

FACULTY OF BUSINESS AND MANAGEMENT (FBM)

-SOCENTIUM-
keeping you informed

AN INTERNAL BULLETIN OF FBM

2022 JANUARY - DECEMBER

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UiTM NEWSHUB**

Dean's Message

Professor Dr. Firdaus Abdullah
Dean
Faculty of Business and Management



A warm welcome to the fifth issue of UiTM Faculty of Business and Management's SOCENTiUM internal bulletin.

2020 and 2021 have passed, and in October 2022, we were finally able to conduct teaching and learning face-to-face. However, we are still in the global pandemic as we are not certain when this COVID-19 outbreak will end. Despite the challenges faced, the faculty members are committed to not letting this issue be a stumbling block to our progress and excellence. These challenges have made us more mature in strategising our endeavour to achieve the faculty's mission and vision. I would like to congratulate all lecturers, students, and the faculty administration for their dedication to ensuring the teaching and learning process runs smoothly.

The strategic roadmap for UiTM is to become a globally renowned university through quality education, global excellence, and value-driven performance. The faculty strongly believes that we can strive towards the goal of 2025 through collective effort from the faculty members.

The SOCENTiUM 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, and highlights of events and activities.

Our heartfelt gratitude goes to all colleagues, staff, students, alumni, partners, and friends. We could not have accomplished this without your continuous support in making 2022 a fantastic year, and may it inspire all of us to strive for bigger and greater achievements.

We will continue the journey to sustain our excellence through teamwork, persistence, and a positive mindset. "Excellence is never an accident. It is always the result of high intention, sincere effort, and intelligent execution; it represents the wise choice of many alternatives – a choice, not chance, determines your destiny." – Aristotle.

Thank you and happy reading!



**ASSOC. PROF. DR. AMIRUL AFIF
MUHAMAT**
Deputy Dean (Research and Innovation)/
Chief Editor for SOCENTiUM
Faculty of Business and Management

Assalamualaikum and greetings to everyone.

SOCENTiUM, the official internal bulletin of the Faculty of Business and Management, serves as a platform for disseminating the faculty's latest activities, accomplishments, and the creative writing of academic staff on a variety of topics.

Congratulations to the editorial board of SOCENTiUM for being able to publish this year's issue timely. We would also like to take this opportunity to welcome Professor Dr. Firdaus Abdullah, the new Dean of Faculty of Business and Management to the helm and we are confident that Professor Dr. Firdaus will be instrumental in advising the editorial board of SOCENTiUM with the latest initiatives and activities.

I hope that our strategic university partners will always remember us and work together with us in the areas of student exchange, research and publication, and student activity as well as community and industry linkages. We are very happy that the border is no longer the hindrance for such activities as long as the connectivity is there.

I hope you will all enjoy and be inspired by this year's edition of the SOCENTiUM.

Message from the **CHIEF EDITORS**

Assalamualaikum and greetings to all.

Praise to the most merciful Allah SWT for the blessings of life and opportunity for us to have a new issue of SOCENTiUM.

I would like to congratulate the editorial board for the continuous dedication and perseverance in making this issue a continuous success. Enormous amount of work has been poured into the publication of this new issue in the past months and I hope that this issue would incite curiosity among the readers of SOCENTiUM, and would encourage the readers to further participate voluntarily in academic research and innovation. I also hope readers will find this issue to be intriguing, thought-provoking, and useful in reaching new milestones of academic discussion.

I also would like to express my gratitude to all contributors who have made this issue possible, as well as the reviewers for their professional contribution. Last but not least, on behalf of the editorial board, my heartfelt gratitude to the Dean of Faculty of Business and Management, Universiti Teknologi MARA (UiTM) who has trusted us with this task.



DR. NORLIZA CHE YAHYA
Chief Editor for SOCENTiUM
Faculty of Business and Management

EDITORIAL BOARD



PROFESSOR DR. FIRDAUS ABDULLAH
ADVISOR



**ASSOC. PROF. DR.
AMIRUL AFIF MUHAMAT**
CHIEF EDITOR



**DR. NORLIZA CHE
YAHYA**
CHIEF EDITOR



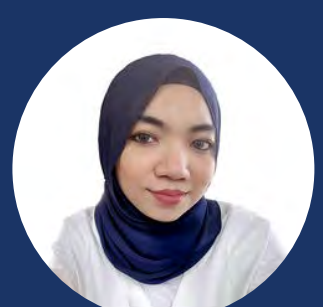
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ZAKIIYYAH RAMLEE**
CREATIVE EDITOR



**SYAFIQAH JOHAN
AMIR JOHAN**
CREATIVE EDITOR



FBM

Highlights

- **AWARDS & ACHIEVEMENTS**
- **EVENTS & ACTIVITIES**

EDITOR:

LINA NADIA ABD RAHIM

Awards & Achievements



Awards



UTV Consultancy Awards 2022



Global Prominence Award

Awards



Journal Article Publication Award



UiTM Active Faculty Award



UiTM Talent Alliance Award



UiTM Top Talent Award

Achievements



Achievements



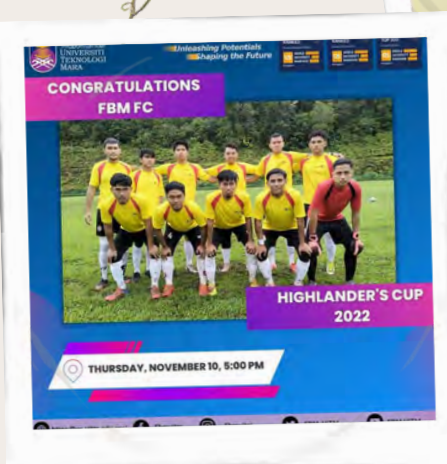
Achievements



Achievements



Congratulations!





