

Fakulti Pengurusan dan Peri Faculty of Business and Mana

UNIVERSITI TEKNOLOGI MARA Fakulti Pengurusan dan Perniagaan

SOCIO ENVIRONMENT COMPENDIUM



elSSN: 2636-9656



FACULTY OF BUSINESS AND MANAGEMENT UNIVERSITI TEKNOLOGI MARA



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POST PANDEMIC HOPES AND ASPIRATIONS

A warm welcome to the fourth issue of UiTM Faculty of Business and Management's Socio Environment Compendium (SOCENTiUM) e-magazine.

Let's take a moment to acknowledge how our lives have been forever altered during the most challenging time many of us have faced. It has been more than a year of unbelievable change, but due to that, innovation and adaptation have flourished, as has our commitment to new paths and prospects in education, research, and community service.

I am proud to share with you that throughout the COVID-19 pandemic, the Faculty of Business and Management's community has persevered, and the work being done within the Faculty has continued undeterred. In these unprecedented times, the joy we experienced when online distance learning (ODL) came to fruition is no less pure and unadulterated than when we managed to rank up to the Top 4 position in Malaysia on the Times Higher Education (THE) Impact Rankings 2021, even though we almost did not dare to dream of triumph in the beginning.

The SOCENTIUM e-magazine is a witness that we stand united in opening new doors of opportunities and enhancing our commitment to excellence. I hope you will share our happiness, satisfaction, and sense of achievement as you flip through our Faculty's achievements, success stories, research reviews as well as highlights of events and activities.

Our heartfelt gratitude goes out to all colleagues, staff, students, alumni, partners, and friends. We could not have accomplished this without your continuous support in making 2021 an amazing year and may it inspire all of us to strive for bigger and greater achievements.

We remain steadfast and look forward to unleashing the potential of our Faculty members on the road to realizing the UiTM 2025 Strategic Plan and becoming a globally renowned university.

Thank you and happy reading!

Professor Dr. Noryati Ahmad Dean Faculty of Business and Management

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Assalamualaikum and hello everyone,

MAA

I would like to take this opportunity to congratulate the Editorial Board of Socientium for the 2021 issue. Truly, it is not an easy task, having to manage various tasks from academic affairs to students' activities, as well as research and publications. Likewise, my deepest appreciation goes to the Dean of Faculty of Business and Management, Prof Dr Noryati Ahmad for the relentless support to the research and innovation activities, including for SOCENTIUM.

I believe most of the countries that are affected severely by the COVID-19 are now moving towards the recovery phase. Insya Allah, the year of 2022 will be better for everyone including the education sector. Nevertheless, for 2021, the Faculty of Business and Management has pulled off various achievements in spite of the challenges brought by the COVID-19 since 2020. Please read through this e-magazine to know more about effort and innovative spirit. I hope that our strategic university partners will always remember us and work together in areas of student exchange, research and publication, student activity as well as community and industry linkages. Border is no longer the hindrance for such activities as long as the connectivity is there.



Assoc. Prof. Dr. Amirul Afif Muhamat Deputy Dean (Research and Innovation)/ Chief Editor for SOCENTiUM Faculty of Business and Management

Thank you.



Dr. Norliza Che Yahya Chief Editor for SOCENTIUM, Faculty of Business and Management Welcome to all our readers to the new issue of The Socio Environment Compendium (SOCENTIUM). On behalf of our Editorial Board, I would like to convey a word of thanks to our readers, contributors, authors, editors, and anonymous reviewers, all of whom have volunteered to contribute to the success of the new issue of SOCENTIUM and also for helping us in ensuring this magazine achieve the high quality that it aims for. Enormous amount of work has been poured into the publication of this magazine in the past months and I hope everyone - from authors to reviewers - will continue to strongly support SOCENTIUM so that we can always provide up-to-date information related to socio-environment as engaged by the members of FBM in the coming issues.

EDITORIAL BOARD



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AWARDS & ACHIEVEMENTS

• EVENTS & ACTIVITIES

PREPARED BY DR. NURSAADATUN NISAK AHMAD



TOP CONSULTANCY AWARD

2021



UiTM Technoventure's Consultancy Annual Awards 2021 (CAA 2021) is an event established with the objective to reward UiTM academic and non-academic staffs for their superb performance in their consultancy endeavours. This auspicious event rewards UiTM consultants, faculties and branches throughout the nation for being the most active, which is signified through the value and number of projects obtained.

Heartiest congratulations to FBM for winning the prestigious UiTM Talent Alliance Award (Business and Management) during the recent CAA 2021 for its outstanding contributions and involvement with regard to Faculty members' active consultancy undertakings. We look forward to continuous active consultancy activities that are sustainable and inclusive among Faculty members.

OPERATIONAL EXCELLENCE AWARD



JOHAN KATEGORI PENTADBIRAN (FBM-SAIS)



TEMPAT KETIGA KATEGORI PENTADBIRAN (FBM-HRIS)

The practice of Operational Excellence (OE) has been the foundation of the management of FBM UiTM. The Quality Management Unit (UPK) has been entrusted with leading the OE to guarantee continuous improvement activities are conducted to meet the demands and deal with the current developments which eventually becomes a culture among UiTM community.

The main objective of cultivating OE practices is to ensure that university management is at its best, most efficient, and effective. Efficient and effective management may result in cost, time, and human resource savings, as well as improve customer satisfaction.



JOHAN KATEGORI PENTADBIRAN (FBM-SAIS)



FBM'S DE ACCOMPLISHMENTS & RECOGNITIONS

As a proof of FBM's continuous efforts and commitment in Operational Excellence, the Faculty has achieved various awards, accomplishments and recognitions. In 2019, FBM was conferred with Johan Kategori Pentadbiran (FBM-SAIS), Tempat Ketiga Kategori Pentadbiran (FBM-HRIS), and Poster Terbaik (STIS). Meanwhile in 2020, FBM's milestones include achieving the Naib Johan Kategori Akademik (FBM-STIS), Tempat Ketiga Kategori Akademik (FPP-Pengecualian Kredit APEL C), Tempat Ketiga Kategori Akademik (HRIS), and Poster Terbaik (RIIS).



POSTER TERBAIK (STIS)



NAIB JOHAN KATEGORI AKADEMIK (FBM-STIS)

TEMPAT KETIGA KATEGORI AKADEMIK (FPP-PENGECUALIAN KREDIT APEL C) TEMPAT KETIGA KATEGORI AKADEMIK (FBM-HRIS) **POSTER TERBAIK (RIIS)**



FBM-RESEARCH, INNOVATION, INDU AND COMMUNITY INFORMATION SY



Encik Mohamad Naqiuddin Md Mansor - OE Trainer AHLI JAWATANKUASA • Puan Fadzilah Jaffar • Puan Mashitah Mohamed Esa • Puan Norjuliatie Kamarudin • Puan Nor Azian Abdul Rahman







VICE CHANCELLOR'S QUALITY AWARD

2021

The Vice Chancellor's Quality Award or Anugerah Kualiti Naib Canselor (AKNC) was introduced in 1996. It is a specific recognition from the UiTM's Vice Chancellor with respect to the achievement of world class standards of Performance Excellence.

There are seven criteria of Performance Excellence following the Baldrige Criteria (Eastman, 2017). Our heartfelt congratulations go to FBM for its success in accomplishing the Measurement, Analysis and Knowledge Management criteria.

This prestigious award marks another milestone for the Faculty members to continue to strive for excellence in exhibiting quality management and improving performance through Performance Excellence practices in order to remain sustainable in the increasingly competitive environment.



Dr. Zetty Zahureen Mohd Yust Dr. Nur Zahidah Bahrudin Dr. Sharulshahida Shakrein Safian Dr. Siti Norida Wahab Dr. Nur Azirah Zahida Mohamad Azhat Dr. Norashida Othman

Prof. Dr. Noryati Ahmad Dr. Nor Lelawati Jamaludin Puan Norina Ahmad Jamil Dr. Nor Farradila Abdul Aziz Prof. Madya Dr. Zarina Denan Puan Azitadoly Mohd Arifin



STUDENT AFFAIRS

ACTIVITIES/PROGRAMS



ASEAN CULTURE VIRTUAL SUMMER CAMP 2021



The main objective of this program is to gather participants from ASEAN countries so that participants can exchange knowledge about culture. Conducted online, this program attracted participants from ASEAN countries such as Indonesia, Thailand, and Vietnam. With a total of 65 participants, the virtual summer camp achieved the performance indicator set by UiTM on the number of students involved in international programs.



RIENDS WITHOUT BORDERS 26 JUNE 2021 (SATURDAY)



FRIENDS WITHOUT **BORDERS**

The Friends Without Borders program involved participants from Malaysia and abroad, including those from Indonesia, the Philippines, and Pakistan. Among the achievements of the program is that participants can learn about the diversity of countries and cultures. A total of 103 participants attended this event, thus helping to achieve the performance indicator set by UiTM on the number of students involved in international programs.



DEAN'S CUP TOURNAMENT 2021 (e-SPORT)

The Dean's Cup e-sports tournament is the first of its kind held at the Faculty of Business and Management. The program received a very good response from students, with 429 of them participating. This total number of participants has achieved the performance indicator set by UiTM on the number of students involved in e-sports.



A program evaluation form was provided to program participants, and a total of 680 responses were received. A total of 96.6 percent of the respondents were satisfied with the completion of the program. Overall, 96.5 percent of respondents are satisfied with the program and this program met the university's performance indicator for student satisfaction percentage in the career guidance program.

