items must be avoided (Haleem, Khan, Khan, & Jami, 2020; Rahman, 2007; Yusuf Al-Qaradawi, 1999)

Halal supply chain is the management of halal network with the objective to extend the halal integrity from source to the point of consumer purchase (Standards Malaysia, 2019). According to Tieman (2011) maintaining a robust halal supply chain is a major challenge for all halal food producers, since the halal concept encompasses not only the sources of food ingredients, but also food processing and handling, packaging, storing, and delivering (Shah Alam & Mohamed Sayuti, 2011). Without a proper supply chain, there is no guarantee that halal products are truly halal at the point of consumption. Issues relating to halal, particularly on food consumption, have long been a source of contention. This paper attempts to address various issues in relation to halal food supply chain as well as indicate a gap in the literature and current practices.

LITERATURE REVIEW

Research on halal supply chain is generally recent. Based on a systematic literature review on the management of halal food, the findings suggest that the halal supply chain theme has less studies (Haleem et al., 2020; Mohamed, Abdul Rahim, & Ma'aram, 2020). Majority of halal food literature focuses on marketing topics such as customer knowledge, halal product views, and consumer purchasing behaviour (Ashraf, 2019; Awan, Siddiquei, & Haider, 2015; Elseidi, 2018; Karoui & Khemakhem, 2019; W. Khan, Akhtar, Ansari, & Dhamija, 2020; Soon & Wallace, 2017). Most of the current halal food literature in Malaysian context explores on market knowledge studies to better understand the halal product from consumers' perspectives and their purchasing behaviors (Amalia, Sosianika, & Suhartanto, 2020; Azam, 2016; Marmaya, Zakaria, & Mohd Desa, 2019; Wibowo & Ahmad, 2016). Halal supply chain theme only focusses on the analysis of halal logistics (Abid Haleem et al., 2018; Zailani, Iranmanesh, Aziz, & Kanapathy, 2017) and halal principles in the supply chain (M. I. Khan, Haleem, & Khan, 2018; Tieman, 2015; Wahyuni, Vanany, & Ciptomulyono, 2019)

This paper defines Halal Food Supply Chain (HFSC) as the process of managing halal food products from point of origin to point of consumption, involving various parties ranging from suppliers to end-users. Halal food should be wholesome with, safe, nutritious, non-poisonous, non-intoxicating or non-hazardous to health (Soon, Chandia, & Regenstein, 2017; Tieman, 2020). The major purpose of HFSC is to ensure that the halal status of a particular food product is maintained throughout the full supply chain process. The process can be complicated and

extensive since halal items must be prepared to a specific standard of quality and adhere to strict criteria to maintain halal standards and integrity throughout the supply chain. The possibility of product cross-contamination can occur throughout the entire supply chain processes at various stages particularly during sourcing, processing, handling, packaging, storing, and delivering (Mohamed et al., 2020; Tieman, van der Vorst, & Ghazali, 2012)).

FOOD AND BEVERAGES INDUSTRY

Global halal food industry has been recognized as the new engine of economic growth and is now one of the fastest growing markets globally. By 2030, the global halal market is expected to grow to USD 5.0 trillion and this industry values USD 560 billion a year with a growing rate of 20% (HDC, 2019). The increase in global halal food expenditures can be translated into increased purchasing power, implying that the halal food market is a potentially competitive field. As Muslim populations grow and spread around the world, so does the global demand for halal food products. According to the Pew Research Centre report, by 2050, the Muslim population across the world is expected to reach 2.76 billion, or 29.7% of the world's population (Pew Forum On Religion And Public Life, 2009).

At the global arena, Malaysia emerged highest in the annual Global Islamic Economy Indicator (GIEI) for year 2020/21, its eighth year in a row and among the top countries that have the best developed ecosystem for halal food and beverages industry. Malaysian halal industry also experienced a positive trend in terms of the contribution to Malaysian GDP with approximately 7.0 per cent for 2019 and 7.4 per cent in 2020. By 2025, the revenue is expected to show an annual growth rate (CAGR 2021-2025) of 11.1%, resulting in a projected market volume of USD 156 million and the average revenue per user (ARPU) is expected to amount to USD27.88 million (Dinar Standard, 2020). The number of Malaysia's halal exports also experienced a gradual increase from 2010 to 2019. The domestic market for halal products is worth USD 70 billion and it is expected to reach USD150 billion by 2030 (HDC, 2019).

Malaysian halal industries were established in 1974, when the Department of Islamic Development Malaysia (JAKIM) issued halal certificates. Over the years, the Malaysian government has provided unwavering support for the development of the halal industry through the establishment of the Halal Industry Development Corporation in 2006 and Halal Industry Master Plan (HIMP). Furthermore, 14 halal parks throughout Malaysia are also developed by the government. From 2010 to 2017, the total investment in Halal Park has reached RM13.3 billion (HDC, 2019). This underlined the government's strong desire to make Malaysia as the worldwide halal hub and the industry's leading country (Times, 2020)

ISSUES IN MALAYSIAN HALAL SUPPLY CHAIN

The development of a well-trusted halal food supply chain relies on halal integrity. When integrity is regularly monitored, halal assurance can be achieved. Integrity can be defined as the process by which the verified food has complied with the description provided on the label (Ahmad & Shariff, 2016)

Halal food manufacturers are required to maintain their integrity as the primary effort to prevent consumer fraud regarding the halal quality of their products. Halal food manufacturer need to ensure that the integrity of halal products is not jeopardised as the supply chain processes progress from upstream to downstream, all the way to the point of consumption. (Tieman, 2011; Tieman et al., 2012). Halal customers are also concerned on the status of halal food as most food products come from various parts of the world like non-Muslim countries. In the supply chain activities, there are several critical areas which have the potential to contaminate with non-halal products. They wonder whether non-halal materials are mixed with the materials of halal food products (Ab Talib, Pang, & Ngah, 2020; Aliff et al., 2015; Haleem, Khan, & Khan, 2019).

Generally, the halal food supply chain issue can be divided into three (3) main categories:

a.   Product Segregation Issues

Segregation is needed throughout the supply chain to ensure that halal products are protected throughout. Diverse stages of the supply chain, such as transportation and storage require segregation system. Halal certification by JAKIM is thus required of all major supply chain players, including producers, processors, dealers, suppliers, and retailers. It must be used in combination with the policy of physical segregation under The International Halal Logistics Standard (IHIAS 0100:2010). According to Karia (2019), some manufacturer still fail to obtain their halal logistics certification due to high initial cost and insufficient resource-capability for the implementation of halal logistics.

b.   Tracking and Traceability Issues

Traceability refers to an object's ability to follow its history, application, or location. From a halal standpoint, the supply chain integrity is predicated on its lack of contamination with haram, and traceability plays a vital role in ensuring halal integrity. RFID (Radio Frequency Identification) technology as a tracking tool can assist in improving supply chain, lowering distribution costs, and integrating the delivery system with the inventory control system.   However, there are still insufficient information technology support for database and information system when applying traceability system in Malaysian scenario (Aliff et al., 2015; Haleem et al., 2019)

c.   Halal Certification Issues

Although the government has been putting a lot of efforts and initiatives in supporting Malaysian halal market, halal food manufacturers are still a little bit slow in responding to establish their halal certification. According to Halal Industry Development Corporation (HDC), in 2018, there are about 200,000 companies in Malaysia involved in halal related businesses but only 8,000 companies have halal-certification which 1,800 are MNCs and 1,300 are (SMEs). Low levels of awareness and lack of concern about the implementation of the halal label are the two major factors that justify the scenario of manufacturers are still reluctant to apply for halal certification (Adha, N.', Hamid, A., Shahwahid, F. M., Othman, N., & Saidpudin, W., 2017).) There are some cases where the JAKIM had to suspend or withdraw the halal certification approved to manufacturers due to non-compliance to halal standards. For example, in 2020, the "Malaysian Meat Cartel Scandal" tarnished the halal food industry's reputation after JAKIM had uncovered a fraudulent halal certification process. From a consumer's perspective, this dispute has created doubt and scepticism.

Based on the facts and circumstances, the main issue for Malaysian halal food manufacturers is ensuring halal food remain halal throughout the entire development and distribution process. Halal food manufacturers needed a reference in their halal-food supply chain design and framework to boost their customers' confidence and satisfaction levels.

CONCLUSION

Today, as the world's Muslim population grows, so does the demand for halal food products. In the Malaysian context, consumers have always needed much more assurance that the halal food they consume are indeed halal. Globalized supply chains had increased the complexity of halal food integrity. The possibility of halal food becoming non-halal increases when the food travels a long distance and passes through many handling points. This can be a critical issue if the parties involved in the supply chain process do not fully understand the concept of halal and the importance of halal integrity. These will lead to dissatisfaction of halal food consumers.

Malaysia's food and beverages industry faces considerable challenges. However, the extent of the halal supply chain in the Malaysian food and beverages industry, seems to be mostly unknown. In practice, do halal food manufacturers really extent the halal throughout their supply chain activities? Consequently, understanding manufacturers' capabilities to adopt halal supply chain is essential to be evaluated and it is also important to have some information regarding the adoption of halal supply chain among halal food manufacturers.

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SOCIAL ENTERPRISE: NEW WAY TO DO BUSINESS IN MALAYSIA

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Commercial enterprise was set up with the primary aim to get returns in terms of profit. However, for social enterprise, business solutions are used to solve social issues. Chandra et al. (2021) found that millennials are increasingly interested in social entrepreneurship as a career option. It is an approach by start-up companies and entrepreneurs to develop, fund, and implement solutions to social, cultural, or environmental issues. This concept may be applied to a wide range of organizations, which vary in terms of size, aims, and beliefs.

Social entrepreneur is a kind of business entities who concern and not about the profit but at the same time give good return to the society. A previous study by Germak and Robinson (2014) found that social entrepreneurs were motivated to engage in social entrepreneurship by a desire to benefit society, which is a key characteristic of public service motivation. In addition, another study found that entrepreneurial intention is highly predicted by entrepreneurial self-efficacy when a strong perception of fit with entrepreneurship is attained. In contrast, regardless of entrepreneurial self-efficacy, if one perceives a low level of fit or no fit, entrepreneurial ambition will be low (Hsu et al., 2019).