EVENTS

2022

ACTIVITIES

STUDENT AFFAIRS

ACTIVITIES/PROGRAMS



PROGRAM REWANG BUBUR LAMBUK PERDANA 2022

This program was organized by the ICAN Unit, HEP in collaboration with MyFundAction. This program brought back the pre-pandemic atmosphere where it was possible to work together to make *bubur lambuk*.

CHARITY RIDE WITH ANAK YATIM & TAHFIZ

This charity program took place at Rumah Anak Yatim Baitul Firdaus, Rumah Anak Yatim Nur Iman, and Maahad Tahfizul Quran Alemties. It was organized by the Entrepreneurship Society in collaboration with Muqmeen Group. The purpose was to channel contributions to the orphanages while providing the opportunity for our students to enhance their communication skills through interacting with the community.



BLESSINGS OF RAMADHAN

This program was held at Asrama Damai Rumah Anak-Anak Yatim Kuang and involved 40 students in total. The main purpose of this program was to ease the burden of the orphans in creating a more comfortable and clean environment by providing them with manpower.



MAJLIS RESEPSI AIDILFITRI BAHAGIAN HAL EHWAL PELAJAR (HEP)

This event was organized to strengthen the relationship between HEP, MPP, and SMF of Faculty of Business Management, as well as to appreciate the month of Syawal.



STUDENT AFFAIRS

ACTIVITIES/PROGRAMS

PEMANTAPAN DESTINI SISWA (PDS)

This program was a platform for new students (from the March – August 2022 intake) to get to know the management and administration of the Faculty of Business and Management as well as the associations under this faculty. A total of 383 new students participated in this program. The program provided information and exposure to all new students as they began a new phase of life at university level.



LAZADA4YOUTH: DIGITAL ENTREPRENEURSHIP SEMINARS

UiTM and Lazada Malaysia signed a Memorandum of Understanding (MoU) marking the launch of Lazada4Youth, a strategic partnership that aspires to be the driving force in youth empowerment. This program features a series of workshops for students and aspiring entrepreneurs in hopes of nurturing interest and encouraging participation in digital commerce.



PERSIMA FPP: PERSIDANGAN MAHASISWA FAKULTI PENGURUSAN DAN PERNIAGAAN 2022

Organized by Sekeretariat Mahasiswa Fakulti (SMF), this program provides space and opportunity for members of FBM's internal clubs and associations to discuss issues raised by students including those occurring on campus or at faculty level. Most importantly, this program had a positive impact on everyone involved.



ITRADE MOCK TRADING CLOSING CEREMONY

This program was organized by The Association of Finance (TAF) with the objective of providing exposure and knowledge about trading and investment in the stock market as well as improving the quantity of UiTM graduates who are skilled in this field.



STUDENT AFFAIRS

ACTIVITIES/PROGRAMS

HYBRID DIALOGUE: SUSTAINABILITY IN PROJECT MANAGEMENT (GLOBAL AND LOCAL PERSPECTIVES)

This program was held to provide students with the opportunity to recognize and understand the reality of project management from a different perspective while encouraging students to apply it in their future career field. A total of 65 students from FBM and 38 students from the Faculty of Economics and Business, Universitas Medan Area, Indonesia attended this program.

STUDENT MOBILITY PROGRAM: OUTBOUND

This online program is a collaboration between the TAF student association and Universitas Airlangga Indonesia which allows the exchange of information, knowledge, and culture from the two countries.

INTERNATIONAL SUSTAINABILITY INVENTION, INNOVATION AND DESIGN SHOWCASE 2022

This program was organized by the Faculty of Business and Management, Puncak Alam Campus, in collaboration with the Business Faculty, Universitas Multimedia Nusantara. This innovation and design showcase targeted researchers from institutions of higher learning as well as the industry. A total of six groups of students were sent to represent our faculty in this showcase. Four groups were proudly awarded with the silver medal and the other two were awarded with the bronze medal.

INTERNATIONAL YOUTH INNOVATION IDEATION AND DESIGN COMPETITION (IY-IIDC2022)

More than 280 semester 2 students from the BA232 program participated in this competition where the students presented their ideas for potential solutions related to current challenges and issues including those related to humanity, the environment, green economy, globalization, and public healthcare.



STUDENT AFFAIRS

ACTIVITIES/PROGRAMS



KURSUS PENGURUSAN ORGANISASI (KPO) 2022

This program acts as a medium for club and association members to establish good relations with the Student Affairs (HEP) and SMF departments. It also helps the associations in managing their affairs in a more systematic and orderly manner, especially in terms of paperwork writing and program management. This program managed to attract the participation of 275 students who are committee members of FBM's internal associations.

KEJOHANAN PIALA DEKAN (KPD) 2022

Organized by Majlis Sukan Fakulti Pengurusan dan Perniagaan (MASUFA), the KPD enjoyed participation from all 15 clubs and academic associations under the Faculty of Business and Management. The athletes competed in four e-sports video game events. The positive impact of this program can be seen through the increase in healthy competition between the participants while allowing them to relieve the stress that they face as students.



TALENT SHOW 5.0 (MAGICAL RAYA)

This magical raya talent show program was organized by the Risk and Insurance Society (RAIS) with the aim of unearthing hidden talents of FBM students. Contestants were required to submit videos showing off their talents through Instagram and Telegram.



FBM FINISHING SCHOOL

This program is a platform for the invited speakers to share knowledge about self-branding, the job market scenario, and the skills required for graduates in the employment world. All students from the fifth semester participated in this program.