2021 (CAREER DEVELOPMENT MODULE)



EAT HEALTHY, LIVE BETTER: MAKING NUTRITION A PRIORITY DURING A PANDEMIC



The program is a collaboration between the Industry, Community, and Alumni Network (ICAN), the Malaysian Palm Oil Council (MPOC), and BA2472B students who took the MGT538 (Personal Development and Ethics) subject at the Faculty of Business and Management. The goal of this program is to provide exposure and share knowledge about palm oil to help participants improve their understanding of palm oil nutrition, increase the use of palm oil, and understand its benefits to the country and society.



ORGANISASI (KPO) 2021

A business model canvas competition was organized by the Student Executive Boards of the Faculty of Economics and Business and the State University of Surabaya. The competition, which was held at the ASEAN level, provided opportunities for students to increase their competence in the field of entrepreneurship (business) through the development and presentation of creative and innovative business plans.



INTERNATIONAL ENTREPRENEUR VIEW (INEV) 2021



Entrepre

The KPO program had a positive impact on all members of the clubs and associations, as well as SMF members themselves. This program also provided valuable input to the organizers in order to be more proactive in organizing a program, especially when it comes to conducting online programs. The program managed to attract the participation of 300 people. This number of participants has reached the performance indicator set by the university for the number of students involved in leadership programs.



The program has provided enlightenment and exposure to all new students as they begin a new phase of life at university level. One of the important contents of the program is the discussion on the role of iDART (Science, Discipline, Trust, Diligence, Responsibility) of UiTM. iDART refers to the value principles outlined in UiTM 2021 - 2025 Strategic Planning. Students are exposed to the importance of iDART in their journey as students.

PEMANTAPAN DESTINI SISWA (PDS) 2021

ACADEMIC AFFAIRS

\mathcal{I} FOODBANK YaPEIM 2.0 READY TO EAT **UiTM**

This program is an initiative of UiTM to help new students from B40 families (those who have no income or income less than RM1,000.00) who registered as Pre -Higher Education (PPT) students for the Pre-Diploma in Commerce and Pre-Diploma in Science programs.





13 new lecturers who reported for duty at FBM Puncak Alam from June - Sep 2021 attended this two-day online program.

FBM Onboarding

Program

Knowledge

Cafe Session with Resource

Person (TOT)

TOT sessions were successfully

involving 20 courses conducted

lecturers who teach their codes.

organized throughout a week

by respective RPs for all

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All lecturers from four departments (DIBMS, DEMS, DEFS, and DTSMS) received training by facilitators from the Quality Unit on the use of CFIS in order to ensure audit compliance.



Management (BA243)

12 representatives and industry experts attended the RTD as panels for the BA243 curriculum review.



PERMATA

• PERMATA PROGRAMME

This program is an initiative of UiTM to help new students from B40 families (who have no income or income less than RM1,000.00) who registered as Pre-Higher Education (PPT) students for the Pre-Diploma in Commerce and Pre-Diploma in Science programs.

• PERMATA TRACKING SYSTEM

PERMATA Tracking System is a system developed to track the development of students who achieved CGPA below 2.50. The system will help monitor their progress from semester two until they graduate.



OFFICE OF RESEARCH AND INNOVATION UNIT



WEBINARS BY RENOVA

Assoc. Prof. Dr. Amirul Afif Muhamat NAPREC Grant Recipient 2019/2020, **Revisit Your NAPREC Grant** Deputy Dean of Research and Innovation, Proposal Faculty of Business and Management, Universiti Teknologi MARA Assoc. Prof. Dr. Erne Suzila Kassim **Revisit Your FRGS** Assoc. Prof. Dr. Siti Noorsuriani Ma'on Proposal FRGS Recipients, Faculty of Business and Management, Universiti Teknologi MARA Farizah Mohamed Esa **Intellectual Property (IP)** Deputy Director of Legal & IP Management, Awareness and Application Business Innovation and Technology Commercialisation (BITCOM), Process Universiti Teknologi MARA Mohd. Ismail Bin Abidin Validation Process of Research Deputy Senior Librarian, **Publication in PRISMa** Research Consultation & Reference Unit (PTAR) (Validation Process by PTAR) Siti Rohayu Mohamad Yusof (Senior Librarian, Research Support Unit (PTAR), Universiti Teknologi MARA Assoc, Prof. Dr. Muhammad Iskandar Hamzah **Getting Your Paper a New Home:** Academic Journal's Peer Review Senior Lecturer (Research Track), **Process** Faculty of Business and Management, Universiti Teknologi MARA Baby Steps to Write a Journal Dr. Amily Fikry Article for Absolute Beginners Dr. Muhamad Khalil Omar and Converting Students' Thesis Senior Lecturers (Research Track), into Journal Article Faculty of Business and Management, Universiti Teknologi MARA Dr. Naffisah Mohd Hassan **Guides for Research** Senior Lecturer (Research Track), **Ethics Application Approval** Faculty of Business and Management, Universiti Teknologi MARA Data Mining Using WEKA Dr. Nur Atigah Rochin Demong Workshop (in collaboration with

Senior Lecturer

Faculty of Business and Management, Universiti Teknologi MARA

the Department of Economics

and Financial Studies)

WEBINARS BY RENOVA

Secret Recipe in Winning Innovation, Invention and Design (IID) Competitions	Prof. Dr. Veera Pandiyan A/L Kaliani Sundram Professor Faculty of Business and Management, Universiti Teknologi MARA
Publishing Articles in Newspaper	Syamsyul Samsudin Faculty of Business and Management, Universiti Teknologi MARA Segamat, Johor Branch Campus
FBM Winning Research Grant Tips - Briefing on Internal Research Grants of UiTM 2021	Assoc. Prof. Dr. Norol Hamiza Zamzuri Deputy Director of Social Creativity & Innovation, Research Nexus (ReNeu), Research Management Institute (RMC) Universiti Teknologi MARA
Converting Ideas from Thesis to Copyright	Farizah Mohamed Esa Deputy Director Legal & IP Management, Business Innovation and Technology Commercialisation (BITCOM), Universiti Teknologi MARA (UiTM)
Analytical Hierarchical Process	Prof. Dr. Rafikul Islam Professor, Kulliyah of Economics and Management Sciences International Islamic University Malaysia (IIUM)
Writing Articles for Journal Publication (One-to-One Coaching)	Dr. Muhamad Khalil Omar Senior Lecturer (Research Track), Faculty of Business and Management, Universiti Teknologi MARA
Enhancing Research Idea using The Pitching Framework	Prof. Dr. Robert Faff Emeritus Professor, Bond Business School, Bond University, Australia School of Business, University of Queensland, Australia President & Founder, InSPiR2eS Network Pitching Research Framework
Pull Out All the Stops: Engaging Research for Academic Leadership	Prof. Dr. Abu Bakar Hamid Putra Business School, Universiti Putra Malaysia (UPM)
High Impact Publication: What Authors Should Know?	Prof. Dr. Norzaidi Daud Professor Faculty of Business and Management, Universiti Teknologi MARA
An Introduction to the use of GARCH	Dr. Rafiqa Murdipi Kulliyyah of Economics and Management Sciences International Islamic University Malaysia (IIUM)

MATCHING GRANTS



1. Muslim Financial Behavior during Pandemic Dr. Moch. Khoirul Anwar, S.Ag., M.EI (Head), Clarashinta Canggih, S.E., CIFP., Dr. Zaimy Johanna Johan & Dr. Nor Farradila Abdul Aziz

Universitas Negeri Surabaya



2. The Moderating Influence of Career Adaptability on the Relationship Between Entrepreneurial Leadership and Social Capital on Managerial Career Success: Indonesia and Malaysia Studies Dr. Anang Kistyanto, S.Sos., M.Si (Head), Nurul Indawati, S.E., M.M., Dr. Muhammad Khalil Omar & Dr. Norashikin Hussein

3. Saving Behavior Among Students at Higher Institutions During Pandemic Covid-19: Evidence from Malaysia and Indonesia Nurul Hafez Abd Halil (Head), Dr. Yasmin Kamall Khan, Dr. Ulil Hartono, SE., M.M & Yuyun Isbanah, S.E., M.SM

4. Purchase Intention Towards Halal Cosmetic Products among Muslims Young Adults. A Study Using Theory Of Planned Behavior Dr. Nazura Mohamed Sayuti (Head), Dr. Azlin Syafinaz Mohamad Arshad, Dr. Sri Setyo Iriani, SE., M.Si & Rosa Prafitri Juniarti, S.E., M.S.M.