Social entrepreneurship has its own uniques qualifications (Miesing, 2020). Among of them are the accountability to society, not private shareholders; they are mission-focused, not profit-driven, reflect their values; and foster social and environmental innovation to solve problems. Social entrepreneurs are accountable to the public, not only to the investors. So they need to get things done despite obstacles and inherent disadvantages by innovating and being creative.

In Malaysian Social Enterprise Blueprint 2015, it is estimated about 100 social enterprises functioning in the country and choose to be in the areas of education, poverty, rural development, environmental sustainability, employment for marginalised and at-risk youth. They are largely driven by isolated communities in specific geographic region or a particular theme. Social enterprise can be registered as sole proprietorship and partnership as it is the cheapest and convenient way to start a business. However, registered as society, charitable or non-profit entities also advisable since it can gain tax benefits and government incentives.

Social Entrepreneurship Impact and Finance (SEIF) is a team that looking forward for impact-driven entrepreneurs in Europe. Based on SEIF (2016) data, during the business plan competition that seeks to identify and award entrepreneurs who are innovative in tackling the world's pressing social and environmental problems, it is found that average age of applicant for that award was 34 years and most CEOs and founders were born in 1990s. This is due to social entrepreneurship give opportunity to young people to think differently about business model and financial management, as well as investing in social capital and getting return on their social goals.

This new way of looking at business and social problem also has attract young people where they can be more flexible and freer to corporate organization, join an open minded teams where their ideas will be discussed and can work in niche areas and create different atmosphere with enthusiastic colleagues and innovation appeal (SEIF, 2016). According to Adriana et al. (2020), youth involve in social entrepreneurship are related to their passions, pro-activeness, risk attitude, innovativeness self-efficacy, inquisitiveness, empathy and perseverance.

Various agencies whether government or non-government agency begun to realize the function of social entrepreneurship activities to the social-economic development although social entrepreneurship is quite novel in Malaysia, (Raudah et al., 2018). Socio-economic development of the country has been indirectly contributed by the various social- entrepreneurship activities.

In Malaysia, social enterprise is defined as *'business entity that is registered under any written law in Malaysia that proactively creates positive social or environmental impact in a way that is financially sustainable.'* (Social Enterprise Accreditation (SE.A) Guidelines, 2019). Social enterprise has also attracted attention from governments where they interested in promoting this activity in their countries (Swanson & Zhang, 2014).

The Social Enterprise Accreditation (SE.A) was documented to verify the status of social enterprise in Malaysia. This will open opportunities to an Accredited Social Enterprise to get access to various support systems available. There are three main criteria for accrediting social enterprises, as stated in Table 1.

Table 1
Main criteria for accreditation

Impact	Clear social and environmental goals that led towards positive impacts.
Contribution	Resources are allocating to the social and environmental mission.
Sustainable	More than half of total revenue is earned through business activities to indicate the enterprise financial sustainability

There are four criteria in the accreditation guideline in Table 2. An enterprise must meet at least one of the following requirements to be designated as an accredited social enterprise.

Table 2
Accreditation requirements

51%	workforce is from target beneficiary groups; and/or
35%	business cost is channelled towards providing income, training or subsidised goods or services to target beneficiary groups; and/or
35%	raw materials or production source goes towards achieving environmental goals; and/or
51%	profits should be allocated towards achieving social/environmental goals

Source: Social Enterprise Accreditation (SE.A) Guidelines (2019)

This social entrepreneurship is often associated with the efforts of the government and non-governmental organizations (NGOs) in changing the economic status of the poor. The government supports and encourage social enterprises mainly to the youth and involvement in volunteer activities. Besides the accreditation requirements, the social enterprise also creating jobs fast, which has increased from 2017 to 2018 by 23 percent for full-time employees and by 33 percent for part-time staff (ESCAP, 2019).

Referring to Table 3, year 2020 has recorded 22 out of 202 enterprises had been accredited as a social enterprise. It is expected that more social enterprises will be accredited in the near future so that more benefits will be for the development of community and environment. According to Raudah et al. (2018), social entrepreneurship program in Malaysia affects the social impact on community development; economic access and poverty eradication; environmental sustainability

and energy; education; youth development; differently-abled; health care and nutrition; art, media and culture; animal welfare and conservation; water and sanitation and rural development.

Table 3
List of accredited social enterprises in 2020

Athena	MaidEasy
APE Malaysia	Masala Wheels
Biji Biji Initiative	Me.Reka
Dialogue in the Dark Malaysia	MYReaders
Earth Heir	Nazkids
Drop & Wash	Projek 57
Eats, Shoots & Roots	Seven Tea One
EPIC Homes	Silent Teddies
Generating Opportunities for Learning Disables (GOLD)	Suri
Komuniti Tukang Jahit	Tanoti
Langit Collective	WormingUp

Source: Ministry of Entrepreneur Development. (2020)

Measuring the impact and performance of social entrepreneurship activities is the most challenging part for practitioners and researchers (Mair & Noboa, 2006). Essentially, it is quite difficult to measure the impact in social-economic, to the environmental and the social effects but it is not impossible. Bagnoli and Megali (2011) found that there are three categories of social entrepreneurship performance which are (a) the performance of the economic-financial, associated with the general performance like profits and value-added and analytic results; (b) social effectiveness to measure the quantity and quality of work carried out and to identify its impact on the intended beneficiaries and the public; and (c) institutional legitimacy, to verifying conformity with law and mission statement. Thus, the impact can be seen from economic and social views.

Finally, the growth of social enterprise in Malaysia has indicated that more entrepreneurs are concerned about the opportunity to explore a new way of doing business that impacts the community and environment. Most of the social enterprises have created employment opportunities within their communities, support vulnerable groups, and improve the wellbeing of an existing community (British Council, 2019). Since social enterprise in Malaysia is vibrant and growing, they can be encouraged to thrive with more support from the government and private sectors. By having the accreditation requirements, it is hoped that it can develop knowledge about the career as a social entrepreneur, especially among youths and hopefully, it will contribute substantially to the society and economic growth of the country.

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THE ADVANCEMENT OF HUMAN RESOURCE MANAGEMENT IN THE NEW AGE

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ABSTRACT

COVID-19 pandemic has greatly influenced how countries deal with it and simultaneously, it has impacted organizations in various ways too. Organizations have no choice but to adapt to the changing environment. One department that is highly affected by this pandemic is the human resource department. If previously, various responsibilities have been done in the traditional ways, now they have to be conducted in more modern and technologically advanced manners. When dealing with personnel, many considerations have to be done to ensure all parties are prepared to face the changes. This article highlights the impact and changes that the human resource department has to modify in order to keep the employees safe but also to ensure that the running of the organization is not interrupted to warrant the longevity of the organization.

Keywords: Human resource; selection; training; employer branding; workplace.

IMPACTS OF THE PANDAMIC IN HUMAN RESOURCE PRACTICES

In this current situation, the human resource department has to adapt to the state of affairs at hand which is the COVID-19 pandemic. When the recession took place in 2008 – 2010, it was the finance or the IT department that had to play its role. However, in this new age, the HR Department has to significantly adapt to the present situation (Collings, McMackin, Nyberg & Wright, 2021). Looking back, people used to work in the office from 9am - 5pm; hiring and training were done face-to-face but currently, most of these human resource tasks need to be conducted online. Other than this, HR needs to consider workers' welfare, company positions, and what they can do to serve the society and many others. Therefore, several huge impacts in the new millennium are taking place in today's HR practices which details are discussed below.

SOCIAL MEDIA AND EMPLOYER BRANDING

In recent years, to have a sustainable competitive advantage, the employer brand has become an imperative basis. There is increasing evidence that employers need to place greater emphasis on communication with talented young people (Byrd, 2021). Jobseekers usually have minimal information and imprecise knowledge and experience about a job and organizational characteristics in the initial phase of the recruitment process, and the brand of the employer becomes significant (Byrd, 2021). Nowadays, prospective applicants search for information about future employers by using their recruitment websites and social media. The existence of social media has enhanced a company's ability to showcase their values and culture (Li, 2020).

Regular daily post become one of the common ways in promoting comprehensive programs while at the same time, promoting their workplace environment and team spirit. According to Li (2020), jobs applicants may provide their reviews in the comment section or ratings provisions or even anonymously write or share their thoughts on their work environment. These practices have

significantly helped new trainees to know more about their future company. They specifically look at the organization's online reputation as well as what other past and present workers have said about their experiences. Therefore, this is a new path that the HR Departments should embark on so that their organization can be at par with others.

FUTURE HIRES AND MODERN CONVENIENCE APPLICATIONS

Besides that, in this new age of working, there has been changing rules on HR responsibilities. Li (2021) stated that in the new epoch of human resource, recruitment process could be accomplished either physically or non-physically. Although many people still have the mindset that recruitment should be done professionally, the reality is somewhat different. Nowadays, many organizations have taken a step forward in their efforts in becoming closer to their target market (Byrd, 2021). The organizations can be found on Facebook, Twitter, LinkedIn, and even Instagram. Work opportunities, announcements and labor force needs can be found anywhere easily. Practices that were impossible before the COVID-19 pandemic, now have become the new norms such as to hire, train and even attend to queries and complaints via live communication applications like Google Meet, Zoom or Webex. These platforms are currently used to perform the recruitment process, hold meetings or even conduct seminars and trainings. Thus, the HR department should increase these efforts as they are not only less costly but also cater to larger audiences from diverse places. This is to ensure the organization is relevant and can sustain its place in the market.