ACADEMIC AFFAIRS

ACTIVITIES/PROGRAMS



Lecturer Exchange Program



Strategic Action Plan
Retreat 2023



UiTM'S 95th Convocation

ACADEMIC AFFAIRS

ACTIVITIES/PROGRAMS



**1MOOC and Micro Credentials Development
Appreciation Ceremony**



**UiTM Disabled Day Celebration
Ceremony 2022**



Corruption Free Pledge Program



**Move Forward with Institutions
Accreditation EFMD Quality Improvement
System (EQUIS)**

ACADEMIC AFFAIRS

ACTIVITIES/PROGRAMS



inspirasi kasih Ramadhan YAPEIM

Majlis Sya Raya UiTM



ACADEMIC AFFAIRS

ACTIVITIES/PROGRAMS



Congratulations!

RESEARCH AND INNOVATION UNIT

ACTIVITIES/PROGRAMS



SYSTEMATIC LITERATURE REVIEW (SLR)

Dr. Sri Fatiany Abdul Kader Jailani
Faculty of Business Management,
UiTM



INTRODUCTION TO STRUCTURAL EQUATION MODELING (SEM) FOR SURVEY RESEARCH USING SMARTPLS: A HANDS-ON APPROACH

Dr. Jacky Cheah
School of Business and Economics,
University Putra Malaysia



TIME SERIES ANALYSIS: ARDL AND NARDL IN FINANCE AND ECONOMIC RESEARCH

Prof. Dr. Law Siong Hook
School of Business and Economics,
University Putra Malaysia

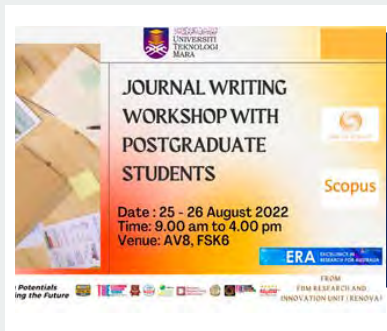
A ONE-DAY GUIDED WRITING WORKSHOP

PM Dr. Siti Suriani Maon, PM Dr. Erne Suzila Kassim, PM Dr. Amily Fikri, Dr. Sri Fatiany Abdul Kader Jailani, Dr. Muhamad Khalil Omar, Prof Dr. Veera Pandiyan, PM Dr. Muhammad Iskandar Hamzah
Faculty of Business Management, UiTM



RESEARCH AND INNOVATION UNIT

ACTIVITIES/PROGRAMS



JOURNAL WRITING WORKSHOP WITH POSTGRADUATE STUDENTS

Prof. Dr. Narehan Hassan
Faculty of Business Management,
UiTM

INNOVATION AND COMMERCIALIZATION WORKSHOP WITH BITCOM



STRATEGY TO WRITE AN EFFECTIVE NEWSPAPER ARTICLE

Dr. Mohd Hafiz Zulfakar & Mohd Faizal Kamarudin
Faculty of Business Management, UiTM



RESEARCH GRANT WORKSHOP



INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

INDUSTRY-BASED ACTIVITIES



MEETING WITH INDUSTRY PARTNERS -
VISION ONE DIVERSIFIED SDN BHD AND
GRAND DYNASTY VENTURES SDN BHD



A MEMORANDUM OF COLLABORATION
(MOC) BETWEEN FBM AND INCEIF



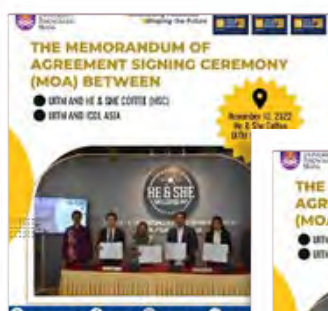
MEETING WITH MBSB - UTM
ENDOWMENT STEERING COMMITTEE



MEETING WITH MILI EXPRESS
LOGISTICS SDN BHD



MEETING WITH PRESIDENT OF
APEC ASSOCIATION CHINA



MOA BETWEEN UTM AND HE AND
SHE COFFEE



MOU BETWEEN UTM AND
MALAYSIA AIRLINES BERHAD



MOU SIGNING CEREMONY BETWEEN
UTM AND NATIONAL INSTITUTE OF
TECHNOLOGY JAPAN

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

INDUSTRY-BASED ACTIVITIES

Memorandum of Understanding (MoU) Signing Ceremony

Universiti Teknologi MARA (UTM) x Malaysia Airlines Berhad (MAB)

MOU MAB, UTM perkukuh kerjasama

Universiti Teknologi MARA (UTM) dan Malaysia Airlines Berhad (MAB) telah menandatangani Memorandum of Understanding (MoU) untuk memperkukuh kerjasama dalam bidang pendidikan, penyelidikan, dan pembangunan.

MESYUARAT AGUNG TAHUNAN 2020/2021

7th BROS 2022
10-12 JUNE 2022

TEMPAT: DEWAN KUIAH A, FBM SHAH ALAM, SELANGOR

ANJURAN: PERSEKUTUAN ALUMNI, FAKULTI PENGURUSAN DAN PEMERIKSAAN UNIVERSITI TEKNOLOGI MARA

Smart Mobility Keeps Cities Moving

WEDNESDAY | 6TH JULY 2022
10:00 AM - 12:30 PM

E-CERTIFICATE WILL BE PROVIDED

ANY INQUIRIES DO CONTACT: 017-6437054 - ABA 0191575292 - MEON

Dato' Dr. Mohamed Amin
FCILT Chairman of Selangor Section

USE OF INNOVATION AND TECHNOLOGY IN BUSINESS AND PROJECT MANAGEMENT

How technology surpasses human ability

MONDAY, 4 JULY 2022
2:30 PM - 4:30 PM

DR. 200, PFI FPP

orionalpha_ev

Drion Alpha

REGISTER NOW

ANY INQUIRY: 013-233 2755 (Aid) 011-6232 3015 (Wawa)

HEALTH ADMINISTRATION (BAZESS) PRESENTS

ORGAN DONATION: "Gift to a new life"

FRIDAY | 1 JULY 2022
9:00 A.M - 12:00 P.M | DK12 FSK7
UTM PUNCAK ALAM

Part 1 of BAZESS student's attendance is compulsory

Any inquiry, please contact: 011-2351 6340 (Razvi) 017-425 3603 (Razvi)

E-certificate will be provided.