Universitas Pendidikan Indonesia

Halal Logistic and Risk Analysis in the Halal Food Delviery Service: A Comparative Study Dr. Emi Normalina Omar & Dr. Ismah Osman





1. Entrepreneurial Skill Acquisition in Social Media: A study of Millennials in Malaysia

Dr. Norashida Othman (Head), Dr. Siti Norida Wahab, Dr. Nur Azirah Zahida Mohamad Azhar, Dr. Leylawati Joremi, Nosica Rizkalla, S.E., MSc., C.B.O, Elissa Dwi Lestari, S.Sos., M.S.M & Boby Arinto, S.E., M.M

2. Return And Volatility Spillover Between The US, Japanese, and Malaysian Stock Markets: Evidence During the Covid-19 Pandemic

Dr. Nurhuda Nizar (Head), Dr. Norliza Che Yahya, Dr. Nur Zahidah Bahrudin, Puan Siti Norbaya Mohd Rashid, Prof. Dr. Taqawa Syinya (National Institute of Technology, Ube College, Japan), Prof. Dr. Yamane Yoichi (National Institute of Technology, Ube College, Japan), Assoc. Prof. Dr Florentina Kurniasari T., S.Sos., MBA (UMN, Indonesia), Cynthia Sari Dewi, SE, MSc, CSA (UMN, Indonesia), Helena Dewi, S.E., M.S.M. (UMN, Indonesia) & Eko Agus Prasetyo Endarto, S.E., M.M (UMN, Indonesia)

3. Conceptualization of the Stakeholders' Roles towards Green Warehouse Practices in the Malaysian Logistics Industry

Dr. Siti Norida Wahab (Head), Prof. Dr. Veera Pandiyan Kaliani Sundram, Assist Prof. Dr. Danbee Park (Kangwon National University, Korea), Faizatul Akmam Amirrudin, Norina Ahmad Jamil, Nur'Asyiqin Ramdhan, Dr. Mohammad Annas S.Tr.Par, M.M CSCP (UMN, Indonesia), Ir. Arief Iswariyadi, MSc., Ph.D (UMN, Indonesia) & Thomas Dwi Susmantoro, S.T., M.S.M (UMN, Indonesia)

4. Developing New Standard Operating Procedure during Pandemic for Meeting, Incentive, Convention, Exhibition (MICE) Industry in Malaysia

Nur Farhana Mohd Sah (Head), Assoc Prof Dr. Mohd Hafiz Mohd Hanafiah, Dr. Herwina Binti Rosnan, Assoc Prof. Dr. Norol Hamiza Zamzuri, Dr. Pairach Piboonrungroj (Chiang Mai University, Chiang Mai), Dr. Ringkar Situmorang, MBA (UMN, Indonesia), Anton Harianto, M. M. Par (Universitas Multimedia Nusantara, Indonesia) & Septi Fahmi Choirisa, S.Kom.I, M.Par (UMN, Indonesia)

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

Faculty of Business and Management

INDUSTRY-BASED ACTIVITIES



ALUMNI-BASED ACTIVITIES











Up Close PERSONAL

PROFESSOR PREM CHHETRI

Editor: Nur Atiqah Zakiyyah Ramlee

DR. SITI DALEELA MOHD WAHID

Editor: Lina Nadia Abd Rahim

VISITING PROFESSOR

PROFESSOR DR. PREM CHHETRI

HEAD OF DEPARTMENT-SUPPLY CHAIN RMIT UNIVERSITY, AUSTRALIA

Please provide a brief introduction on your goodself. You might want to include your education background, passion, achievement at the state, national and international levels, and some background on your current position(s) at RMIT?

I am the Head of the Department of Supply Chain and Logistics Management within the School of Accounting, Information System and Supply Chain, RMIT University. I am a spatial analyst with a strong interest in transport and logistics analysis, emergency services planning, urban infrastructure, supply chain modelling, and management of geographic information. I hold a number of degrees that include a Master degree in Regional Development and Planning from Jawaharlal Nehru University and a Master degree from Delhi School of Economics, Delhi University in India – the two most prestigious institutions in India.

After completing a Doctorate in Geographic Information Systems (GIS) from RMIT University, I commenced my career as a Consultant in a planning firm and later worked with the Local Government in Melbourne, Australia. I formally started my academic career as a Research Fellow with the University of Queensland where I successfully contributed to a number of Australian Research Council's projects. I have an international reputation for multidisciplinary, applied, and policy-driven research. I am passionate about developing multidisciplinary approaches, innovative methods, and paradigms to capture a phenomenon in a multi-dimensional space in order to optimise their spatial-temporal distribution and interactions to reduce cost, improve efficiency, and save lives.

What values do you hold that have made you who you are today?

Life values are important as they inform my practices, influence decision-making, and build character. I strongly believe in freedom, individual choice, and social justice. My values are deeply rooted in my core beliefs which guide me to live a better life via shared values and shared missions.

Could you share about your successful collaboration or experiences with UiTM?

I am a Visiting Professor at UiTM. I feel that it is a second home university for me. The people, collegiality, and academic culture at UiTM have created a highly congenial environment for transdisciplinary research and learning and teaching innovation.

I am privileged with the opportunity to be able to publish with esteemed scholars from UiTM and submit research proposals. We are currently collaborating on the Organizational and Information System Management International Conference (OISMIC 2021).

What are the best parts of becoming an academician and educator? What is your favorite aspect of teaching and conducting research?

The best part of becoming an academician is the rewards that we gain by guiding future leaders to shape the direction of the globalised and highly connected world. Personally, the best part of conducting research is the ability to travel overseas. I have visited and learnt the cultures of more than 50 countries in the world. Global Study tour is my favorite component of learning and teaching where I have the opportunities to learn more about the mindsets of students to help inform and improve the future learning.

Kindly share about your contributions to your organisation and local community.

Head of Department, my major As contributions are my concerted efforts to empower staff to achieve their own career aspirations while maintaining a good worklife balance. I do this by adopting a distributed leadership model which enables staff to participate and feel a part of decision-making process and thus accountable for their decisions. My major contribution to the local community is via the research that I undertake on critical societal problems including bushfire and management, emergency business improvement and continuity, and workforce skilling and training.

The COVID-19 Pandemic has affected students' learning process. Would you mind sharing with us RMIT's response to the situation? What are your pandemic response plans?

The health, safety, and wellbeing of students and staff are an absolute priority RMIT. We have adopted rigorous for COVIDSafe practices and protocols. I am truly privileged to work at RMIT University effectively implemented who has the COVIDSafe Plan, which consists of the measures required to safely support the resumption of on-campus activities when it is safe to do so. Wearing masks in teaching spaces is essential, as is the requirement to maintain a 1.5m social distance. During the peak of COVID-19, we delivered all lectures online; more recently we moved into a blended learning mode. I am proud of the staff in my department for their willingness to innovate and adapt during this difficult time.

From your point of view, why it is important for academicians to get themselves involved in research and publications?

Research is vital to academic career as it defines our character, shape our thinking, and provide opportunities to innovate and contribute to society. Publication is a means to showcase the quality of research as well as gain reputation, recognition, and satisfaction with our own academic career.

Kindly share about your career planning and future collaboration plans at national and international levels, especially in academia.

The majority of my current research is funded by state and federal governments of Australia. Ι have now started to internationalise my research and reach out to scholars in Asia and Europe where technological and management solutions to social, economic, critical and environmental challenges are sought via collaboration and equal partnership that support mutual learning and respect.

What advice would you give young lecturers/scholars?

I don't think I am wise enough to advise. Nonetheless, my own academic success is attributed to publishing in top-tier journals, attracting competitive grants, and linking with international academic networks access leadership to opportunities. However, younger academics should define the meaning and purpose of success themselves. Don't let anyone define success for you. As an academic, we often get overwhelmed by our research and teaching commitments. We often try to do everything and do them immediately. We forget the true essence of life, the raison d'être of our existence, which needs to be understood to maintain a good work-life balance so we can lead a successful and satisfactory life.



Professor Prem Chhetri with his research colleagues

DR. SITI DALEELA MOHD WAHID

Senior Lecturer, UiTM Melaka

ANUGERAH EMAS KEDOKTORAN (SAINS SOSIAL) Dr. Siti Daleela Binti Mohd Wahid is a senior lecturer from the Faculty of Business & Management, UiTM Melaka. She has recently been awarded with the prestigious 'Anugerah Emas Kedoktoran (Sains Sosial) Doktor Falsafah (PhD)' during UKM's 48th Convocation for her outstanding performance.

The SOCENTIUM team sat down with Dr. Siti Daleela for a short interview to find out how we can emulate her success.

Please provide a brief introduction on your good self. You might want to include your education background, family background, interests/passion, and your current roles at UiTM Melaka.

My name is Siti Daleela binti Mohd Wahid. My colleagues call me Dee or Dell. I am the eldest of three siblings. I grew up in a happy and lovely family. All my family members work in the private sector, and I am the only one who serves the government. As the eldest in the family, I always portray a good example to my siblings. I want them to be proud to have me as a big sister. I know that my family constantly looks up to me and cheers me on. They are my strength and the backbone of my success.

I am passionate about my work. Because I love what I do, I have a steady source of motivation that drives me to do my best. This passion leads me to challenge myself daily and learn new skills that help me to work better. Besides, I am highly organized. I always take notes, and I use a series of tools to stay on top of deadlines. I think because of my habit, I was appointed as the Head of Curriculum Affair Cluster, Unit of Curriculum Affairs and Academic Development, Universiti Teknologi MARA Cawangan Melaka. I am also a resultoriented person who constantly checks my targets to determine how close or how far away they are and what it would take to make them happen.

What are the habits that made you successful?

I do not know if this can be called a success habit or recipe. For me, success depends on how fully you embrace and master your own strategies. Here are mine:

- When entering an institution's gate, lower your ego. I always put myself as a student. I never bring my so-called "position" at the organization to the university.
- I would never say NO to my supervisor's demand or request. I will always ensure that I complete every task assigned to me on time.
- Be punctual on any occasion meeting supervisor, attending class, joining seminars, and even socializing with friends. Punctuality is the key to success. If you respect other people's time, people will respect yours too.
- I attended seminars every time I finished a chapter. For example, when I completed Chapter 1, I found a seminar or course related to Chapter 1. From that, I know what I need to improve and which areas to enhance. I would consistently do the same for other chapters too.
- I always give myself enough time to research, write, and edit the essays in manageable stages.

- Reward yourself when your daily mission is accomplished.
- Pray, pray, and pray.