TECHNOLOGY AS THE CORE OF HUMAN RESOURCE GIVEN THE SHIFT TO REMOTE WORKING

Prior to COVID-19 pandemic, technology was used in certain part of the human resource tasks. It is more relevant now when remote working is here to stay. If in the past, employees were grumbling about their uncomfortable 'online' working condition, today as many as 3 of 5 employees want to keep working remotely whenever the situations are possible (Li, 2020). Considering people today have lived along with technology and it has become a necessity for the people, it is important to acquire some skills in dealing its intricacies. Consequently, by taking the fact they have to work remotely with the new regulations imposed by the government for controlling the infections of the viruses, it has made them comfortable and indirectly become used to managing their work day by day from home. Therefore, the HR teams need to familiarize themselves with the new scenario in working (Li, 2020). For the usual work activities, managers need to connect to their employees by messaging through the WhatsApp group, Telegram or any other online communication medium. The assessments and feedback surveys could be forwarded and received via for example, the google form method. Managers could still monitor their employees as the tasks could be submitted in a timely manner. Therefore, managers could take actions efficiently and decisively.

CONCLUSION

From the review above, it is noticeable that the HR function has go beyond its limitations. They are no longer serving themselves only; rather, they serve numerous groups and areas with their focused knowledge and capability. Retorting to the encounters of an altered setting means that provision to their shareholders is now straight-forwardly connected to their readiness as a community of preparation to be open, adapt to adjustment, to evaluate and adjust, to try out fresh ideas, and to learn (Byrd, 2021). Consequently, HR needs to adapt to the rapidly changing technological environment and embrace the changes to establish the organization's place in the fast-shifting environment.

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VOICE OUT OR KEEP SILENT: DOES IT REALLY MATTER?

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In an organization, the leader and employees play a vital role to ensure the objectives, vision and mission of the organization can be achieved. The relationship between these two groups is something unmeasurable and is always interesting to be highlighted because failure in bringing good relationship between these two parties may eventually lead to job dissatisfaction and may also lead to high workers turnover.

The successful relationship between these two parties is usually very much related to the satisfaction of workers in the organization. Job satisfaction here can be measured through the nine areas including pay, promotion, supervision, benefits, rewards, operation procedure, coworkers' relations, work itself and communication (Spector,1985).

From the nine areas highlighted, the area focused in this paper is on the communication and this refers to communication between the leader and subordinates which is the voice. We must have heard of this statement "no news is a good news", and when transplanted into how management look into this matter is that when there is no respond meaning everything is good and acceptable at all levels of the organization. Does this really mean that keeping silent is good or is there any other factors of employees' attitudes of keeping silent?

In this paper, we will try to look at the concept of employee's voice and silence and the leading factors. Employee voice is informal and discretionary communication by an employee of ideas, suggestions, concerns, information about problems, or opinions about work-related issues to persons who might be able to take appropriate action, with the intent to bring about improvement or change (Detert & Burris, 2007; Morrison, 2011; Tangirala & Ramanujam, 2008; Van Dyne & LePine, 1998). Thus, it depicts the process of communication from lower to upper level and the communication can be in many forms from giving suggestions to the extent of expressing their concerns to the top management. The definition also implies how the upward management takes action towards the voice raised up to them. In contrast to employee's voice is the employee silence which implies the opposite character of voice.

Employee silence on the other hand is the action of employees who refuse to voice out and choose to remain silent despite they may have feedback or criticisms to share. Although chances are given, they choose not to say anything over matters within the organization to individuals who might be able to take action. These are people who are not engaged in voice and may instead choose to be silent. Looking at the action, it is interesting to know the reason behind, is it because of the employee's unwillingness to be engaged or is it because of fear of the consequences.

Table 1

Variables that can motivate or inhibit voice

	Motivators	Inhibitors
Individual dispositions	Extraversion Proactive personality Assertiveness Conscientiousness Duty orientation Customer orientation	Achievement orientation
Job and organizational attitudes and perceptions	Organizational identification Work group identification Felt obligation for change Job satisfaction Role breadth Control or influence Organizational support	Detachment Powerlessness
Emotions, beliefs and schemas	Anger Psychological safety	Fear Futility Image or career risks
Supervisor and leader behaviour	Openness Consultation Leader-member exchange Transformational leadership Ethical leadership Leader influence	Abusive leadership
Other contextual factors	Group voice climate Caring climate Formal voice mechanisms	Job and social stressors Climate of fear or silence Instrumental climate Hierarchical structure Change resistant culture

Source adapted from 2014 Annual Review of Organizational Psychology and Organizational Behavior

Table 1 highlights on the factors that motivate employee whether to speak or remain silent. Factors that motivate employees to speak were highlighted in column two under the motivators and factors that hinder employees to speak is highlighted in column three under inhibitors. The main concern in the table is on the factors that inhibit employees to voice out their opinion. For example, superior and leader behavior as highlighted in the table that is related to abusive leadership can be an alarming situation of how a leader's character can shape respond received from employee. Continuous feeling of being abused may lead to employee refused to voice out their opinion and leading to an autocratic style of leadership.

After looking at the factors that motivates and inhibits employees to speak, it is very interesting to look further on the effects of silence. As mentioned by (Morrison & Milliken,2000) significant level of silence can affect an organization such as high level of employee stress, dissatisfaction and disengagement which in the end may lead to undermine performance and retention. Bagheri (2012) mention that involvement of employees may encourage people to have the feeling of belongingness and can encourage them to speak freely. Thus, having an atmosphere that creates employee involvement with the management can also create relationship and better communication between the superior and subordinates.

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TAWARRUQ AS AN ALTERNATIVE TO AR-RAHNU STRUCTURE

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INTRODUCTION

In Malaysia, pawnbroking was introduced by Chinese Hakka from China in the 15th century during the Sultanate of Malacca while trading in Malacca (Mohamad Shukri et al. 2006, Abdul Razak 2011, KPKT 2020). The business starts to grow well, and back in 1871, the Pawnbrokers Ordinance 1871 was introduced by the government. The ordinance was later repealed and replaced by the Pawnbrokers Ordinance 1898 (Wan Abdullah, 1999). To create standardization and harmonization with all the states in Malaysia, the Pawnbrokers Act 1972 and Pawnbrokers Regulation 1972 have taken their place. These acts are under the supervision of the Ministry of Housing and Local Government (KPKT). Currently the latest act governing this industry is Financial Service Act (FSA) 2013.

The pawnbroking industry has continuously flourished with ar-rahnu in 1992, which was two decades ago. It was established as an alternative for Muslims other than the conventional pawnbroking. The private and state government have started to introduce ar-rahnu to the society especially to the Muslims even without any specific ruling governing on it. It's now has become a profitable business as more banks and non-bank financial intermediaries start to add ar-rahnu in their business line. The earliest effort was started by Muassasah Gadaian Islam Terengganu by Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM) (Othman et al, 2013). Besides, Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM) also putting their effort to offer ar-rahnu in Malaysia. In addition, Majlis Agama Islam Kelantan has also established Kedai Ar-Rahnu (KAR), a subsidiary company of Permodalan Kelantan Berhad in the same year.

In Malaysia, the ar-rahnu operates based on different conduct and guidelines depends on the institutional category. There are four types of ar-rahnu institutional categories, namely banking institution, non-bank financial intermediaries, cooperative and state link companies. These institutions are governed by different rulings for their ar-rahnu operations. For instance, Ar-Rahnu Bank Islam and Ar-Rahnu Bank Muamalat are under banking institution category and regulated under the Islamic Financial Service Act 2013. Ar-Rahnu Bank Rakyat and Ar-Rahnu Agrobank are non-bank financial intermediaries regulated under the Development Financial Institution Act 2002. Ar-Rahnu YaPEIM Berhad and Pos Ar-Rahnu Berhad are the examples of cooperative institution category under the Societies Commission of Malaysia (SKM), and the last type is state link companies such as Ar-Rahnu Express, Muassasah Gadaian Islam Terengganu (MGIT), regulated by the Ministry of Housing and Local Government (KPKT) (Shah & Yaacob, 2017).

Ar-Rahnu is the best alternative to personal financing, and this micro-financing allows society to acquire immediate fund compliance with the syariah and the law (Azman et al. 2016). In Malaysia, the 77th Muzakarah of the Fatwa Committee of the National Council for Islamic Religious Affairs held on 10-12 April 2007 has accepted ar-rahnu with the following conditions; i) Sources of working capital for Islamic pawnbrokers (ar-rahnu) must be obtained from Islamic banking or sources that are halal and free from riba, gambling and gharar and other activities that are not in accordance with shariah requirements, ii) Holders of ar-rahnu must take out Islamic insurance (takaful) coverage and must not be involved with conventional insurance; iii) If the collateral is lost or stolen or destroyed, etc. the holder of ar-rahnu shall pay compensation for the balance of the value of the collateral at the time it is assessed; iv) ar-rahnu holders are encouraged to appoint an internal syariah advisory panel to monitor ar-rahnu's operations and activities. In addition, ar-rahnu structure combines several syariah contracts, including qard hassan, wadiah yad dhamanah, ujrah, and ar-rahnu. All these contracts are structured together to offer the ar-rahnu services to the customers.

However, in 2020 the ruling made in 2017 is now repealed and replaced by the new ruling, even though the ruling has been used for more than 14 years by the industry. Based on the continuous research made by the various scholars, it is found that the combination of few elements in operations of ar-rahnu structure are no longer complying with the Syariah. The SAC 194th meeting on 25 June 2019 has concluded that the former structure of ar-rahnu is prohibited starting on 1 February 2020. Therefore, most of the players are now offering new structure for their ar-rahnu product like ar-sarf and tawarruq. In table 1, we can see most of the ar-rahnu operators are using the tawarruq contract. Therefore, the objectives of this paper is to highlight the issues that makes the former ar-rahnu structure is no longer syariah compliance and why the tawarruq contract is taken as one of the best solutions for ar-rahnu contract.