HELP A GENERATION WITH ORGAN DONATION

SAY NO TO SEXUAL HARASSMENT AT WORK

WOMEN'S ACTION SOCIETY

BETTY YEON
Co-Founder & Former Vice-President
At Women's Action Society

DATE: 24 JUNE 2022
TIME: 8:00 P.M TO 10:00 P.M
PLATFORM: GOOGLE MEET

E-CERT PROVIDED

EMPOWERING WOMAN IN TRANSPORT & LOGISTICS

WEDNESDAY, 06 JULY 2022
9.00 AM - 10.30 AM

THIS IS OPEN TO STUDENTS & FEMALE

SCAN HERE TO JOIN!

SPEAKER

ORGANISED BY: DR. 200, PFI FPP

OFFICE POLITICS: FIGHT OR FLIGHT?

25 JUNE 2022 (SATURDAY)
9:00 A.M - 11:30 A.M.

CISCO WEBEX

E-CERTIFICATE WILL BE PROVIDED TO ALL PARTICIPANTS

ORGANISED BY: THE ASSOCIATION OF STUDENTS (AOS)

COLLABORATION WITH: ICAN UNIT

SECURING JOB AFTER GRADUATION: HOW TO BE THE BEST JOB CANDIDATES

PUAN AYUM ASMA ABDULLAH
HEAD OF HR/PERSONNEL
WONG HONGKING TERNAT

Save the Date

28 JUNE 2022 (TUESDAY)
8:30 PM - 10:00 PM

PLATFORM: WEBEX

Online Webinar | FBMS PARTICIPATION

AUTISM: ARE YOU AWARE?

4 JUNE 2022 | 9:15 A.M - 12:00 P.M. | E-CERTIFICATE (FOR STUDENTS ONLY)

USA - 01-3322790 | OPEN FOR NON-STUDENTS | JAWAB: Are You Aware?

Vice Associate Professor Dr. Azzura Wati Nikmat
Specialist
Clinical Psychology/ Senior Lecturer
Faculty of Psychology, UTM

Muhammad Ezzahid Daryad
Moderator
Student of Health Administration
Faculty of Business Management, UTM

The World's Largest Rubber Glove Manufacturer

TOP GLOVE

ADJUNG PROF PROGRAMME

CAN ENTREPRENEURSHIP BE TAUGHT
ALL ENT STUDENTS PART 1 - PART 5

DATE: FRIDAY / 10 JUNE 2022
TIME: 3:00 PM TO 4:30 PM
PLATFORM: WEBEX

SPEAKER
DATO' WIRA DR. HAJI RAIS HUSSIN
MOHAMMED ANIFF
CHAIRMAN OF MALAYSIAN DIGITAL ECONOMY CORPORATION (MDEC)

WHY JOIN US?
Help graduates achieve their goals more easily through information and networking opportunities

CONTACT US!
bestsociety@utm.edu.my

TECH-CREATE (PRIDE) 5.0 2022

THEME: SUSTAINABILITY HALALPRENEUR

IMPORTANT DATES

REGISTRATION

TERMS OF REGISTRATION

PRIZES

WORTH OF RM1800

FREE REGISTRATION

COMMUNICATION ACROSS DIFFERENT CULTURES

18 JUNE 2022 (Saturday)
08:30 p.m - 10:40 p.m.

DR. ROZILAH ABDUL AZIZ
PhD Communication Studies
Organizational Communication

YOUTH INNOVATION, IDEATION AND DESIGN COMPETITION - SPECIAL EDITION (YIIDC-SE 2022)

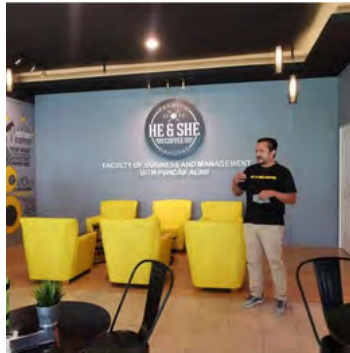
DATE: 30th JUNE 2022
TIME: 08:00AM - 10:30AM
VENUE: AV ROOM, LEVEL 8, FSK6

ORGANISED BY: INNOVATIVE THINKING STRATEGY (IASMSST) (PROGRAM BA322, SEMESTER 5 STUDENT)

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

INDUSTRY-BASED ACTIVITIES

FBM BUSINESS TALK
with **KHAIRUL AMING**
Digital Marketing Content for Entrepreneurs
24 JUNE 2022
3:00PM
DK200 UTM PUNCAK ALAM



CAREER SERIES
Preparation Before Interview
13 JUNE 2022 (MONDAY)
8.45 P.M. - 10.00 P.M.
Platform: webex
Organized by: Customer Service Society, FBM UTM PUNCAK ALAM
Any enquiries: Atiqah (019-5778157)

'KICK START YOUR CAREER'
20th June 2022
08:00am to 01:00pm
DK200, UTM PUNCAK ALAM
"ICAN X BOSS PUNCAK ALAM"

Allianz Career Talk
WHERE WILL YOUR CAREER TAKE YOU?
MONDAY 08 JUNE 2022
11am - 12pm
Career Counselling & E-Certificate Provided
Venue: FFP 1, Dendun Kubah 1, UTM Puncak Alam
Platform: Facebook Live
Aina: 013-267 4708 / Aliq: 019-570 8108

KURSUS CELIK MATA WANG
FAKULTI PENGURUSAN DAN PERNIAGAAN
BERSAMA
PELAJAR TAHUN 6 SEKOLAH KEBANGSAAN PARIT MAHANG
RABU 18.05.2022
MASA 3:00 PM - 5:00 PM