What was your PhD journey like? How did you push through your worst times? What motivated you?

believe different everyone has Ι experiences in their PhD journey. Though it was challenging, I would say it was a fruitful and interesting journey. I will never reveal the hardship or the challenging parts. Let us celebrate the success and share the positive stories. I was not born smart; it was Allah's will, people's prayers, and my hard work that brought me to where I am today. I am glad I chose this path. My PhD journey has made me more resilient and optimistic about the future. I believe with good support, determination, and by staying focused, I finished my PhD on time and managed to make it quite an enjoyable journey.

I call my daily struggles "the battle of the moment." Trust me, you will have that moment countlessly. Again, it is truly a battle between your future self and your resistance. One of you will win and one of you will lose. The best way to win the battle of the moment is to first understand that it is normal for your resistance to show up every day when it is time to do something related to research. Set your goal daily. Once it is achieved, reward yourself. Treat yourself to a nice steak or go for a holiday. I always buy myself a "cendol" celebrate my daily to achievement. Once you stack up enough daily wins, you will see that you are making progress on your thesis.

"Keep your circle small and your mind will be at peace." In my experience, you should surround yourself with friends who have the same goal as you. What you need the most is a positive community that supports you through the ups and downs and celebrates your successes every step of the way. I have a small number of friends during my study. We share many similar characteristics - all of us are married, scholarship holders, high we have determination, persistence, and are disciplined. If you want to seriously work on your thesis, find and join the right friends, and you will quickly start to see the light at the end of the tunnel.

Could you share with us some of the sacrifices that you have had to make to be who you are today, and do you feel the sacrifices were worth it?

Everything in life requires sacrifices, regardless if it is studying or something else. No one succeeds without giving something in return. As far as studying is concerned, I, like others, sacrificed a few things a few years back. I had the opportunity to further my study at The National University of Malaysia located in Bangi, Selangor. The first sacrifice I made was to leave the house I purchased in Melaka to live in a rented house in Bangi in order to allow me to regularly meet my supervisor and go to the library. Although monthly expenses the increased drastically, it was worth it because I considered many factors such as security when travelling from Bangi to Melaka and back, my health or fitness condition, the children's schooling, and the lists keep going on and on.

I limited myself when watching television. Do not be surprised – I deactivated my social media accounts for 2 years. I also unsubscribed my Astro channel until today. No Neflix. No Inflix. No Viu. Nothing. Study is not the only reason why my lifestyle is like that. Normally, after spending a few hours studying, I would devote more time with my kids. I also found a new passion for cooking during my study. I experimented with so many recipes from Asian cuisine to Western food. I found cooking to be the best "healing therapy" to overcome hurdles or hardship. Trust me, every PhD student will discover new talents during the wonderful journey.

Apparently, success requires sacrifices more than what I mentioned. I sacrificed many things to develop a passion and keen interest towards studies. "Study hard. Do good and the good life will follow you." Always remember, success did not come free, nor easily. Lots of sacrifices, lots of risks, lots of effort along the way before being completing your PhD.

In your opinion, what kind of skills/attributes/qualifications are most essential to be effective in our job as an educator?

I believe every educator possesses all kinds of skills, attributes, and qualifications. Many debate about what makes successful educators. Most universities list their expectation towards academics through the promotion criteria that determine recognition and advancement. For me, a skillful or qualified academician should have a strong research track, positive academic evaluation, powerful leadership skills, and an influential network. I believe with these elements, you can be a successful educator. Let us look into the first point - a strong research track. This is related to publishing research work in esteemed publications and generating citations. patents, innovations. and commercialization. When an educator is able to do all these, it will equip them with up-to-date or new knowledge. Therefore,

they can deliver the "findings" or "new information" to students. Indirectly, the research outputs will boost the university's scoring index.

Secondly, educational excellence is measured by student and peer evaluations including teaching practices, awards, recognitions, and advancement within the discipline. It is important to attain constructive evaluation on vour educational practice in order to be a role model for every member of the university. What I mean is your great achievement will probably inspire your colleagues to follow in your footsteps. Moreover, your students will always be proud of you and set your achievements as a benchmark. After all, Gale Anne Hurd said, "If you can't find a good role model, be one".

Leadership is looking into the element of participation or involvement of the faculty or university members. The idea is that as an educator, you must be able to create a participatory environment in all activities. A successful educator should always be designing activities creative in that promote involvement from many parties like colleagues and students - "If you want to lead, you must serve." You must always believe that the vitality of your network will determine your professional fate. Establishing collaborations and building networks with industry players. community, academicians, and students will aid in translating your knowledge and expertise into practice or policy.

What is the best advice you can give to potential and on-going PhD candidates?

"Play hard, work hard and study harder". Push harder than yesterday if you want a different tomorrow.

Is there anything else you would like to share with us?

Receiving the best student award is everyone's dream but there are some criteria to fulfill. Among the critical requirements are publications, leadership, and community service. The award recipient also needs to portray a good image or trait as a student. Therefore, I would advise all potential and on-going PhD candidates to identify the criteria and requirements of your institution if you are looking to achieve this promising award. You can ask your university! In my case, I knew nothing about this award. My aim was simply to graduate with flying colors.

It always seems impossible until it is done! Always believe in Allah's plan. Keep seeking *doa* and blessings from parents, husband, and friends. Constantly believe in your supervisor's dedication; they once said – "You continuously make us proud." "You deserve this award with your stunning achievement." In a nutshell, you must not prioritize what is on your schedule; you should schedule your priorities.











Total Pyblications 2021

(As of October 2021)





esearch GRANTS

EDITORS: DR. NUR ZAHIDAH BAHRUDIN DR. AZLUL KALILAH ZAGHLOL

GRANTS

RAKYATPRENEUR 2.0

Funding Organization: BANK RAKYAT Amount: **RM198,000** Project duration: 01/09/2021 - 28/02/2022

THE UTILISATION OF GAMES-BASED INTERVENTION [DAWN OF CIVILIZATION (DOC)] IN IMPROVING THE ENGLISH LANGUAGE PROFICIENCY OF HIGH SCHOOL B40 STUDENTS

Funding Organization: SOLVE EDUCATION SINGAPORE Amount: **RM60,000** Project duration: 09/04/2021 - 09/04/2023

SHARIAH-COMPLIANT ISLAMIC MEDICAL SERVICE STANDARD FRAMEWORK FOR HEALTH PROVIDERS MALAYSIA

Funding Organization: UNIVERSITI TEKNOLOGI PETRONAS Amount: **RM85,200** Project duration: 01/11/2020 - 31/10/2022

DEVELOPING A MODEL OF FINTECH ADOPTION IN BANKING SERVICES AMONG MALAYSIAN SINGLE MOTHER

Funding Organization: UNIVERSITI PUTRA MALAYSIA Amount: **RM80,000** Project duration: 01/11/2020 - 31/10/2022

ABOUT

RAKYATpreneur 2.0 is a training grant from Bank Rakyat awarded to a team of training consultants from UiTM. It is a program designed to elevate the entrepreneurial competencies of micro and small entrepreneurs so that they can improve their skills in running their enterprises effectively and ultimately help increase revenue.

SAMPLE

200 asnaf entrepreneurs (the beneficiaries of Bank Rakyat) nationwide.

METHOD

Run for 6 months and comprising of four phases, the program is specially designed to train micro and small entrepreneurs to scrutinize their business practices thoroughly via a series of workshops, coaching and advisory services, networking facilitation, as well as scheduled follow-ups and performance monitoring.

The program engages a total of 50 experienced speakers, trainers, business coaches, and facilitators from various organizations that are directly involved in the country's entrepreneurship development agenda.

FINDINGS

This training grant hopes to help asnaf entrepreneurs prepare themselves with adequate knowledge and skills that would enable them to identify and seize opportunities and remain relevant in the market even during the unprecedented situation of the COVID-19 pandemic.

RAKYATPRENEUR 2.0

MOHD ALI BAHARI ABDUL KADIR SHARIFAH ZANNIERAH SYED MARZUKI ROHANA NGAH MUHAMMED HARDY LOH RAHIM SITI ZAHRAH BUYONG JUNAINAH JUNID NOOR FAIZAH MOHD LAJIN HARDI EMRIE ROSLI HASNI ABDULLAH HALIM SUHAIMI YEOP JOHARI NOR AZMI BAKHARY (FBM, UITM)

THE UTILISATION OF GAMES-BASED INTERVENTION [DAWN OF CIVILIZATION (DOC)] IN IMPROVING THE ENGLISH LANGUAGE PROFICIENCY OF HIGH SCHOOL B40 STUDENTS

NOR LELAWATI JAMALUDIN (FBM, UITM) SITI SALWA ISA (UITM) SHAHRUL NIZA SAID (UUM)

ABOUT

Using Game-Based Learning (GBL) intervention to teach English using Dawn of Civilization (DOC) games.

SAMPLE

Secondary school students aged 13 – 17 from the B40 socio-economic group in Klang Valley.

ΜΕΤΗΟΟ

Participants' level of improvement will be measured based on the Common European Framework of Reference for Languages (CEFR).

FINDINGS

The findings will assist the education industry in sparking the interest and motivation for improving language literacy achievement among high school students using technological kits as a pragmatic learning approach.

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Mahdzan, N. S., Zainudin, R., Sukor, M. E. A., Zainir, F., & Ahmad, W. M. W. (2019). Determinants of subjective financial well-being across three different household income groups in Malaysia. Social Indicators Research, 146(3), 699-726.