Table 1
List of ar-rahnu operators with tawarruq structure

No.	Institution	Ar-rahnu structured based onTawarruq
1.	Bank Islam Malaysia Berhad	✔
2.	Bank Muamalat Malaysia Berhad	✔
3.	Co-opbank Pertama	✔
4.	Agrobank	✔
5.	Bank Kerjasama Rakyat Malaysia Berhad	✔
6.	Ar-Rahnu YaPEIM	✔
7.	Ar-Rahnu POS Malaysia	✔
8.	Ar-Rahnu TEKUN	✔
9.	Ar-Rahnu Koputra	✔
10.	Ar-Rahnu Koop Sahabat	✔
11.	Ar-Rahnu PKB	✔
12.	Ar-Rahnu KPKNK	✔
13.	Koptown Ar-Rahnu	✔
14.	Kobanas Ar-Rahnu	✔
15.	My Ar-Rahnu Koguru	✔
16.	Ar-Rahnu KPDRM	✔
17.	Ar-Rahnu Express	✔

Ar-rahnu is a contract of pledging a security which is binding if possession of the pledge has taken place. It is an arrangement whereby the asset is placed as a collateral for the financing.

There are several contracts used in ar-rahnu structure. First, al wadiah yad dhamanah is a safekeeping contract where the bank guarantees to safe keep the asset in a safe place and will charge the customer for services rendered in keeping the asset (ujrah). Second is qardhul hasan or benevolent loan whereby the customer is only required to pay the amount borrowed and this is done without any of the elements forbidden by the syariah like riba, gharar and maysir (Faizal et al., 2017). Next, is ar-rahnu where the applicant will be required to place asset as collateral for the loan extended by the bank. The modus operandi of ar-rahnu structure as in figure 1.
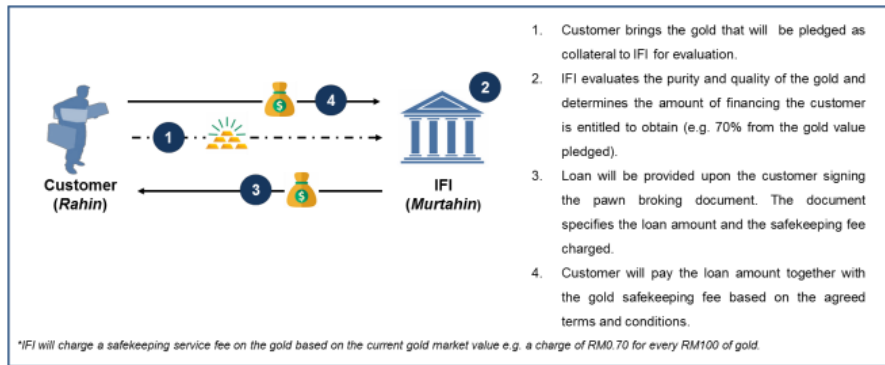
Figure 1: Modus operandi of ar-rahnu structure by NSAC BNM

Tawarruq is a contract of commodity murabahah which means selling commodity at cost plus profit. For this ar-rahnu contract, it is a combination between tawarruq and ar-rahnu. The modus operandi of the contract as in figure 2.
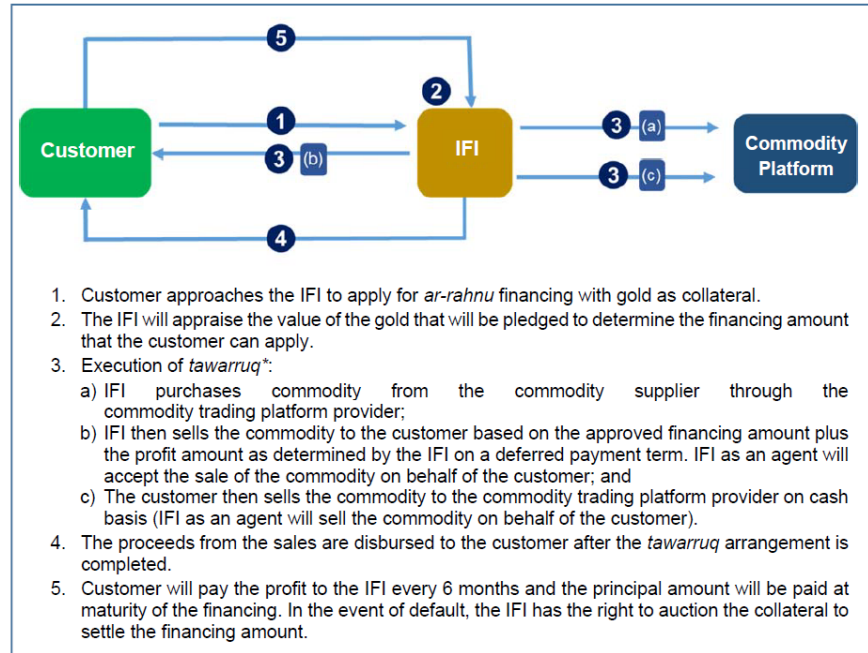
Figure 2: Modus operandi of ar-rahnu structure based on tawarruq by NSAC BNM

TAWARRUQ: THE NEW AR-RAHNU?

Since the inception of ar-rahnu, it has always come with issues and debated by the scholars. There are several syariah issues in the existing ar-rahnu contract highlighted by (Ahmad et al.,

2019). These include conflict in the essence of the combined contract, custodial fees, and benefitting from the marhun. In addition, Ghani and Abdullah (2006) also mentioned on the issue of the combination of contract that makes it not syariah-compliance. Bahari et al. (2015) also found some syariah issues on existing ar-rahnu structure related to pawned item, amount of financing and safe keeping charge. Nevertheless, sale contract with loan, qard jar mafaah, combining ar-rahnu and wadiah on the same subject matter, guarantee in a wadiah contract and bay wafa are among issues identified by Abdul Khir et al. (2013). Therefore, the main issue in this structure is related to the combined contract. The SAC 194th meeting on 25 June 2019 ruled that current ar-rahnu products offered based on a combination of qard (loan), rahn (collateral), wadiah (savings) and ujrah (savings) contracts did not meet syariah requirements.

According to NSAC BNM, this combination issue is related to two syariah concerns namely qard jarra naf'an and bai' wa salaf. Qard jarra naf'an exists in ar-rahnu when the customer must pay for safekeeping fee when they pledge the jewellery as a condition of the contract. Here, ar-rahnu is interest free loan, but it has a condition to pay for the safekeeping fees. In addition, there are some ar-rahnu operators that provide two kinds of safekeeping fee, one for keeping the gold only, which charges lesser on safekeeping fees and the other one with higher charge when the depositor borrows money by pledging the gold. Therefore, safekeeping fee that relates to the loan gives rise to qard jarra naf'an. This element is prohibited in syariah as it is a loan that gives benefit to the lender. Also, bai' wa salaf rises when the operators combined the pledge and loan contract together in ar-rahnu structure for the profit and this is against the objectives. The real problem arises when the combination of the contract comes with a stipulating condition which it becomes a compulsory borrowing with payment. Hence, it comes with an element of profit, and it leads to the essence of usury. One of hadith Rasullullah SAW highlighted on bai' wa salaf which forbids loans combined with buying and selling. For example, Ani lent Minah RM2000 with no interest, but Ani required that Minah must buy a watch from her for RM200 in instalments. This was forbidden by the Prophet SAW because it leads to riba. Both activities are not wrong, but it should be separated and not to become the condition of the contract. If Ani says, "you can borrow, but you have to buy our product for RM200", then this is prohibited.

However, due to the new resolution made by NSAC BNM regarding syariah non-compliance of ar-rahnu structure based on the safekeeping method, most of operators have shifted and taken initiatives on ar-rahnu based on tawarruq to ensure they are compliance with syariah and offering legit Islamic product to customers especially to the Muslims. Tawarruq is basically an arrangement of several sales contract to obtain cash. The details modus operandi is shown in figure 2. Tawarruq contract is when one party buys commodity by instalments from another party at a higher price, then sell cash to a third party at a lower price. Based on the NSAC ruling, they have come into consensus that profit generated from the tawarruq sales is in line with syariah. In addition, combination contract of ar-rahnu and tawarruq is not associated with qard jarra naf'an and bai' wa salaf. Ar-rahnu contract in this structure is permissible as well because it will safeguard the interest of operators in the event of default.

CONCLUSION

The constant research and efforts made by the scholars, researchers and academicians allows betterment of Islamic banking product and services. The proposed modus operandi by NSAC BNM is intended to replace the existing ar-rahnu structure used by the ar-rahnu operators. The main issues on the existing ar-rahnu structure is the combination of the contract where it is having the element of qard jarra naf'an and bai' wa salaf. The new ar-rahnu structure based on tawarruq has eliminated these elements and apparently this is a structure that the operators need to adopt. The improvement in ar-rahnu structure based on tawarruq will enhance the product in Islamic banking system.

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A SNAPSHOT OF HIGH-PERFORMANCE ORGANIZATION (HPO)

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INTRODUCTION

In creating and sustaining a growth of organization, many issues are discussed at all levels, either the lower level in the organization, middle or even at the highest level of management in the organization. The success of the organization is definitely the interest of all employees as it has direct impact towards the employees' career, rewards and satisfaction level. The interest and concern have led to the discussion on the High Performance Organization.

What is High Performance Organization

High Performance Organization (HPO) is a conceptual framework for organizations to lead, improve and sustain organizational performance. As mentioned by Rojien et al., (2017), the characteristics of HPO will show and direct on how an organization would be able to achieve better results as compared to its competitors. The same was pointed by Thorthon (2020) where he mentioned that a HPO would have better result and outputs which reflect in high revenue and profits, higher rates of customer satisfaction, high demand in investment, high employee retention, lower turnover rates and higher employee engagement.

It is also highlighted that a HPO is an organization which is able to adapt to the changes and continuously work on improving its core competencies.

Who and what creates High Performance Organization?

A HPO is easily spot; nevertheless, to create one is a challenge (Remy, 2015). In creating a High-Performance Organization, everyone who is in the organization has a role to play. Nevertheless, it starts with the leadership in the organization itself.

It was mentioned that leaders need to cascade the direction as well as the strategy which they have created for everyone in the organization.

Leaders need to be transparent in all decisions, strategies and operational metrics and performance measurement in the organization. This is important as it will give a broad idea which will allow the employees to appreciate the strategies created. Besides, top management together with the line leaders and the employees need to align all activities and work process to the strategy and objective of the organization itself (Remy, 2015).