INDUSTRY TALK @ FBM
HOW TO RETIRE RICH IN YOUR 60s
Date: 1st April 2022
Time: 10:30am-12:00pm
ALL ARE INVITED
SCAN HERE TO JOIN US ON FBM YOUTUBE CHANNEL
Mr. Rushdan Nadzir
Head of Asset Centre of Excellence
CGS-CIMB Securities

CEO TOUCHBASE @ FBM
"HOW TO PREPARE YOURSELF FOR THE JOB MARKET IN THE NEW NORMAL"
Date: 21st January 2022
Time: 2:30 pm - 4:30 pm
Platform: Webex Meeting
Meeting Number: 2516 830 4354
Password: FBM@2022
Certificate will be provided
All are invited
SCAN ME
Ms Shalini Pavithran
Chief Executive Officer
The Malaysian Insurance Institute (MII)

TAKLIMAT BERSAMA LEMBAGA TEKNOLOGIS MALAYSIA (MBOT)
Tarikh: 9 Februari 2022 (Rabu)
Masa: 9:00 pagi - 11:00 pagi
Platform: Cisco Webex
Nombor Mesyuarat: 2516 664 9722
Kata Laluan: t6FxPU2R2B5
MOHD REZYKIN BIN MD SHARIFF
Penolong Pendaftar
Hubungan Industri Bahagian Strategik
Lembaga Teknologi Malaysia (MBOT)

MENTAL HEALTH TALK
with PLUSVIBES 2.0
22nd May 2022
10:00 am - 11:00 am
Join us via Google Meet/Zoom
Scan this QR Code to enter this link to register
Email/Phone number
Your institution/ID
BOSTON FREE
Founder of PLUSVIBES

CEO & INDUSTRY TALK @FBM
FIRESIDE CHAT WITH CGS-CIMB SECURITIES
Moderated by: Enick Mohamed Anwaruddin
Date: 11th May 2022
Time: 10:45am-11:45am
Location: PFI DK200
UTM Puncak Alam
Faculty of Business & Management (FBM)
ALL ARE INVITED
SCAN HERE TO JOIN US ON FBM YOUTUBE CHANNEL
Puan Ruzi Romi Aphi
Head of Retail Sales
CGS-CIMB Securities
Enick Lohui Teh
Head of Institutional Sales
CGS-CIMB Securities

INDUSTRY PROGRAM
Build Your Disciplinary in Customer Service
17 JUNE 2022 (FRIDAY)
8:30 P.M. - 10:30 P.M.
Platform: webex
Mr. Mohd Nur Hafizul Bin Hj Muhammad Chasali
Head of Human Resources
Bateriku (M) Sdn Bhd.
Organized by: Customer Service Society, FBM UTM PUNCAK ALAM
Any Enquiries: 019-5978542 (24hours)
E-certificate/Invitation given
Feel free to join us

TIPS & RICKS
101
Tuesday | 4 Jan 2022
10:00 AM - 12:00 PM
NAZRI HASHIM
Senior Lecturer and Lecturer
MOHD NAZIM ZAKARIA
Senior Lecturer and Lecturer
SCAN TO REGISTER

VIRTUAL EVENT ERA: SURVIVAL OF EVENT ORGANIZERS IMPACTED BY THE OUTBREAK
DATE: 7TH JANUARY 2022
TIME: 10:00 AM - 12:00 PM
PLATFORM: YOUTUBE EVENTGERS STUDIO
E-CERTIFICATION PROVIDED
OPEN FOR ALL

FACING THE EMPLOYMENT ISSUES IN THE EVENT INDUSTRY DUE TO COVID-19 PANDEMIC
Exploring careers in the event industry
14 • 01 • 22
3:00 P.M. - 5:30 P.M.
Platform: Eventgers Studio
MOHD HAFIS
Founder of Bukit Pengantin Day
MICKY NG
Founder of Above Creative Events
ASTIQIN RASHID
Moderator

MAYBANK MAE-DE IT EASIER!
INDUSTRY TALK
30th MARCH 2022
8:30 PM - 9:30 PM
JOIN US VIA ZOOM
MOHD SYAFIQ BIN MOHD KHAIRUDDIN
Account, Virtual Banking & Personal
ANY ENQUIRIES
ZARITH: 019-570796
IDAFU: 019-5777142

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

COMMUNITY-BASED ACTIVITIES



ANNAPURNA BASE CAMP SOCIAL INNOVATION 2022



CONSUMERISM PROGRAM AT SCHOOLS



YOUNG ENTREPRENEURSHIP & FINANCIAL LITERACY PROGRAMME



CERTIFICATE OF COLLABORATION EXCHANGE CEREMONY BY UITM & SEK MEN KEB PUNCAK ALAM



UNIVERSITY 4 SOCIETY UITM-PPR GOMBAK SETIA



BEACH CLEAN-UP FBM X BAT



ACADEMIC MISSION WITH SEK MEN KEB PUNCAK ALAM



PROGRAM LIGA KEUSAHAWANAN OKU SELANGOR (SAY LEAD)