ABOUT

Despite the growing trend in the halal industry and increasing demand for Islamic-friendly hospital services, little is known about the existence of formal, regulated standards by regulating bodies.. The study aimed to analyse the current services in 'Islamic' hospitals and clinics as a baseline to develop an acceptable and regulated determinant for Shariah-compliant medical services.

SAMPLE

The expert panel will consist of fifteen (n=15) experts from various backgrounds of expertise but relevant to the study.

METHOD

The study will adopt a mixed-method approach, which are interviews and literature review. Then, a panel of selected experts will finalise the determinants and sub-determinants through the Fuzzy Delphi method. Finally, the determinants will be assigned to their relative weightage through Analytical Hierarchical Processing.

FINDINGS

The output of the study would be the Shariah-compliant medical service standard framework which would consist of prioritised determinants of Shariah-compliant medical service practices which could be used both as regulatory and assessment tools. The outcome of the study not only could aid the regulatory bodies in managing Shariah-compliant medical services in this country, but it could also facilitate healthcare providers in catering shariah-compliant health treatment to the Muslim community.

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SHARIAH-COMPLIANT ISLAMIC MEDICAL SERVICE STANDARD FRAMEWORK FOR HEALTH PROVIDERS IN MALAYSIA

M RIDHUAN TONY LIM (UTP) MOHD NURI AL-AMIN BIN ENDUT (UTP) SHARIFF BIN HARUN (FBM, UITM) KAMARUL AFENDEY BIN HAMIMI (UNIKL)

DEVELOPING A MODEL OF FINTECH ADOPTION IN BANKING SERVICES AMONG MALAYSIAN SINGLE MOTHER

HUSNIYAH BINTI ABD. RAHIM@ABDUL WAHAB (UPM) HAWATI JANOR (UKM) MOHAMAD FAZLI SABRI (UPM) MOHD AMIM OTHMAN (UPM) ZAHARIAH SAHUDIN (FBM, UITM)

ABOUT

This grant aims to determine the predictors of the intention to adopt FinTech banking services among single mothers in Malaysia.

The research will focus on developing a FinTech banking services adoption model comprising of attributes of innovation, perceived risk, and personal finance factors controlled by socioeconomic characteristics.

SAMPLE

Data will be collected on Malaysian single mothers in Peninsula Malaysia. A multi-stage random sampling is employed for a total sample of 400 respondents registered with the Department for Women's Development.

METHOD

A cross-sectional survey will be administered by distributing questionnaire to obtain information on socioeconomic characteristics and other factors.

FINDINGS

The adoption of FinTech banking services by single mothers will contribute to their financial well-being and the society well-being leading towards Society 5.0 and IR4.0. It may enhance the economic condition of the country as single mothers are more aware and knowledgeable in their financial matters leading to better decisions. Single mothers and vulnerable groups as a whole in turn would experience better service that will reduce time consumed in their transactions with service sector agencies.

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Research PUBLICATIONS

EDITORS: DR. NUR ZAHIDAH BAHRUDIN DR. AZLUL KALILAH ZAGHLOL DR. MUHAMMAD RIDZUAN ABDUL AZIZ



LET'S GET ACQUAINTED: AN EMPIRICAL STUDY ON TAKAFUL CUSTOMER-SERVICE PROVIDER RELATIONSHIPS FROM SAUDI ARABIAN PERSPECTIVES

Journal of Islamic Marketing

ISMAH OSMAN (FBM, UITM) MOHSIN ABDUR REHMAN (UNIVERSITY OF OULU, FINLAND) SAJID MOHY UL DIN (UNIVERSITY OF LAHORE PAKISTAN) GHAZAL SHAMS (ISLAMIC AZAD UNIVERSITY, IRAN) KHURRAM AZIZ (PUNJAB UNIVERSITY, PAKISTAN)

ABOUT

This study attempts to construct a model on a combination of relationship between marketing and service quality dimensions as a significant factor that predict corporate image. The most important element in this study is the mediation factor, corporate reputation, which can mediate the relationship between customer loyalty and corporate image in the takaful (Islamic insurance) context from the viewpoint of Saudi Arabian customers.

DESIGN/METHODOLOGY/ APPROACH

This study employed online survey where an adopted questionnaire was administered to 362 family takaful policyholders from Saudi Arabia. In addition, to test the model on the direct relationships of the related constructs, and to test the establishment of corporate reputation as a mediator concerning its relationship between corporate image and customer loyalty, the structural equation modelling was used.

FINDINGS/EXPECTED FINDINGS

The findings proved that only two dimensions of service quality (i.e. reliability and assurance) and three aspects of relationship marketing (i.e. Islamic ethical behavior, financial, and structural bonds) have a significant impact on the corporate image of takaful providers. Furthermore, the study also indicated that corporate reputation mediates the relationship between corporate image and customer loyalty.

ORIGINALITY/VALUE/ CONTRIBUTION

The highlighted contribution of this study is the specific components of PAKSERV measures that influence the corporate image. It is also found that relationship marketing addressing Islamic ethical behavior, as well as the three facets of bonding – structural, financial, and social bonds - are incorporated and connected to corporate image. Therefore, this study will help to understand the impact of service quality of the PAKSERV model and relationship marketing on corporate image, reputation, and customer loyalty of the takaful providers in Saudi Arabia.

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DEVELOPMENT OF SOCIAL COST AND BENEFIT ANALYSIS (SCBA) IN THE MAQĀSID SHARIAH FRAMEWORK: NARRATIVES ON THE USE OF DRONES FOR TAKAFUL OPERATORS

Journal of Risk and Financial Management

AMIRUL AFIF MUHAMAT AHMAD FAROUK ZULKIFLI SUZANA SULAIMAN GEETHA SUBRAMANIAM SAADIAH MOHAMAD (FBM, UITM)

LET'S GET TO KNOW

ABOUT

This study intends to develop a new framework to measure cost effectiveness of drone-assisted technology in the context of maqāşid Shariah by including its social and economic benefits. It also investigates the benefits that can be obtained from the drone-assisted technology, particularly in terms of cost reduction to the takaful industry.

DESIGN/METHODOLOGY/ APPROACH

This study employs thematic analysis of qualitative research method by engaging key informants who are Shariah experts, drone practitioners, and accounting experts.

FINDINGS/EXPECTED FINDINGS

This study provides preliminary findings that suggest there is potential cost effectiveness for drone usage from the perspectives of SCBA in the maqāşid Shariah framework.

ORIGINALITY/VALUE/ CONTRIBUTION

The main contributions from this paper are: (1) the new SCBA framework derived from the maqāşid Shariah perspective and, (2) the application of this framework in examining the cost effectiveness of the use of drones by takaful operators especially during disasters. In the context of emerging economies like Malaysia, the adoption of drone is sporadic where some industries such as the military and agriculture are quite experienced with it; but for the takaful sector there is almost none.

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THE EFFECT OF SOCIAL MEDIA USAGE ON EMPLOYEE JOB PERFORMANCE

The Romanian Journal of Information Technology and Automatic Control (RRIA)

NOOR SYAZWIN FARHANA BINTI MOHD NOOR MELISSA SHAHROM (FBM, UITM)

LET'S GET TO KNOW

ABOUT

Organizations currently performing in highly competitive environments are increasingly interested in adopting advanced technologies for their business operations. One of the places where technologies are widely used is social networking platforms, more commonly known as social media. Social media is not only used for entertainment and socialization but also used for business purposes in many organizations. However, knowledge about the impact of the use of social media on employee job performance is limited. Social media is all about awareness and connection, and presently social media seems to be a tool that affects the job performance of the employee in the workplace. The new media is growing so fast that it makes it imperative for employees to embrace the medium. The purpose of the study is to investigate the effects of social media usage on employee job performance.

DESIGN/METHODOLOGY/ APPROACH

The study is limited to the effects of social media usage on employee job performance among employees in one of the biggest and most successful publishers in Malaysia. The study evaluates the most popularly used social media among employees and examines whether social networking is capable of increasing the levels of an employee's job performance. The study uses IBM SPSS Statistics Version 21 to analyze the data. Survey data are collected from 305 respondents through the simple random sampling technique.

FINDINGS/EXPECTED FINDINGS

It was discovered that the use of social media at work helped employees to improve their performance.

ORIGINALITY/VALUE/ CONTRIBUTION

Organizations should comprehend about social media in order to set appropriate policies at the workplace.

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RETAIL HALAL CONTROL POINTS - WHICH CONTROL PROCESSES CAN BE APPLIED DIGITALLY?

Romanian Journal of Information Technology and Automatic Control

ANIZAH ZAINUDDIN (FBM, UITM) SARAH IRDINA RIDZWAN (UITM) SARAH BATRISYIA RIDZWAN (UKM) MAZZINI MUDA (FBM, UITM)

LET'S GET TO KNOW

ABOUT

This study investigates the importance and need to apply the concept of retail halal control points (RHCP) in the food industry, especially supermarkets that operate on a complex supply chain system. The examination of the application of the RHCP in supermarkets is also to facilitate business entities in obtaining the halal or Shariah-compliant status. The RHCP method can assist supermarket management to control for prohibited or illegal elements from infesting the supermarket supply chain. In this way, the procedure of food safety and food production in supermarkets would comply with the Islamic teaching on halal principles.

DESIGN/METHODOLOGY/ APPROACH

Using purposive sampling technique, four supermarkets located in the Klang Valley were cross-examined. Quality assurance managers and halal executives from each supermarket were interviewed extensively using open-ended questions. The interview transcripts were then analyzed using thematic analysis.

FINDINGS/EXPECTED FINDINGS

The results showed that the management teams of all the selected supermarkets agree to use a standard operating guideline to ensure halal or shariah-compliance status in the supermarkets. To achieve an optimum level of effectiveness with the RHCP method, the use of digitalization is recommended.