Likewise, the ability to focus on critical goals and adapt to changes, are among the many attributes which a high-performance organization needs to have.

As for leadership style, Mustadza (2020) mentioned that leaders need to allow and create a work environment which fosters and encourages creativity as well as empowerment. Therefore, an autocratic leadership style is not advisable as it will hinder employee from thinking differently. Laissez-faire leadership style is also not recommended to be implemented in HPO as employees need constant guidance and motivation just to ensure that all employees are running on track heading to the organizational objectives (Mustadza, 2020).

In addition to that, employees need to take the responsibility to understand and appreciate their contribution to the work processes in the organization. This would create ownership towards the organization. Besides, employees are required to be both resilient and flexible (André de Waal, 2013). Similarly, employees need to be curious always and find ways on how to improve their contribution to the organization. In an overall, all employees need to have the winning spirit and a corresponding behavior as this would allow employee to be alert and respond to changes better (Stoppelenburg, 2016).

CONCLUSION

In a nutshell, High Performance Organization depends heavily on the contribution of employees in the organization. This can be achieved if everyone plays their role effectively and efficiently. Therefore, respect and trust among members in the organization are indeed a must as they will lead to the feeling of ownership and sense of responsibility among employee. Employees who experience this feeling would definitely find ways on how to improve the productivity or output of the organization.

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WORKING FROM HOME AND STRESS AMONG LECTURERS: A REVIEW

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INTRODUCTION

The year 2020 was a year of change to the working environment when the COVID-19 pandemic sent shockwaves not only in Malaysia but also across the globe. This pandemic had seriously affected on higher education as universities shut their premises and countries closed their borders due to lockdown measures (Schleicher, 2020). Interestingly, this pandemic created new environmental norms in the education sector and there has also been hasty and enormous changes in the workplace, from the office to working from home (Schifano et al., 2021; Palumbo et al., 2020). According to Kramer and Kramer (2020), work from home (WFH) is defined as the method involved with working outside of physical space, supported by technology that decreases commuting time and further develops proficiency. Similarly, WFH is otherwise called as remote work (RW), telecommuting, teleworking, schoolwork, workspace, outwork, mobile work, and the adaptable work environment, is a work plan, in which representative do not transport to their work environment in the organization (Bellmann & Hübler, 2020).

There is no denying that one of the changes we face during this pandemic is adapting to the atmosphere of working from home especially among lecturers. For those who work from home for the first time, it may be a little difficult to focus on work with regards to managing guardians, kin and children. Indeed, working distantly presents new difficulties for remaining useful, connected and locked in (Kramer & Kramer, 2020). Apparently, these challenges can be stressful for lecturers as they need to give their commitment to work and at the same time need to take on other responsibilities at home. A few people are amazed by the pressure they feel once the novelty of telecommuting wears off and challenges become more obvious. As reported by The Sun Daily (2021), the stress level for educators has rose to new heights as they endeavor to meet the challenges that come with the WFH structure. Therefore, through the observations and numerous articles that have been reviewed, these are the contributing factors that could lead to stress among lecturers.

Workplace buoyancy

Workplace buoyancy is an individual asset that educators attract on to assist with exploring challenge or hardship at work like contending requests and high jobs (Martin & Marsh, 2008). Workplace buoyancy is similar to, but not identical to the concept of resilience. Resilience refers to an individual's capacity to adapt with large or relentless difficulty that fundamentally affects their capacity to work (e.g., job loss, ongoing underperformance), it is normally the experience of few individuals (Martin & Marsh, 2008). In particular, most lecturers would have faced challenges at work during COVID-19, such as possible hardships in rapidly changing in-class figuring out how to far off settings, challenges with making on the web programming turn out viably for far off

learning, impediments in keeping work-home distinction, and troubles in separating learning for various students (Martin & Marsh, 2008).

Adaptations on work-life balance (WLB)

According to a case study directed at Peking University, the adoption of online learning as a result of the COVID-19 pandemic posed different obstructions for lecturers due to a lack of experience in online learning management as well as insufficient preparation and support from the IT staff (Bao, 2020). Furthermore, not all homeworkers effectively arrange the social, individual, temporal and actual changes between the limits of home and work (Nippert-Eng, 1996). Homeworking can make it harder to organize work and family plans since the hindrance among work and family areas becomes more permeable (Bulos & Chaker, 1995).

Potential to reduce quality of work-life (QWL)

Quality of work-life (QWL) is defined as a condition in which people are satisfied with their personal and work needs as a result of their involvement in their workplace (Swamy et al., 2015). As a result, it is vital to analyze the quality of educators' work lives as they adapt to online learning. The data exposed that during the pandemic, online learning abridged the QWL among educators at higher levels of education (Kementerian Pendidikan dan Kebudayaan Republik Indonesia, 2020). Moreover, Sahu (2020) expressed that lecturers are pretty unsure of what they are doing during the learning process. The disbelief in their work because of diminished quality of work life was additionally answered to have caused a decrease in efficiency (Anwer, 2020).

Lack of readiness

Lack of readiness during online learning also contributes to stress among lecturers. Among the causes that cause a lack of readiness are lack of or unclear distinction between work and home, as well as inadequate assistance from organizations, the obscuring of physical and organizational limits between work and home can impact a person's psychological and actual wellbeing (Allen et al., 2015). Furthermore, where necessary smart working was linked to increased stress and weariness, non-mandated smart working was found to be a protective factor, with an overall improvement in employee quality of life (Ipsen, et al., 2021). Lecturers' usual days were already stressful enough, given their hefty workloads, time constraints, and challenges juggling duties all around the world (MacIntyre et al., 2019). Due to the closure of the institutions, lecturers' work has been solely online, and accordingly, there has been a shift from "face-to-face" classroom teaching to exclusively online and at distance, utilizing both synchronous and asynchronous methods, with most lecturers receiving getting no particular preparing to enhance this showing strategy with digital technologies (Schleicher, 2020)

CONCLUSION

In conclusion, despite the challenges faced lecturers need to be mentally and physically resilient. They are entrusted to carry out responsibilities as productive employees even when working from home during COVID-19. In fact, the practice of WFH allows productivity to be optimized as best as possible against the risk of cluster outbreak at work which could result in the entire operation being completely shut down. Thus, lecturers need to address the challenges ahead and encounter stress diligently by finding solutions in order to meet the challenges of WFH. Undeniably, COVID-19 provides great insight for educators especially in learning new things, managing tasks and addressing the challenges faced when performing tasks at home. It is an experience for lecturers in higher learning institutions preparing for various possibilities and requires coordination, wisdom and determination in ensuring that the task entrusted can be done effectively.

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A BRIEF HISTORY OF LEAN

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A BRIEF HISTORY

Lean has gone through the course of advancement in three distinctive stages; scientific management, engagement and integration. In the era of scientific management (1890-1940) which was in the time of proficiency and usefulness, Frederick Taylor, Frank and Lillian Gilbreth, Henry Ford and others figured out how to start division of work, improved on work and normalized industrialized strategies (Bell and Orzen, 2011). In the era of engagement (1940-1995) after World War II, Taiichi Ohno and Shigeo Shingo and others in Japan accepted the thoughts of value and constant improvement and established the Toyota Production System (TPS) after visited the Ford plant at River Rouge that considered the most progressive automotive manufacturing framework in the sphere (Swink, Melynk, Cooper, and Hartley, 2014). Then TPS moves ahead to make a great improvement by adopting lean production (Aguado, Alvarez, & Domingo, 2013).

Figure 1 presents the timeline of the quality principles implemented by Toyota wherein 1938, Kiirchiro Toyoda suggested a technique to remove the waste between processes, lines and operations in Toyota's body production line (Armstrong, 2010). The techniques include; just-in-time JIT requires what, when and the amount is needed, *jidoka* lays on defect prevention, *kanban* is a form of communication to inform when to reload and order new supplies, total quality control (TQC) refers to monitoring next process on the production line and quality control teams (QCT) which encourage all employees to work together to identify any defects and finally TPS is a crucial stage in eliminating all waste (Armstrong, 2010).

1938	1945	1950	1961	1965	1970
JIT	Jidoka	Kanban	TQC	Deming	TPS
			QCT		

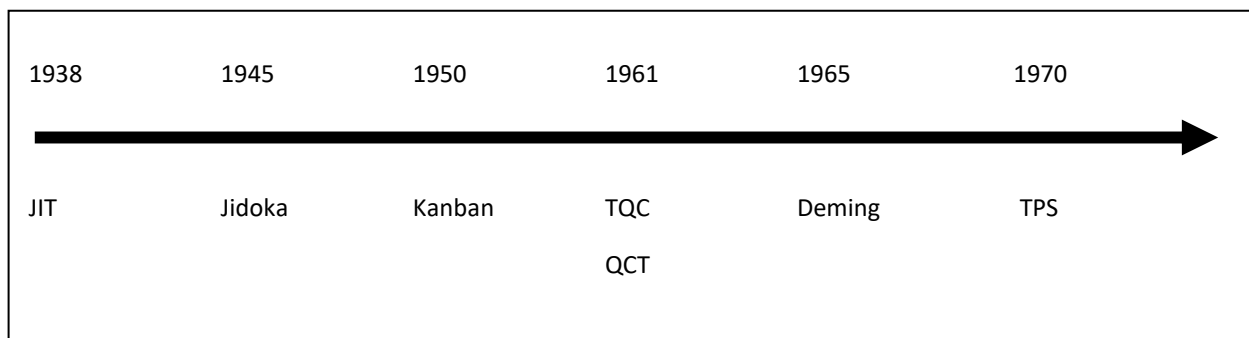Figure 1: Timeline of Quality Processes Implemented by Toyota

In 1988, Krafcik in his article *Triumph of The Lean Production System* coins the term lean to describe the manufacturing system used by Toyota that emphasized how to use fewer resources compared to mass production (Papadopoulou & Özbayrak, 2005; Balocco *et al.*, 2019). He was also a leading researcher in the International Motor Vehicle Program (IMVP) conducted

at the Massachusetts Institute of Technology (MIT) in US. Since, the term "lean" was first used by a team of MIT researchers studying the TPS, lean principles and tools have spread across the globe. A web search will produce numerous definitions and depictions, for instance, "Lean means making more value for consumers with less resources." It's in excess of a bunch of techniques and tools to recognize and eradicate waste—it's a working rule for smooth stream and standard work. In particular, it's a viewpoint—a perspective. It's not an abbreviation; it's simply a word (McGovern, 2019).