CELIK MATA WANG TALK



DIGITAL ENTREPRENEURSHIP AT PPR GOMBAK SETIA



SUMBAWA PROGRAM

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

ALUMNI-BASED ACTIVITIES



FBM Alumni Homecoming



Alumni Talk Series

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

**STRATEGIC PARTNERSHIP – MOU
UNIVERSITY**



**SKYLINE
UNIVERSITY
COLLEGE**

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

STRATEGIC PARTNERSHIP – MOA
UNIVERSITY



UMN
UNIVERSITAS
MULTIMEDIA
NUSANTARA



CUCA

كلية المدينة الجامعية بعجمان
CITY UNIVERSITY
COLLEGE OF AJMAN



UNIVERSITAS
INDONESIA



INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT



**STRATEGIC PARTNERSHIP – MOU
INDUSTRY**



PayrollPanda



**MALAYSIAN INSURANCE AND
TAKAFUL AND BROKERS
ASSOCIATION**



**The Chartered
Institute of Marketing**



BookDoc
Connect & Unite

**INCEIF
UNIVERSITY**



**The Chartered
Institute of Logistics
and Transport**



AMEU

ASSOCIATION OF ECONOMICS UNDERGRADUATES



**SURUHANJAYA SYARIKAT MALAYSIA
COMPANIES COMMISSION OF MALAYSIA**



**EUROPEAN MARKETING AND
MANAGEMENT ASSOCIATION**



The Digital Skills Standard



**GENERAL
ASSEMBLY**



**INTERNATIONAL ASSOCIATION
FOR AGRICULTURE
SUSTAINABILITY**



HALFINTECH

INDUSTRY, COMMUNITY AND ALUMNI NETWORKING UNIT

STRATEGIC PARTNERSHIP – MOA INDUSTRY



10th November 2022, HE & SHE COFFEE, UiTM Puncak Alam



The signing of MoA between UiTM and He & She Coffee marks a new chapter of a unique collaboration as it strengthens the transfer of knowledge particularly on retail management and education in general.

UiTM is the first institution in Malaysia to provide a bachelor's degree in retail management with honours. Specialisation courses are related to concepts and practices of retailing, understanding shoppers, retail supply chain management, retail merchandising, retail operations & technology, retail financial decision making, retail entrepreneurship, visual merchandising, and customer service management.



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Up-Close **AND PERSONAL**

EDITOR:

DR. MOHAMMAD ZULFAKHAIRI MOKTHAR

PROFESSOR DR. FIRDAUS ABDULLAH



DEAN

**FACULTY OF BUSINESS AND MANAGEMENT
UiTM**

SELF INTRODUCTION

PROFESSOR DR. FIRDAUS ABDULLAH

Born on April 7, 1971, I received my secondary education in St. Joseph's School Kuching, Sarawak. Upon completion of my secondary education, I enrolled in the French Matriculation Program at Institut Teknologi MARA, Shah Alam in 1990. Not long after, I was sent to France to further my studies. It was there that I obtained the French Language Certificate from L'Ecole des Mines, Nancy in 1990 and the Baccalaureat from Lycee d'Etat Henri Poincare, Nancy in 1991. In April 1993, I was awarded the Diplôme en Gestion des Entreprises (Entreprise Management) from Universitaire de Poitiers, France. I obtained a Post Graduate Diploma from Bournemouth University (United Kingdom) and Diplôme des Etudes Techniques Superieures from Universitaire de Poitiers (France) in May 1994.

In May 1995, I graduated with a Master of Business Administration (MBA) from Bournemouth University, United Kingdom. In the years that follow while serving as a lecturer, I enrolled in a Doctor of Business Administration program (DBA) in the University of South Australia. I graduated in April 2005. I started my career in Malaysia by joining Cahya Mata Sarawak Bhd. in 1995, and later in May 2000, I got myself a lecturing job in UiTM Sarawak.

Throughout my service in UiTM Sarawak, I've been assigned various management positions such as Coordinator of the Franchise Program, Head of the Centre for Graduate Studies, Head of Corporate Communications and International Relations, Assistant Rector, Deputy Rector of Academic and International Affairs, UiTM Sarawak, and most recently as the Dean of the Faculty of Business and Management, UiTM.

WHAT IS YOUR LEADERSHIP STYLE AND HOW DOES IT HELP YOU IN MANAGING YOUR ORGANIZATION EFFECTIVELY?

I love getting feedback and constructive ideas from everyone, and I have a more people-centric approach in leading. We need a more bottom-up approach if our people are to understand our aspiration. In designing and drafting our strategic plan, gathering feedback from those in the operation department is of great importance because at the end of the day, they are the ones who will implement policies. Their feedback is very important to me because I would want them to feel a sense of ownership to what they have planned for them to be committed and serious about it.

WHAT ARE YOUR VIEWS ON THE FACULTY'S ACHIEVEMENTS SO FAR? WHAT WOULD BE THE DIRECTION OF THE FACULTY UNDER YOUR STEWARDSHIP?

I believe our faculty has huge potentials given the sheer number of staff as well as undergraduate and postgraduate students we have. The sizeable number of international students in the faculty bodes well for cooperative undertakings in the area of research and publication between lecturers and students. With approximately 300 lecturers in the faculty in comparison to about 1,100 lecturers in the whole system, I believe there is so much that can be achieved. The big question is how do we mobilize the wealth of human resource in the faculty? This involves mobilizing our teams and units within the big FBM family as well as within the entire UiTM system.

I'm of the view that what we have achieved thus far has been very encouraging. We have forged strong alliances with professional agencies and associations at both national and international levels. Nevertheless, we need to go beyond our past and present achievements through increased industrial collaborations. We need to attract more key industries to use FBM as a training center for their programs. We endeavor to be an executive education training center for top universities and business schools in the world. We need more collaborative programs with them in matters such as dual degrees, credit transfer, and twinning programs. We are talking about top universities where our graduates will have the opportunity to obtain their degrees and postgraduate qualifications from at least two separate institutions. One from UiTM and the other from international universities, the industries, and professional bodies. That should be the direction the faculty is moving towards. We desire greater recognition from and increased reputation among our partners, industries, professional bodies, and also international universities. We have done exceptionally well as it is now but we need to move beyond that. We need to scale up what we have done in the past so we can do move beyond our existing practices.

WHAT ARE YOUR STRATEGIES IN ENSURING THAT FBM IS MOVING TOWARDS THE INTENDED DIRECTION?