ORIGINALITY/VALUE/ CONTRIBUTION

This study is significant for both the retail industry and academicians at least in terms of discussing the issues of the RHCP concept. This would certainly help supermarket management in planning their supermarket business effectively, thereby sustaining their competitive edge.

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TECHNOSTRESS CREATOR AND WORK-LIFE BALANCE: A SYSTEMATIC LITERATURE REVIEW

Romanian Journal of Information Technology and Automatic Control (Revista Romana de Informatica Si Automatica

MOHAMMAD AMIR SHAH SAIM WAN EDURA WAN RASHID SITI NOORSURIANI MA'ON (FBM, UITM)

LET'S GET TO KNOW

ABOUT

Using PRISMA as the database, this systematic literature review seeks to collect evidence on the implementation of important work-life balance for employees in managing technostress creators.

DESIGN/METHODOLOGY/ APPROACH

This systematic literature review had been conducted using the PICO criteria (Population, Intervention, Comparison and Outcome).

FINDINGS/EXPECTED FINDINGS

In total, 1,300 articles on work-life balance were reviewed from 2005 to 2018. The 31 studies that are included in the final paper originated from various industries. It was found in 14 publications that technostress impacts work-life balance. 95 percent of the research used quantitative survey methods, while five percent used qualitative interview and case study approaches.

ORIGINALITY/VALUE/ CONTRIBUTION

This study could help in addressing some important issues in technostress and work-life balance by outlining the appropriate review methods for each type of research question. Hence, it reduces inclusion bias in literature review and avoids unnecessary research duplication.

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DYNAMIC CAPITAL STRUCTURE IN INDONESIA: DOES THE EDUCATION AND EXPERIENCE OF CEOS MATTER?

Asia Pacific Management Review

MEISHAN CHUA (FBM, UITM) NAZRUL HISYAM AB RAZAK (UPM) ANNUAR MDNASSIR (XIAMEN UNIVERSITY) MOHAMED HISHAM YAHYA (UPM)

LET'S GET TO KNOW

ABOUT

This paper examines the relationship of CEO education and experience with the dynamic capital structure (DCS) using the target leverage and speed of adjustment (SOA) models.

DESIGN/METHODOLOGY/ APPROACH

The sample of the study is 100 Indonesian firms. This study applied the System Generalised Method of Moments (SYS-GMM) to the target leverage model and Ordinary Least Squares bootstrapped standard errors to the speed of adjustment model.

FINDINGS/EXPECTED FINDINGS

First, the target leverage model with the inclusion of CEO characteristics yielded a 22% of the SOA towards target leverage. CEO education and experience show a positive relationship with the target leverage. Second, the result reveals that the improvement of CEO education and experience by one standard deviation led to an increase in the SOA by 3.37% and 0.17%.

ORIGINALITY/VALUE/ CONTRIBUTION

First, unlike the past empirical model, this study explicitly investigates the impact of CEO education and experience to the firms' target leverage and SOA towards target leverage. Second, the study findings are more superior to previous empirical findings, in which we show the exact magnitude of CEO education and experience (with a speed of 3.45% and 0.19%, respectively) moved towards the target leverage.

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INTELLECTUAL CAPITAL AND LECTURE PERFORMANCE AMONG ACADEMICIAN: INTRAPRENEURSHIP AS A MEDIATOR EFFECT

Efflatounia Multidisciplinary Journal

NUR ATIQAH ZAKIYYAH RAMLEE NURSAADATUN NISAK AHMAD (FBM,UITM) TR. KALAI LAKSHMI (SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY, INDIA) RAI RAKE SETYAWAN (UNIVERSITAS AHMAD DAHLAN, INDONESIA)

LET'S GET TO KNOW

ABOUT

This study attempts to determine the relationship between intellectual capital and academician performance through intrapreneurship as a mediator. Academicians must have entrepreneurial behavior as they are the key to ensuring that future graduates have equipped themselves with an entrepreneurship mindset. Intellectual Capital and Entrepreneurial Behaviour among academicians are very important as they can directly motivate the students about their future careers.

DESIGN/METHODOLOGY/ APPROACH

The returned questionnaires are 286 sets from academicians from public universities in Malaysia and the researcher used SmartPLS 3.2 to generate a hypothesized research model finding.

FINDINGS/EXPECTED FINDINGS

The SmartPLS path model analysis results shown two (2) important findings. First, the relationship between intellectual capital and intrapreneurship has a positive and significant relationship with the lecturer's performance. Second, intellectual capital has a positive and significant relationship with lecturer's performance.

ORIGINALITY/VALUE/ CONTRIBUTION

These findings confirm that intrapreneurship can act as an effective intermediary variable between intellectual capital and lecturer's performance in the studied organization. Furthermore, discussions, limitations, and recommendations are also described in this article.

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PRACTICE OF BUSINESS SUSTAINABILITY: EVIDENCE FROM THE MALAYSIAN MANUFACTURING SECTOR

Middle East Journal of Management

YUSMAZIDA MOHD YUSOFF (UITM) MUHAMAD KHALIL OMAR (FBM,UITM) MALIZA DELIMA KAMARUL ZAMAN (FBM,UITM) YUSLIZA MOHD YUSOFF (UMT)

LET'S GET TO KNOW

ABOUT

The aim of this study is to gain a better understanding of the level of business sustainability practices (economic, social and environmental) of manufacturing small and medium-sized enterprises in Malaysia.

DESIGN/METHODOLOGY/ APPROACH

Quantitative survey technique is used to collect the data. 168 usable responses were received and further analysed using SPSS 23 package software.

FINDINGS/EXPECTED FINDINGS

The findings show the existence of business sustainability practices as the majority of statements have high and medium mean scores. However, economic sustainability is the least compared to the other two dimensions of business sustainability (social and environmental).

ORIGINALITY/VALUE/ CONTRIBUTION

The novelty of this study unfolds the contribution of business sustainability to the achievement of a competitive advantage for future researchers.

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SUSTAINABLE TRANSPORTATION ON UNIVERSITY CAMPUS: A CASE AT UITM SELANGOR, PUNCAK ALAM CAMPUS, MALAYSIA AND UNIVERSITAS NEGERI SEMARANG, INDONESIA

Asian Journal of University Education (AJUE)

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LET'S GET TO KNOW

ABOUT

The increased awareness of the impact of carbon dioxide (CO2) emissions and consumption of fossil fuels on the environment has led to world-wide research focused on sustainable transportation solutions. University campuses are one of the affected environments involved in this issue as a high dependency on private vehicles causes' traffic congestion in the campus area particularly during peak hours leading to concerns about parking especially for the established universities. Therefore, alternative transport solutions should be considered in minimizing the environmental consequences specifically within the campus area. This study aims to examine the extent of sustainable transportation practices implemented by a university campus in a developing country, Malaysia and Indonesia.

DESIGN/METHODOLOGY/ APPROACH

A survey methodology was applied using self-administered questionnaires as the main technique of data collection. Both, UiTM Puncak Alam, Selangor, Malaysia and Universitas Negeri Semarang, Indonesia are selected as the sample study and the target observations are focused on the transportation pathway which includes transportation modes, passengers, terminal and parking space.

FINDINGS/EXPECTED FINDINGS

The study is expected to enrich the existing sustainable model of Stakeholder Theory to deliver a more robust competency model to provide solutions in creating sustainable transportation in university campuses.

ORIGINALITY/VALUE/ CONTRIBUTION

Subsequently, the outcome would support Sustainable Development Goals (SDGs 2030), Mid-term Review of the Eleventh Malaysia Plan (2016 - 2020), Indonesia's long-term development plan to phase IV period 2020-2025 through better adoption of low- carbon supply chain practices in order to reduce GHG emission. This is in line with Malaysia and Indonesia's commitment in being a key part of the global transition to a low-carbon, and eventually carbon- neutral society by 2050.

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UPSKILLING AND RESKILLING REQUIREMENT IN LOGISTICS AND SUPPLY CHAIN INDUSTRY FOR THE FOURTH INDUSTRIAL REVOLUTION

Logforum

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LET'S GET TO KNOW

ABOUT

For years, the logistics and supply chain industries have been optimized to reduce cost, minimize the carried inventories and increase the efficiency of assets utilization. Besides that, the impact of industrial revolution 4.0 (IR 4.0) has queried for more new skills for a more demanding job scope. In particular, many traditional operation methods have been gradually replaced by automation-based operation. Hence the requirement for upskilling and reskilling became appealing. The present paper discusses the role of upskilling and reskilling training, the role of the Human Resource Development Fund (HRDF), as well as the challenges faced during the implementation of reskilling and upskilling in the logistics industries.

DESIGN/METHODOLOGY/ APPROACH

Inductive reasoning is employed in the paper, which is backed up by a study of related scholarly journal papers to uncover the Malaysian upskilling and reskilling requirement in the logistics industry during IR 4.0 from both intrinsic and extrinsic lenses.

FINDINGS/EXPECTED FINDINGS

The paper claims that changing the workplace and workforce, increasing employees competitiveness and cost effectiveness in the long term is the main importance of upskilling and reskilling. Nevertheless, firms cannot disregard the needs for technical and human skills as well as the HRDF initiatives. These include the creation of a digital culture with the right training and development to uphold the local experts.

ORIGINALITY/VALUE/ CONTRIBUTION

Despite the paper's qualitative approach, the findings will provide a clearer understanding of the upskilling and reskilling requirements for IR 4.0, as well as a foundation for future study. This paper proposes an alternative strategy to diversify the economy and enter IR 4.0 for a developing country that is dependent on a non-renewable source.