Finally in the era of integration (1996-present) non-manufacturing companies such as healthcare, insurance, banking and non-profits industries started to discover how significant applying lean, six sigma and other improvement strategies throughout the organization. Seeing the outcomes after execution of lean production in automobile industries, industries in different sectors likewise began to take on and carry out these techniques in their everyday exercises to accomplish higher efficiency, quality and consumer satisfaction (Jasti, Kota and Kale, 2020).

In 1996, lean thinking originated after the end of the Second World War (Balocco *et al.*, 2019) and it was circulated that highlight the integration of progress across value streams across all elements of the business and in all sectors (Bell & Orzen, 2011). Lean thinking was presented by Womack and Jones based on five key principles (Refer Table 1); specific value, value streams, value flow, pull value and pursue perfection (Weigel, 2000).

Table 1
Lean principles

Principles	Definitions
Value	Value is the key of the beginning stage for lean thinking, and must be characterized by a definitive end client.
Value stream	To make a value stream, need to consider an each progression of the manufacturing process from design to order to raw material to delivery.
Production flow	This deciphers as a mandate to abandon traditional batch-and-queue mode of thinking.
Pull	This is in contrast with pushing products through a system, where items are made at the time that they are required and in the amounts required. Pull system are constantly made from the requirements of the end clients.
Perfection	Perfection is a fifth principle requires endless process of lean, as there will consistently be exercises that are viewed as waste eradication

CONCLUSION

As lean thinking continues to disseminating to each country across the world, lean awareness and approaches are simply beginning to thrive among senior managers and leaders in all sectors today such as healthcare, manufacturing, banking, retail, logistics, software, construction, services, maintenance, and even government. Indeed, it has been presented that organizations that constantly practice lean are more innovative and competitive, which in sequentially allows them to be more profitable and sustainable.

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SUSTAINABILITY OF MICRO AND SMALL ENTERPRISES DURING COVID-19 PANDEMIC

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1.0   INTRODUCTION

COVID-19 has had a significant impact not only on the well-being and health of people but also on the economy. Micro and Small Enterprises (MSEs) are an essential part of the economy in Malaysia (Bai, Quayson, & Sarkis, 2021). Global epidemics such as COVID-19 expose MSEs to different types of challenges that risk their existence in the market. From the time COVID-19 emerged, it has negatively affected both economies of many nations and human health. Various restrictions and conditions have been imposed in different countries to limit the spread of the virus. Such limitations comprise social distancing, quarantine, and travel restrictions (Bai et al., 2021). These conditions have resulted in a slowed system of demand and supply of goods and services in different nations. The effects of COVID-19 have been experienced across all sectors of the economy, including MSEs (Bai et al., 2021) This paper briefly explores various challenges that MSEs have faced during the COVID-19 pandemic and various strategies that have enabled these businesses to sustain themselves over this period.

2.0   CHALLENGES FACED BY MICRO AND SMALL ENTERPRISES (MSEs)

MSEs are experiencing various challenges and difficulties caused by the disease. The shorter time for business activities and movement prevention policies issued by the Malaysian Government in the country significantly impacts MSEs, such as interfering with their business operations, making their financial position weak, and exposing them to many risks financially. MSEs, which are an integral part of SMEs, have experienced challenges in the workforce and shortages of production inputs because of distortions that have changed their supply chains (Adam & Alarifi, 2021).

These challenges have also made SMEs unable to achieve their financial duties of paying their workers. The same problem has caused a decrease in consumer earnings and an extensive feeling of insecurity (Adam & Alarifi, 2021). This has rendered many MSEs unable to deal with the current situation. Therefore, many MSEs have ended their businesses and stayed closed from the initial months of the COVID-19 outbreak.

MSEs have not been able to endure the effects of economic crises resulting from the COVID-19 pandemic. These crises are associated with a lack of funds to cater to the increasing cost of running businesses, and limited technical and administrative capacities (Bai et al., 2021).

Scholars have claimed that MSEs are the most affected enterprises by the COVID-19 pandemic (Bai et al.,2021). This is because a socioeconomic crisis associated with people's health, such as the COVID-19 pandemic, is expected to directly affect MSEs since these businesses depend on the same people, either as customers or suppliers.

3.0   STRATEGIES ADOPTED

To safeguard this critical sector from collapsing because of the COVID-19 pandemic, the Government and non-governmental organisations (NGOs) have provided different forms of support to MSEs. For instance, the Malaysian Government has put in place various policies that lessen the adverse effects of the pandemic (Khan, Khan & Tan, 2021). The Government approved revenue and expenditure measures to fight the COVID-19 outbreak and decrease its adverse effects on the economy. Additionally, MSEs owners adopted various strategies and practices to confront the effects of the pandemic. For example, at the beginning of the outbreak, it was expected that many MSEs would major in the reduction of their financial expenditure, disaster management strategies, and digital technology (Khan et al., 2021).

3.1   Innovation

MSEs have adopted innovative practices to enhance their performance during the COVID-19 pandemic. Innovation is one of the primary necessities that should be adopted by all enterprises that need to survive in the current market of competition, technological changes, and recurring crises (Khan et al., 2021). New technologies and practices are used to manage an organization in order to attain the required enhancement in its operations. From the perspectives of Khan et al., (2021), innovation refers to the production of new products using new processes that address a customer's needs and profitability compared to previous ones. To sustain themselves during this period of COVID-19, MSEs have implemented effective solutions to the problems that they are facing. These comprise the appropriate implementation of new ideas relative to an organization's products, services, or processing, use of new methods in marketing the business, and new administrative practices of improving work and advancing performance.

3.2   External support

External support has enabled MSEs to survive the COVID-19 pandemic. External help offered them vital information and knowledge needed to raise their competitiveness and increase their chances for future prosperity (Azman, Zabri, & Kepili, 2021). The Government recommended various agencies and institutions to provide external support to MSEs. The approach has saved lives, promoted growth, encouraged invention, and enhanced their competencies (Azman et al., 2021); this has ensured that they make greater business contributions to the economy, especially during the pandemic.

3.3   Building resilience

The sudden emergence of COVID-19 has interfered with the way MSEs conduct their business. During the crisis, almost 80 percent of MSEs were forced to change their mode of operation (Azman et al., 2021). Additionally, those who had been operating under modified conditions have witnessed revenue reduction. Furthermore, the emergency of the COVID-19 pandemic has shown weakness in the supply chain of MSEs and a lack of contingency planning among the main MSEs (Azman et al., 2021). Therefore, MSEs have begun building their resilience; this is important because it has enabled these businesses to develop more outstanding preparation that has led them to respond to changes effectively.

Rather than concentrating on efficiency, many MSEs are now considering building their diversity and potentially restoring their production. This strategic approach is meant to improve the likelihood of overcoming the effects of the pandemic since MSEs have been hit badly financially because of their limited resources and expertise (Bai et al., 2021). Therefore, adopting a rethinking strategy has helped MSEs cope with the COVID-19 pandemic.

3.4 Circular Economy

The other reason MSEs have been able to endure the challenges related to COVID-19 is by transitioning to a circular economy because of the weakening of natural resources and disruption of the supply chain. A circular economy aims at reducing resource wastage, keeping materials and products in use, and regenerating natural systems (Bai et al., 2021); this is the opposite of the current linear consumption-oriented approach of taking materials, making things and disposing of them at the end of life.

3.5 Financial Stability

MSEs have been taking stock of their finances. As with large-scale endeavours, it is crucial as a business to understand the current resources and standing of the business before making a new decision; this comprises creating COVID-19 costs and balance sheets, as well as calculating the total cost of financial reserves and recurring expenses (Harun, Ahmad, & Sabri, 2021). Businesses are always advised to have six months of cash flow put aside for emergencies, where the COVID-19 pandemic period has been one of those times. However, it is hard for micro and small enterprises to amass that many reserves. Even larger companies experience difficulties when trying to meet their set targets; this is one of the main reasons MSEs experienced a hard hit from COVID-19 (Harun et al., 2021). They seem to lack the appropriate financial safety to enable them to withstand low-revenue months.

After surmising their financial situations, many micro and small enterprises embarked on activities that will enable them to decrease operation costs. Such programs comprise renegotiating the cost of rent with their landlords and speaking with the bank about the available programs for small businesses. The final step that MSEs have employed is scrutinizing every business cost on the balance sheet by eliminating anything that is not important during such a time when there is a pandemic (Harun et al., 2021). Instead, they looked for services and other products that bring the most money for the business then promoted them through advertisement; thus, focusing the business around what's moving the most units.

3.6 Going Digital

Micro and small enterprises have decided to go digital, especially during the COVID-19 pandemic. Going digital refers to the ability of the business to sell its products online (Lepore, Micozzi, & Spigarelli, 2021). These comprise services such as offering classes and consultations online through video conferences. Other digital services that MSEs have adopted include providing customers with financial support, such as discounts over the internet. MSEs have also created websites using platforms such as Wix and Squarespace. These website-building services help in creating sleek and modern sites. In addition, micro enterprises have also involved themselves in creating content for social media (Lepore et al.,2021). This is because potential customers engage with various brands over social media platforms such as Facebook and Instagram.

Other MSEs have started using email marketing to communicate with their customers about their products and services. This method is effective because it offers an opportunity for one to conduct direct communication with customers. This is about the available promotions, sending out helpful content, and keeping the customers updated about the reopening plans (Mustapa & Mohamad, 2021). Even though an online business might not replace the magic of an in-person community, it is an effective way of keeping business revenue coming in.