It is the question of how we mobilize our capabilities, our skills, our expertise, our people and our resources. For that, we in the management will provide whatever platform and venue necessary to make sure all our lecturers are given the opportunity to excel. We should actively organize international conferences, encourage our lecturers to participate and publish in indexed journals such as SCOPUS/WOS/ERA. We in the management will provide the necessary support to enable our lecturers to enjoy privileges such as fee exemption for paper presentations, providing subsidies for publication in indexed journals, or giving them incentives for publication. In short, money should be the least of our concern because in order to achieve our goals, we need to spend.

ANY FURTHER COMMENTS OR EVEN MESSAGES TO THE FACULTY STAFF PARTICULARLY THE ACADEMIC STAFF OF FBM?

I hope that we can all work together. Work with me and not for me because the boss, the dean or any leader for that matter will come and go. Anyone can be a dean. But if you view me as a friend, someone you can trust to manage this big family, and someone you can talk to, then our task will be a lot easier. Our job will be a lot easier as well because we share responsibilities together in a team. I would like to see a greater sense of teamwork and camaraderie amongst us, academics and administrative staff alike, moving in unison towards our shared destination to achieve the common goal, and I shall gladly assist in my capacity as your Dean.

DATUK HJ. SUBHI HJ. DZIYAUDDIN



ADJUNCT PROFESSOR

**FACULTY OF BUSINESS AND MANAGEMENT
UiTM**

INTRODUCTION

PLEASE PROVIDE A BRIEF INTRODUCTION OF YOUR GOOD SELF. YOU MAY WANT TO INCLUDE YOUR EDUCATIONAL BACKGROUND, PASSION, ACHIEVEMENT AT THE STATE, NATIONAL AND INTERNATIONAL LEVELS, AND SOME BACKGROUND ON YOUR CURRENT POSITION.

My name is Datuk Hj. Subhi Bin Hj. Dziyauddin. I was born and raised in Alor Setar, Kedah. I started my early education in Sekolah Kebangsaan Iskandar, then Sekolah Menengah Sultan Abdul Halim. After that, I went to the USA and graduated with a Bachelor of Science in Engineering Physics from the University of Texas El Paso, Texas, USA. I began my career as a Pilot Trainer with the Royal Malaysian Air Force Flying School (RMAF) in Kepala Batas, Alor Setar, Kedah, with the rank of Lieutenant. In 1994, I left the RMAF Flying School and joined Indah Water Konsortium Sdn. Bhd. as Senior Manager for the Entrepreneur Development Program Department.

I later joined Puncak Niaga (M) Sdn. Bhd. (Puncak Niaga) as General Manager for Special Projects. In February 1999, I joined the Malaysian Resources Corporation Berhad (MRCB) as Director, where I was responsible for Special Projects. In 2000, I became the Director of Puncak Niaga Overseas Capital Sdn. Bhd., a subsidiary of Puncak Niaga. I was also previously a Director of Metronic Global Berhad. I am the Director and Deputy Chairman of Persona Metro Berhad until June 2022 and the Malaysia Bosnia Trade Cooperation Association (MBTCA) Chairman.

WHAT VALUES DO YOU HOLD THAT HAVE MADE YOU WHO YOU ARE TODAY?

DO NOT JUDGE OTHERS FROM OUR VIEW

We should not judge a person by stereotyping because we do not know their story. We train our minds to find the bad by constantly seeing the bad in others. So, our mind is shaped to see what we think only and neglect the good qualities the person has.

PERSEVERANCE

I am competitive and will not stop until I get what I want. If there is a thing or job that I want, I will make sure I will work hard to get it. If not, I would never be where I am now.

OPTIMISTIC

I believe everything I do will end well because by looking at the plan I made, I believe it will work. I believe in myself and believe in the plan that I have made. It is crucial because if you do not believe your plan will work, then it will not work. Be optimistic.

SPONTANEOUS

I am an unpredictable person. Sometimes I make spontaneous decisions and act according to the situation. I do plan, but sometimes a decision needs to be made in an unexpected situation. Because of that, I need to be neutral or open-minded to come up with a prompt decision.

WHAT ARE THE BEST PARTS OF WORKING CLOSELY WITH ACADEMIC INSTITUTIONS?

The best part would be the resources. We have lecturers with vast knowledge and expertise but lack the means to channel their knowledge and expertise to the outside world. Therefore, it excites me to work with academic institutions because I know where to channel all their knowledge and expertise with my vast connections. It is a waste if the knowledge circles around the university only when it should be commercialised and shared with people outside.

I also enjoyed working closely with academic institutions because I care much for the young generation. They will be the ones taking care of our country; thus, our future lies in their hands. By working with academic institutions, the young generation of students can be prepared well before joining the workforce. Therefore, I would love to be part of the academic institutions in nurturing these young talents with the right attitude and vision to develop our country further.

WHAT ARE YOUR EXPECTATIONS FOR FUTURE COLLABORATIONS WITH UiTM IN THE SHORT AND LONG TERM?

Lead industries to collaborate with UiTM

With my connection and engagement, I would like to help bridge the gap between UiTM and the industries. Industries are changing at a fast pace: new technologies are developed, new knowledge is discovered, and new ways of doing things. It would benefit UiTM to keep up and be in the loop.

Talk series

I am delighted to run several talk series for UiTM to share my thoughts and vast experience in the industry to inspire students and lecturers.

Develop indexes for university accreditation

As for now, there is no well-established rating index to rate local universities' performance, and I would like to collaborate with UiTM to develop the matrix to be used in UiTM in measuring UiTM's quality.

Produce electric cars or buses

Nowadays, the world is looking at zero emissions. So, I would like to take the initiative for UiTM and industry collaborators to produce electric cars or buses for UiTM campuses across Malaysia. I have the connection and can help bridge it with UiTM.

Train the trainers of Halal (JAKIM)

We should be proud that our country is the most respectable in terms of halal verification worldwide. However, our halal verification is only recognised in our country. We should expand and provide halal consultation to other countries, whether Islamic or not.