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THE RELATIONSHIP BETWEEN HOUSEHOLD CREDIT AND BANKING STABILITY IN MALAYSIA: PANEL EVIDENCE

Gadjah Mada International Journal of Business

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LET'S GET TO KNOW

ABOUT

This study's main objective was to provide empirical evidence of household credit's influence on banking stability. In achieving this objective, this study proposed an indexing system to measure banking stability to explain the relationship between household credit and the Malaysian banking sector.

DESIGN/METHODOLOGY/ APPROACH

In analyzing household credit's influence on the Malaysian banking sector's stability, household credit was categorized into two components, namely mortgage and consumer credit. The Banking Stability Index (BSI) for each bank is constructed using 15 bank-specific variables and some macro-economic variables. The determinants of the BSI are estimated using a static panel data technique using a sample of 37 commercial banks spanning the period from 2008 to 2015.

FINDINGS/EXPECTED FINDINGS

The fixed-effects regression results showed a statistically significant negative relationship between both forms of household credit (mortgage credit and consumer credit) upon the banking sector's stability.

ORIGINALITY/VALUE/ CONTRIBUTION

This study's contribution is the empirical examination of household credit's effect on banking stability using a total household credit to total loan indicator. The influence of household credit on banking stability using a Banking Stability Index (BSI) has not been previously explored in the literature. The present study also offers a deeper understanding of the relationship between two different credit categories— mortgage and consumer credit—rather than focusing on overall household credit. In particular, differences in the credit categories' sensitivities may affect each type of credit differently.

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FINANCIAL WELL-BEING AND MENTAL HEALTH: A SYSTEMATIC REVIEW

Estudios de Economia Aplicada / Studies of Applied Economics

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LET'S GET TO KNOW

ABOUT

This study aims to identify and appraise the literature on relationships between financial well-being and mental health. Conducting a systematic review of what is available from the literature is fundamental for keeping track of the study progress and synthesizing the emerging setting.

DESIGN/METHODOLOGY/ APPROACH

The search was performed using related keywords of the two constructs from Psychinfo, Scopus and Google Scholar databases between 2001 and 2019. The initial search yielded a combination of 2,222 papers, and after performing the exclusion criteria, 37 documents were used as the data. Analyses of the studies were conducted to answer the questions of financial well-being and mental health measures and how does financial well-being affect mental health?

FINDINGS/EXPECTED FINDINGS

The findings suggest a diverse perspective of financial wellbeing. The literature used the terms financial hardship, financial situation, financial strain, financial stress, and financial security that carry similar meanings. Various indicators measure mental health and use CES-D, Brief Symptom Inventory (BSI), general health questionnaire (GHQ-28), and Mental Health. Index (MHI-5), International Diagnostic Interview (WHO-CIDI), Rosenberg Self-Esteem Scale, Goldberg Depression and Anxiety Scales, Depression Anxiety Stress (DASS-21) and Kessler 10 Measure of Psychological Distress (K10) was common. Most of the findings show that financial well-being has a significant impact on mental health. Evidence of financial hardship, the financial burden on mental health was more consistent. The financial well-being and mental health are also used as a measure of stress, anxiety and depression. Most studies have shown that financial hardship is closer to depression, and more significant financial difficulties predicted increased depression and stress and poorer anxiety.

ORIGINALITY/VALUE/ CONTRIBUTION

There is an increasing trend of the study and consistent findings indicating a significant relationship between financial well-being and mental health. Hence, taking proactive prevention to keep a healthy financial well-being such as financial educating and financial literacy is very crucial to reducing the burden of mental depression and further the burden of healthcare and social protection.

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EXPLORING GREEN PACKAGING ACCEPTANCE IN FAST MOVING CONSUMER GOODS IN EMERGING ECONOMY: THE CASE OF MALAYSIA

Logforum

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LET'S GET TO KNOW

ABOUT

This study aims to establish a model to understand the motivational drivers of green packaging acceptance from the lens of the Theory of Consumption Value.

DESIGN/METHODOLOGY/ APPROACH

Data from self-administered questionnaire were obtained for this qualitative study to address the affirmation hypotheses. A total of 426 questionnaires were distributed among the shopping centres' consumers in Klang Valley, Malaysia.

FINDINGS/EXPECTED FINDINGS

Findings from this study indicated that three values have a significant impact on consumer's green packaging acceptance which is emotional, functional, and social value while conditional and epistemic have no statistical impact on consumer's green packaging acceptance.

ORIGINALITY/VALUE/ CONTRIBUTION

These research findings contribute to the growing body of knowledge on the drivers that motivate consumers to shift from traditional packaging to green packaging and subsequently contributing to long-term urban sustainability and quality of life predominantly in the emerging economy.

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AN INQUIRY ON KNOWLEDGE MANAGEMENT IN THIRD-PARTY LOGISTICS COMPANIES

International Journal of Business Innovation and Research

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LET'S GET TO KNOW

ABOUT

This paper aims to explore the perception towards the importance of internal knowledge for business activities that can be associated with Knowledge Management (KM) and the application of tools to aid KM from a managerial perspective.

DESIGN/METHODOLOGY/ APPROACH

A qualitative research approach was adopted by conducting in-depth case studies in three third-party logistics (3PLs) companies located in central Malaysia, offering most of logistics services and serving a large number of clients. This study employed first cycle, second cycle and in vivo coding as the data analysis techniques.

FINDINGS/EXPECTED FINDINGS

The findings of this study have significant implications for both academicians and the 3PLs organisations to further explore the theories, practices and the implementation of KM in similar organisations.

ORIGINALITY/VALUE/ CONTRIBUTION

Generally, this study provides insight about KM awareness, practices and obstacles in 3PLs companies in Malaysia.

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BIKE-SHARING ACCEPTANCE THROUGH THE LENS OF THE THEORY OF ROUTINE MODE CHOICE DECISIONS

International Journal of Sustainable Development

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LET'S GET TO KNOW

ABOUT

This paper aims to provide insight into factors affecting bike-sharing acceptance among Malaysians.

DESIGN/METHODOLOGY/ APPROACH

Through a quantitative survey, data were collected from 120 commuters residing in the Klang Valley.

FINDINGS/EXPECTED FINDINGS

The findings indicated that safety, comfort, and enjoyment are the decisive determinants of bike-sharing acceptance. Meanwhile, availability and costs have no significant impact. Based on the findings, bicycle distributors and competent authorities in Malaysia should focus on improving the comfort of service, bicycle infrastructure, and network that would support the growth of bicycle usage, especially in urban communities.

ORIGINALITY/VALUE/ CONTRIBUTION

Since limited studies have been carried out on the Kuala Lumpur public bicycle-sharing program, this study is among the first to contribute on the subject.

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HEALTHCARE UTILISATION AMONG OLDER PERSONS IN MALAYSIA: THE MEDIATING ROLE OF HEALTH LITERACY

Medical Journal of Malaysia

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LET'S GET TO KNOW

ABOUT

The relationship between the sociodemographic characteristics of the older persons and healthcare utilisation is well established. However, the process underlying this relationship is poorly understood particularly in the Malaysian context. This study intends to fill the gaps in preceding healthcare utilisation studies. Based on the synthesis of available literature, the mediating variable of health literacy on the relationship between age and healthcare utilisation was examined.

DESIGN/METHODOLOGY/ APPROACH

A cross-sectional study was conducted from February to April in 2016 to examine the mediating effect of health literacy on the relationship between age and healthcare utilisation. A total of 452 older persons were recruited from 14 public hospitals in Malaysia.

FINDINGS/EXPECTED FINDINGS

The average age of the respondents was 66.69 years old, with an age range between 60 to 105 years. The findings reveal that the relationship between age and healthcare utilisation was mediated by health literacy.

ORIGINALITY/VALUE/ CONTRIBUTION

The findings of this study can assist healthcare providers in planning strategies and programmes to encourage older persons to utilise healthcare services. Besides, the results will help the health planner to establish the provision of specific facilities to ensure the care and protection of older persons.

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THE INFLUENCE OF INDIVIDUAL, CONTEXTUAL AND PROCESS FACTORS TOWARDS READINESS TO CHANGE AMONG EMPLOYEES AT ONE OF STATE GOVERNMENT LINKED COMPANIES OF MALAYSIA

International Journal of Management

MUHAMAD KHALIL OMAR (FBM, UITM) YUSMAZIDA MOHD YUSOFF (UITM) MOHD ANSHARULLAH ISMAIL (UITM)

LET'S GET TO KNOW

ABOUT

The purpose of the study was to examine the factors that influence readiness to change among employees at one of state government linked companies in Malaysia. There were four factors that were covered in this study, i.e., individual factor (core self-evaluation), contextual factor (cohesion), and two process factors (participation in decision making, and quality of change communication).

DESIGN/METHODOLOGY/ APPROACH

This research applied a quantitative method whereby data were gathered using standardized survey questionnaires that later analysed using Statistical Software Package for Social Science (SPSS) software version 23. A census sampling technique was utilized and a total of 184 respondents in one of the State Government Linked Companies in Malaysia who had to go through multiple change program in overcoming challenges of technology and resources.

FINDINGS/EXPECTED FINDINGS

The findings revealed that the factors that significantly influence readiness to change among employees were core self-evaluation (positive), followed by core self-evaluation (negative), and lastly participation in decision making.