3.7 Stay Safe

MSEs during the COVID-19 pandemic have started building safe environments for both employees and their customers. However, customers' level of confidence will determine the

economy's rebound as they return to public spaces. Sometimes it might take a long time before people regain their confidence when shopping and living as they were doing before the pandemic (Mustapa & Mohamad, 2021). Therefore, the most appropriate thing that a business can do to speed this up is living by example when it comes to safety procedures. Many SMEs have invested in personal protective equipment (PPE) in community health. These comprise activities such as having enough hand sanitizers, face masks, plexiglass dividers, and enough floor markers for physical distancing (Mustapa & Mohamad, 2021). They also ensured that they placed enough posters communicating about the stringent COVID-19 safety measures. Therefore, having the right personal protective equipment (PPE) against the spread of COVID-19 will make customers desire to come and shop in such areas; making the business remain in operation even during the pandemic.

4.0 CONCLUSIONS

Conclusively, this paper has briefly explored the challenges that MSEs have faced during the COVID-19 pandemic. Some of these challenges comprise closing early which interferes with business operations. There have also been challenges with workforce shortages because of the distortion of supply chains. The paper has also briefly examined the various ways these MSEs have used to sustain themselves over this period. Some of these strategies comprise transitioning to a circular economy, going digital, and embarking on activities that will decrease their cost of operation. Other methods adopted by MSEs are rethinking their resilience, taking stock of their finances, and building a safe working environment for their employees and customers. Through these methods, MSEs have been able to sustain themselves in this period of the COVID-19 pandemic.

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THE USAGE OF ONLINE PAYMENT TRANSACTIONS DURING THE COVID-19 PANDEMIC

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INTRODUCTION

Due to the COVID-19 pandemic's lockdown and store closures in Malaysia, many people turn to online and mobile shopping for groceries, daily essentials, and other products. The pandemic is changing not only how people shop, but also how they pay for their purchases. In order to maintain a social distance from one another, most people will choose to pay by utilising an online payment option. Through online payment, people, particularly customers, can pay for goods or services that they buy from anywhere and at any time. Furthermore, online payments have aided economies in continuing to operate even during times of lockdown, as well as gaining from the shift to cashless transactions and online shopping (Latta, & Sarkar, 2021).

The COVID-19 pandemic has had a tremendous impact on the payment industry as a whole. Only a few sectors have benefited, while the remainders have suffered severe consequences. After analysing COVID-19's influence across all payment sectors, one thing is clear that if a firm wants to survive during the pandemic, it must implement digital payment methods (Redjeki, & Affandi, 2021). They must provide a simple, convenient, and socially distancing-friendly form of selection to their customers. People can now use a variety of online payment methods, including credit or debit card payments, bank transfers, e-wallet, and mobile payments. Thus, this paper intends to highlight the usage of online payment transactions during the pandemic.

ONLINE PAYMENT

Online payment refers to money that is automatically traded or exchanged. The internet, computer or mobile networks, and digital-stored value systems are all examples. Online payment is when monetary funds are transferred from a client's bank or credit card account to your bank account. Online payment became a possibility in the early 1990s. The first online payment systems were difficult to operate and required knowledge of specialised encryption or data transfer protocols (Hasanat, Hoque, Shikha, Anwar, Hamid, & Tat, 2020). However, now in the year 2021, online payment has been improved with advanced technology and it is easier for customers to purchase many things and pay online. With high-speed internet, user-friendly web and mobile apps and digitalization of banking sectors, the usage of online payment can easily take place in this modern business. For example, the existence of internet banking allows customers to execute financial transactions by just using their smartphone or a tablet. This type of payment system not only gives flexibility and faster transaction to customers but at the same time support e-commerce businesses with convenience, and increases the growth of e-commerce during this pandemic.

Businesses usually consider the payment experience to be just another consumer touchpoint, but technological advancements have proven that online payments can help

businesses develop faster and more efficiently, especially during the COVID-19 pandemic. Consumer payments have undergone such a transformation that few people now visit a bank, and the majority of money transactions are now done through applications and online platforms. People are increasingly opting for cashless transactions since they are more convenient and secure. Online payment not only gives benefits to customers to pay their invoices from anywhere at any time, but businesses also will receive the payment from their customers more quickly. In addition, payment information is saved in the desired online banking database and it is easily accessible to both retailers and customers. Since the owner knows where the money is going, there is no ambiguity or uncertainty while tracking payments.

In addition, this has also exposed banking industry vulnerabilities and contributed to a pandemic that has caused changes in money management. Due to the current scenario, banks needed to digitalize, and financial technology companies were helping them do so. Independent financial technology firms have a lot more to sell to web businesses than traditional banks (Sudha, Sornaganesh, Thangajesu, & Chellama, 2020). Since the banking industry as a whole has been hit hard, traditional banks may desire to collaborate with financial technology firms to give better solutions to their customers and maintain their market position (Auer, Cornelli, & Frost, 2020). Banks may aim to form partnerships with financial technology businesses that have more advanced technology in order to deliver payment processing at the speed that today's clients demand. Traders who have advanced digital channels are in the lead, and others will have to catch up quickly. Payment companies that provide superior service will become customers' choice.

CONCLUSION

As a result of the COVID-19 pandemic, customers' shopping habits have drastically changed, affecting the fast-paced payment sector as well. Their payment habits have also altered as they move from making offline to online purchases. Consumers have expanded their online purchases as a result of the closure of physical facilities due to lockdown and social distancing, forcing the usage of online payment. For internet businesses, now is one of the best periods to expand their earnings. Payment platforms also must respond in order to satisfy demand. Furthermore, all industries have faced terrible circumstances throughout the pandemic and to combat the pandemic, many businesses are converting to digital technologies for surviving as well as expanding strategies. Many organizations must choose either shutting down or adapting to this new technology. All parties concerned, without much choice, must quickly adapt to digital technologies, particularly the use of online payment in business transactions. In short, the pandemic has increased the speed at which people use online payment.

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COVID-19 PANDEMIC: THE INSIGHTS ON ONLINE LEARNING

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INTRODUCTION

COVID-19 pandemic has changing most of normal things including the higher education system which is changing from face-to-face class to the online learning. Higher education institution's operation is one of the affected sectors due to the COVID-19 pandemic that spread all around the world. Majority of universities and colleges have revised their courses to suit with a fully remote online learning approach. Their focus during that time is merely more towards survival than daily growing success (Woods, 2020). Thus, students and educators face difficulties to adapt with the new norm and new systems that already had been changed.

Ensuring digital accessibility is critical, during this difficult time. Not every educator or student has access to all or any digital devices, the internet, or Wi-Fi. Due to a lack of suitable digital tools, no internet connections, or unreliable Wi-Fi connections, some students may miss out on valuable learning possibilities (Woods, 2020). Students from lower and middle socioeconomic strata not only have problem to access good quality internet service and good learning equipment and devices, but also have limited learning space at home and online learning resources (Barrot, Llenares, & del Rosario, 2021).

The fact that higher education institutions, government, policy makers and internet companies' provider play a vital role in the success of online learning. Proactive strategies must be implemented in order to reduce the difficulties faced by educators and students.

ONLINE LEARNING AS NEW NORMAL

During the COVID-19 pandemic, online learning became a change in education from traditional methods to a trendy approach of teaching-learning, from the classroom to Zoom, Google Meet, Webex, or any other type of platform for online learning, from personal to virtual, and from seminars to webinars. Online learning, remote education, and mail courses were previously thought to be part of non-formal education. However, if the current circumstances continue to remain over time, it may progressively supplant the formal educational system.

At this point, standardisation of online teaching–learning is also critical. There has been an overnight change from traditional classrooms to online classrooms, and educators have shifted their entire educational method to address new market realities and adapt to changing circumstances. During this difficult time, the focus is not on whether or not online teaching–learning methods will provide high-quality education. Rather, educational institutions are eager to embrace online learning in a big way (Carey, 2020).

From the perspective of students, online learning can be tedious and uninteresting at times. Students' engagement with lecturers and classmates has been constrained as a result of the lockout. Thus, it caused despair and had an impact on students' learning process (Barrot, Llenares, & del Rosario, 2021). In fact, flexibility of online learning gives a lot of time for students to study but they are unaware of it. Students must wisely manage their time in order to get higher learning outcomes (Anu, 2021). Online learning also has a big problem with personal attention and practicality. Students require two-way communication, which can be difficult to execute. Furthermore, the educational method cannot reach its full potential till students apply what they learn. Online content might be theoretical at times, making it difficult for students to observe and learn properly.

Students in online learning also face challenges such as a loss of community engagement, technical obstacles, and difficulties understanding educational goals. In an online learning environment, students were found to be unprepared to reconcile their tasks, families, and social life with their studies and also underprepared for a variety of online learning and academic-type abilities. Furthermore, they have a low degree of preparation when it comes to using learning management systems. However, in spite of many online learning challenges, most students exhibit a greater interest on online classes after certain period of time being exposed (Wei, Kuah, Liew, Lee, & Koh, 2021). This may due to the technology savvy among young generation.

Instead of educators and students, universities also need to play their role to smooth the online learning process. Almaiah, Al-Khasawneh and Althunibat (2020) suggested that universities need to conduct a constant technical maintenance for online learning system and provide the necessary hardware, software and internet connection for educators and students. This would be able educators and students to implement online learning effectively.

CONCLUSION

In short, the COVID-19 pandemic had a significant impact on the country's educational scene, as well as hastened the digitization of higher education. Online learning has become the new standard, more varied teaching and learning methods, and it must continue long after the pandemic is over to guarantee that effective learning is done in the best possible way. Higher education institutions could then consider shifting their focus away from traditional norms and toward a more promising option, such as recognising online learning as the new normal.

Efforts ought to be taken by higher education institutions, government, policy makers and internet companies' provider to ensure that all parties especially educators and students keep motivating to go through this online learning process. All parties must play their role to immediately come up with few alternatives to overcome the challenges and problems faced by educators and students in this online learning process.

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IS TIKTOK A NEW JOB BOARD?