ORIGINALITY/VALUE/ CONTRIBUTION

The management is recommended to plan any change activities by implementing appropriate actions through the focus of those readiness factors. Future research is to be carried out by considering other factors in various industries.

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DOES INSTITUTION RANKING INFLUENCES STUDENTS' DECISIONS-MAKING TO ENROL AT PRIVATE HIGHER EDUCATION INSTITUTIONS? A PLS-SEM APPROACH

Allied Business Academies

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LET'S GET TO KNOW

ABOUT

This study exclusively focused on private Higher Education Institutions (HEIs) due to the growing trend of Malaysian students opting for private HEI to further their study. The purpose of this study is to (1) determine the direct relationship between ranking of institution and students' decision-making to enrol at private HEIs, (2) financial aid and students' decision-making to enrol at private HEIs and (3) to determine the interaction of relationship path where financial aid moderates the relationship between ranking of institution and the students' decision-making to enrol at private HEIs and (3) to determine the interaction of relationship path where financial aid moderates the relationship between ranking of institution and the students' decision-making to enrol at private HEI.

DESIGN/METHODOLOGY/ APPROACH

Underpinned by the Theory of Planned Behaviour (TPB), this study investigating the influential factor of institutional ranking and financial aid toward enrolment decision by students in private HEI as well as moderating effect. 500 questionnaires were distributed at selected private HEI around Kuala Lumpur and Selangor. The unit of analysis for this study was the first-year undergraduate students (in their first academic semester) at 23 selected private HEIs across Kuala Lumpur and Selangor. Data were analysed using Variance-Based Structural Equation Modelling (VB-SEM) technique that utilised SmartPLS 3.0.

FINDINGS/EXPECTED FINDINGS

The empirical findings had expounded a significant direct relationship between financial aid and ranking of institutions towards decision making to enrol at private HEIs. In addition, results on moderation assessment had explicated financial aid did not moderate the relationship path between ranking of institution and decision making. The result of the path coefficient reveals that institution ranking (β =3.281, p<0.5) has a significant effect on decision making; and financial aid (β =2.827, p<0.5) has a significant effect on decision making. However, financial aid did not moderates the relationship path between ranking of institution and students' decision-making (β =0.321, p>0.5). Therefore, overall results on structural model assessment concludes that hypotheses h1 and hypothesis h1b was rejected.

ORIGINALITY/VALUE/ CONTRIBUTION

This study had contributed to the existing body of knowledge in two folds, (1) revalidating the relationships of ranking of institution and the students' decision-making to enrol at private HEI; and (2) confirming the moderating role of financial aid on the relationships between ranking of institution and students' decision-making to enrol at private HEI in Malaysia setting. Added to the latter, current empirical finding expected to benefit Malaysian HEIs in their efforts to strategize their marketing strategies to increase student's enrolment at their institutions.

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GENDER DIFFERENCES IN DIGITAL COMPETENCE AMONG SECONDARY SCHOOL STUDENTS

International Journal of Interactive Mobile Technologies

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ABOUT

The purpose of this study was to compare who is at a greater risk of cybercrimes, and to assess whether there is a significant difference in the digital competency between girls and boys in rural areas.

DESIGN/METHODOLOGY/ APPROACH

Digital competence was measured as technology, cognitive, ethical knowledge and communication, and cybersecurity was measured as intellectual property, privacy, accuracy, and accessibility. Questionnaires were distributed to selected secondary schools. the purposive sampling technique, a total of 240 samples were obtained from all schools that have been determined. The data was collected by grouping the sample into smaller groups. They were then couched on how to answer, and guidelines on how to answer each guestion was provided. Careful assistance was given to ensure all the respondents had a very clear understanding of the meaning of each item. Statistical package for social science software (IBM SPSS version 23.0) was used to analyse all the obtained data. Both descriptive and inferential statistics were applied. Simple frequencies were performed to study characteristics of the respondents. Comparison analysis was carried out to examine differences in the digital competence and behaviour between genders.

FINDINGS/EXPECTED FINDINGS

Based on the t-test analyses of 211 responses, the findings indicate there is a significant difference in the attitude toward ICT usage between male and female students, as well as significant differences in the behaviour of troubleshooting, staying safe online and being credible and in the ethical knowledge. Comparing the cybersecurity traits, gender differentiates the privacy concerns, accuracy, and accessibility behaviour.

ORIGINALITY/VALUE/ CONTRIBUTION

These findings can assist educators identifying strategies to enhance and integrate learners' digital literacy and competence into education in becoming a good digital citizen. Instilling digital citizenship skills through education is crucial to helping learners be confident to ensure preventing unacceptable digital moral values such as cyberbully, online unsafety, digital irresponsibility, and privacy issues. It is suggested that population will be selected from all geographical area including urban and sub-urban area. This is to ensure that the findings represent a nationwide school learners' digital competency.

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SPEED OF ADJUSTMENT TOWARDS TARGET LEVERAGE IN THE ASEAN COUNTRIES

International Journal of Business and Society

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LET'S GET TO KNOW

ABOUT

This study aims to investigate the Speed of Adjustment (SOA) towards target total debt, long-term debt and short-term debt of the Association of South East Asian Nations (ASEAN) namely Malaysia, Singapore, Indonesia and Thailand.

DESIGN/METHODOLOGY/ APPROACH

The sample of this study includes 400 public listed firms from 2007 to 2017. Analyses were done with two-step System Generalised Method of Moments (SYS-GMM).

FINDINGS/EXPECTED FINDINGS

To close half of the leverage gap, ASEAN firms need 1.87, 1.62 and 1.35 years for total debt, long-term debt and short-term debt, respectively. The results based on individual country indicated that each country has its own adjustment speed to achieve the target leverage.

ORIGINALITY/VALUE/ CONTRIBUTION

This study has produced more consistent and efficient estimator with the application of the SYS-GMM. This study showed the SOA for individual countries in ASEAN, namely Malaysia, Singapore, Indonesia and Thailand, in which it was distinctly different from previous studies findings that grouped the SOA as an aggregate value. Additionally, the study showed the SOA for the short-term debt, a variable that is often disregarded as a measurement for the firm's leverage.

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THE ACCOMPLISHMENT OF KNOWLEDGE DELIVERY TOWARDS ISLAMIC BANKING EMPLOYEES

International Conference on Business and Technology

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LET'S GET TO KNOW

ABOUT

The Islamic Banking (IB) sector in Malaysia has gone beyond three decades. Various challenges and obstacles need to be pursued for development. Among them is the aspect of the knowledge delivery of IB employees. In this context, knowledge delivery of IB employees is defined as the execution of IB literacy, ethics, and knowledge enhancement by IB employees. The purpose of this paper is to develop an enhanced framework for knowledge delivery through a triangulation study. The framework consists of three defined variables: accomplishment of knowledge delivery in IB, IB literacy, Islamic marketing ethics, IB knowledge enhancement and Islamic wellbeing attributes by IB employees. The article highlighted the use of a triangulation study.

DESIGN/METHODOLOGY/ APPROACH

The questionnaires were distributed to 405 IB employees across Malaysia. The constructs and items used in the questionnaire were derived from basic guidelines provided in the literature review, al-Quran, and al-Hadith. The partial least squares structural equation modelling (PLS-SEM) method was the main statistical technique employed in this study. In parallel, a qualitative approach was used, in forms of semi structured interviews with four Islamic banks' experts. The data was also gathered from Quran and Hadith.

FINDINGS/EXPECTED FINDINGS

Analysis of the responses demonstrated that IB literacy affected the accomplishment of knowledge delivery of IB employees most significantly compared to Islamic marketing ethics and IB knowledge enhancement. The result also indicates that Islamic wellbeing attributes have a significant effect on knowledge delivery of IB employees, and partial mediating effect on the relationship between each independent variable of IB literacy, Islamic marketing ethics, and IB knowledge enhancement with the accomplishment on knowledge delivery of IB employees.

ORIGINALITY/VALUE/ CONTRIBUTION

On this basis, it is recommended that Islamic Banks use IB literacy, Islamic marketing ethics, and IB knowledge enhancement as key factors in accomplishing the knowledge delivery of IB employees.

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THE IMPACT OF ECONOMIC CYCLICALITY ON FINANCIAL RISKS: EVIDENCE OF ISLAMIC MICROFINANCE INSTITUTIONS

International Journal Business and Emerging Markets

> NUR NABILAH MOHAMED (AAGBS, UITM) RUHAINI MUDA SALWANA HASSAN (FBM,UITM) NORDIN ABU BAKAR (UITM)

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ABOUT

Loan portfolio is the largest asset component and a source of risk that a microfinance institution needs to treat carefully. The quality of the loan portfolio is very crucial as the loans are typically not backed by any physical collateral. Having dual roles of achieving social and financial objectives, lenders require the microfinance institutions to have long-term financial sustainability. The study aims to gauge whether financial risks of Islamic and conventional microfinance institutions are pro-cyclical to economic conditions.

DESIGN/METHODOLOGY/ APPROACH

The study utilises the dataset of 39 microfinance institutions for Afghanistan, Bangladesh and Pakistan from 2007 to 2013.

FINDINGS/EXPECTED FINDINGS

Findings indicate that financial risks are pro-cyclical with economic conditions for both Islamic and conventional banking institutions. However, Islamic microfinance institutions are exposed to a higher financial risk during an economic downturn.

ORIGINALITY/VALUE/ CONTRIBUTION

This implies that Islamic microfinance institutions should improve the quality of their portfolio to preserve sustainability and resilience.

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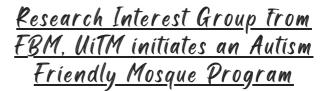
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