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Resume is one of the important documents for a job hunter. Traditionally, writing a resume and has it ready at hand is the only accepted method. Fast forward, everything is now done electronically. According to Frankel (2016), while the resume may never be printed in this digital age, applicants should be aware that they can send the document in an easily-readable format that is compatible with all screen sizes, for instance, in PDF format. Job seekers may utilise job boards to find job opportunities in their geographic region and profession. Jobstreet, as well as MyFutureJobs and other prominent platforms (LinkedIn) are very widely recognised job boards in Malaysia. Some Gen Z-ers feel limited by LinkedIn and they are now using TikTok resumes for job applications (Lorenz, 2021). Employers have recently realised that this is a trend.

While universities are pushing graduate students to develop their own video resumes, it is now possible to produce video with the use of the more popular platforms. According to the newly published article from The New York Times, employers are now considering recruiting their future staff via TikTok (Lorenz, 2021). In TikTok newsroom, employers including Alo Yoga, Chipotle, Contra, Movers+Shakers, Target, Shopify and WWE are teaming up with TikTok to recruit from entry-level to experienced position. This is due to the US economy has strongly rebounded after the COVID-19 pandemic caused a record downturn in 2020. However, many sectors, particularly those in the service sector with low wages, are having difficulty recruiting new talents (Agence France-Presse [AFP], 2021). Tiktok stated in blogpost "Interested candidates are encouraged to creatively and authentically showcase their skillsets and experiences, and use #TikTokResumes in their caption when publishing their video resume to TikTok." TikTok resumes will be accessible via the application's "#TikTokResumes" hashtag, while job listings will be available on "www.tiktokresumes.com."

Despite the latest and greatest trend on the platform, Kelly (2021) found issues and biasness on this recruitment technique. People in their late 30s and older may experience feelings of self-consciousness and awkwardness when recoding themselves. On the other hand, it is perfectly normal for young adults who growing up in an age of technology filming themselves. Furthermore, there are concerns on discrimination and unconscious bias. Prospective employer may discriminate against applicants based on factors other than their work experience include their looks, ethnicity, age, and physical ability. Waung et al., (2014) found that personality characteristic evaluations varied based on the resume style utilized by candidates. They added that mental capability and social skills were rated harsher when evaluated on only video resumes rather than on traditional resumes printed on paper.

In conclusion, the usage of technology on recruiting and selection of employees is expected to increase. This trend is growing, especially during the Covid19 pandemic, when people must stay home and consequently spend more time online. The increase usage of social media platforms especially TikTok and the new method of posting resumes on these platforms will let employers to consider this type of hiring process. Job hunter should equip themselves to be more creative to produce high quality video posting when filming their own resume. Applicant should

ensure to integrate all information in text resume consistent with video format. Additionally, managers and decision maker should not give early judgments and unconscious bias based on the video resume.

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GENDER AS A MODERATING VARIABLE OF E-PAYMENT

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The age of technology and the current global pandemic of Coronavirus disease 2019 (COVID-19) has led to significant use of e-commerce and online payment gateways to pay for the purchase. Physical distancing policy and government encouragement for the public to adopt the e-payment method due to the increased number of active COVID-19 cases contribute to the increased importance of e-payment (Aji et al., 2020). Mobile phones have evolved into all-function gadgets since its first introduced widely back in the 90s. Traditionally, mobile phones provide a telephony function that enables people to communicate from widely removed points. However, the use of mobile phones has drastically changed since the introduction of the first mobile operating systems (OS) in the early 2000s. Today, people not only use their mobile phones just to have interactive communication between two points but also to make purchases online. Various efforts have been made by the relevant authorities and businesses to encourage the use of online payments as an alternative to cash payments by providing special offers, cash rebates, and others. However, there are still a few consumers who are less convinced in the use of online payments due to several security risk factors associated with the use of online payments such as data misuse, fraud, and scams. Previous studies mainly focused on assessing the extent to which security risks can influence a person to use or not use online payments. However, there is a lack of studies that assess the extent to which demographic factors influence the impact of online payment usage by consumers.

In keeping with the wide use of mobile phones and other electronic devices for e-payment transactions and their acceptance, usefulness, and perceived trust studies. It is important to highlight some of the variables that could have the ability to influence the association between the independent and dependent variables. While the previous study suggested that there is a direct relationship between social influence, personality traits on e-payment acceptance whereas demographic factors, past behaviour, culture, and socioeconomic status play moderating roles (Zhang et al., 2018). Thus, the moderation effect of demographics factors like gender, age, education of online payment users should be included and further studied to help marketers and businesses to profile online consumers correctly. This article highlights gender as a moderating variable for the acceptance of e-payment to show behavioural differences in online payment among users.

It is not surprising to say that men are more accepting and courageous in the use of online payments due to the features of online payment itself, which is easy to operate, practical, and more time-saving (Liébana-Cabanillas et al., 2014). The characteristics of women themselves who are more thorough and need sufficient information before deciding, make women more cautious and less confident with online payments than men (Farida et al., 2016). Apart from that, in some countries like Bangladesh, there are only 26% of women in the country have a bank account; this directly restricts the usability of online payments by women. A study conducted by Szumski (2020) found that women have a low level of trust in modern payment methods and are in need of other attributes that can help to increase their level of tech trust in the new payment methods. On the

other hand, there are also some findings from previous studies that refute the general view on the use of online payments by men and women. For example, studies conducted by Widayat and Masudin (2020) and Zainol (2021) found that more women prefer to use electronic payments than men to perform various transactions online because of the perceived usefulness and lifestyle offered by electronic payments. Nevertheless, to see if there is a link between the use of online payments and gender, researchers need to conduct the study prospectively and not just retrospectively.

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ODL'S POSTMORTEM, STUDENTS AS CUSTOMER OR PRODUCT?

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The whole world is battling the pandemic, putting social distancing as the prevention measure to combat the COVID-19 pandemic. The education system has drastically adopted online distance learning (ODL) from the beginning of this pandemic in March 2020. ODL is the only alternative available for the education system to survive during the COVID-19 pandemic, thus, it is not an option. Educators and students have been forced to adopt ODL even though normally students would prefer face-to-face learning over online learning (Bunce et al., 2017). Due to the prevalence of COVID-19, ODL may be used for a substantial time, where attention for continuous improvement should be looked into or it will result in poor quality of education and distort the acquiring process of knowledge amongst students (Yekefallah et al., 2021).

ODL has sparked the attention of research in identifying the variables that contribute to the success of its implementation. Malaysia reported in July 2021, that a study on the effectiveness of ODL was conducted by the Ministry of Higher Education (MoHE), to improve the learning process. In 2020, Nordin and Nordin revealed in their findings that the majority of the students are struggling and this had led to a significant impact on their acceptance of online learning. The assumptions that today's young and IT-savvy will have no problems learning online should be investigated. It indicates that students do struggle with the online learning process. Not all students can cope well with online learning, thus, understanding their needs is essential to the betterment of the delivery process. Besides that, the impact of ODL on students and lecturers is different (Li et al., 2021); this revealed that both parties should be given serious attention and research on this would be the mandotary step to understand them.

Students' psychological needs within ODL should be looked at by management in academia (Shah et al., 2021). There are two prevailing approaches to investigate the students' needs based on a student-customer approach or a student-product approach (Emery et al., 2001). These two approaches represent different educational philosophies (Emery et al., 2001). The customer approach looks at the right of the students to fulfill their satisfaction in the learning process over the academic inputs, experiences, facilities, and other needs. The product approach, however, turns the focus from student satisfaction into molding student's capabilities, knowledge, and talents valued by the stakeholders when looking at the output (Emery et al.,2001). In the current situation, both approaches should be investigated under the new normal. As a customer, students have the right to receive the best quality of delivery methods, and lecturers who are competent and equipped to deliver ODL (Lengetti et al., 2021). Lengetti et al. (2021), also indicated that satisfaction can only be achieved through teaching-learning approaches that promote student engagement in ODL. A variety of platforms are used in the process of delivering the learning activities, where the choices may be in the hand of lecturers or depends on the outreach of the students. Mainly the effectiveness of the teaching methods that encourage active engagement may avoid a negative outcome of ODL (Orlov et al., 2021). However, the "customer approach" should not be overemphasized as the findings indicate that the more that students express a consumer orientation, the poorer their academic performance (Bunce et al., 2017). Nevertheless,

the readiness of the students for ODL should be given priority as it affects the willingness of students' active involvement and the quality of ODL (Tang et al., 2021). Meanwhile, despite only focusing on the satisfaction level of the students, the "product approach" on students should also be given priority. In the view of product approach, the faculty is the expert with the right to determine the best output in the market. This approach is sometimes viewed as hard and unfriendly by students, because the process is controlled by the faculty through a standardized and systematic syllabus created to get the best output. The findings have shown that the best output produced can finally manage to compensate the hardness faced by the students (Emery et al., 2001). It can be portrayed by an example of the production of quality products that require systematic planning, high quality resources, best technical implementation, and the result would be the best output. In the view of marketing, the students need to treat the "professors as customers", i.e., as people who are judging their products (e.g., homework, presentation, knowledge), instead of themselves being the customer. This contradicts the "customer-student" approach where the student is the king (Emery, 2001).

Using the customer-student or product-student approach, each should be looked into in the new normal as the university's preparedness should be a continuous process by developing a curriculum that eases the acceptance process, which at the end should be enjoyable as well as enable them to think critically (Mishra et al., 2020). Still, the faculty is held responsible to achieve systematic knowledge and the right approaches in ODL (Lin et al., 2017). It is agreed that communication processes, which in the new normal have an impact on university performances and development, should be evaluated for continuous improvement as if they will have a major impact on the overall organization practices (Sadia et al., 2017).

The constraints and difficulties faced by students and lecturers in conducting ODL are undeniable. Therefore, it is essential that business educators constantly update their curriculum and re-evaluate their pedagogical approaches. Continuous research should be done rapidly by the management to look into the overall needs of all the stakeholders involved in ODL, as negligence may lead to deterioration of knowledge accumulation and jeorpadize the university's performance.

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