Bring Bosnian students to UiTM

I am currently the Chairman of the Malaysia Bosnia Trade Cooperation Association, and I would like to use this platform to attract Bosnian students to come and study at UiTM.

FROM YOUR POINT OF VIEW, WHAT ARE THE IMPORTANT THINGS FOR ACADEMICIANS TO GET THEMSELVES READY IN PREPARING THE YOUNG TALENTS FOR FUTURE JOB MARKET?

Every day the world is changing. The things we have in textbooks may not be as up-to-date with the current industry advancement. Therefore, lecturers need to engage and collaborate with industries and experts. With that, new developments, technologies, and ways of doing things can be explored by the lectures and delivered to the students so they can be equipped with valuable skills and knowledge for the job market. It is the most crucial thing – lecturers need to be able to give a clear picture of what is going on in the real working place so that students can expect what kind of work they will do later or start thinking of ways to innovate and improve the work process before they start working in particular sectors or industries.

Lecturers must also be aware, alert, and knowledgeable about the industry. Experience from the industry is an advantage for lecturers because they can explain to the students the real-life experience of how the work was done in an actual situation. Sometimes all the theories in the textbooks are not practical, especially in unpredictable situations. It can only be explained if the lecturers experience it, which will help open the students' minds. We should teach our students what they can apply and use when working instead of expecting them to learn everything while working. If that is our expectation, why would they attend university? The trend of young people losing interest in studying is increasing. It is a worrying situation, so we need to be able to justify to students why they need to continue their studies. One of the ways is to prepare lecturers who will be able to teach and deliver practical knowledge. To do that, lecturers must be aware, alert, and knowledgeable about the industry before teaching students.

WHAT ADVICE WOULD YOU GIVE TO YOUNG LECTURERS/SCHOLARS?

Know the industry, and they will be able to provide a way for students

As lecturers, they need to know what happens in industries. They need to know the changes and anything related to the industries so the lectures they give will be up-to-date and consistent with current industry applications. It would be best if they also engage with the industries to provide the way or open the door of opportunities for the students to explore new things.

Adapt to current changes

Lecturers must be able to adapt to changes, such as new technologies. Lecturers must adapt to new ways of giving lectures and providing assignments so that lecturers can keep evolving. Lecturers cannot be static. They must learn new things and evolve because everything is changing, and so is the education system.

Develop leadership skills to train students

It is no doubt that lecturers also need to have good leadership skills. Lecturers do not only teach, but they also need to manage students' development in terms of characters and skills. To do that, lecturers must be able to lead effectively to ensure that students achieve what they need to achieve. If not, the time the students spend in class throughout the years will be wasted.

Be alert to the advancement of Artificial Intelligence

Most people are unfamiliar with artificial intelligence (AI) even though it is around us. For example, we use AI to locate our lost phones, get recommendations when shopping, and so much more, and I believe AI will become a big thing in the future. The move has started now, so it is important for lecturers to be familiar with AI to prepare themselves for the future.

Explore various fields of knowledge

For now, lecturers cannot just play in one field. They cannot just be an expert in their field but know nothing about other related fields. They need to explore different fields of knowledge to equip themselves in becoming more versatile lecturers. The more knowledge you have, the more respect you will gain.

PROFESSOR DR. NOORITAWATI MD TAHIR



DIRECTOR

RESEARCH NEXUS UiTM

INTRODUCTION

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 UNIVERSITI TEKNOLOGI MARA (UiTM).

I am the eldest of three siblings. I got married at the age of 23. My eldest son was born two years later. I have four kids (two sons and two daughters) and five grandkids, the eldest is six years old and the youngest are twins (5 months). In terms of education, I received a Ph.D in Electrical Engineering from UKM in 2008, MSc in Microelectronics & Telecommunications from University of Liverpool, UK in 1991, and my first degree in Electrical Engineering from Institut Teknologi MARA (ITM) in 1988. My interests are reading and fashion, and my passion is childcare. At present, I hold the mandate as the Director of Research Nexus UiTM (ReNeU) since June 2020.

KINDLY SHARE A LITTLE BIT ABOUT YOUR ROLES AS THE DIRECTOR OF RESEARCH NEXUS UiTM.

As the Director of ReNeU, I, along with six Deputy Directors specialising in six priority niche areas as outlined in UiTM 2025 Strategic Planning, am given the mandate to develop talents. The six niche areas are Industrial Technology, Cyber Technology, Health & Wellness, Logistics & Transportation, Energy & Environment, and Social Creativity & Innovation. ReNeU serves as a platform to bridge research entities and research excellence, and towards lead research partnerships through strategic and sustainable networking locally and internationally. ReNeU is also responsible for managing and ensuring that the implementation of the research and development agenda runs smoothly. We are especially focussed on strengthening UiTM's research ecosystem, collaboration, and transformation of research impact beyond the scope of academia, procurement of grants, publishing in high-impact journals through collaboration with industry partners and international collaborators, as well as transforming UiTM into a globally renowned university. As we know, the university aspires to focus more on transdisciplinary research that could enhance the well-being and socio-economy of the community, in line with the Sustainable Development Goals

IN YOUR OPINION, WHAT KIND OF SKILLS/ ATTRIBUTES/ QUALIFICATIONS ARE MOST ESSENTIAL TO BE AN EFFECTIVE LEADER?

Based on my 31 years as an academic and 26 years of holding administrative posts, I believe that to be an effective leader we must communicate, listen to input and feedback from others, apologize if we make mistakes (we are human anyway), and show our appreciation by thanking our staff. We must respect one another, walk the talk, and lead by doing.

ON THE BASIS OF YOUR TENURE AS THE DIRECTOR OF RESEARCH NEXUS UiTM, WHAT DO YOU SEE AS THE CURRENT AND IMPENDING MAJOR CHALLENGES ESPECIALLY IN RESEARCH AND INNOVATION? WHAT ARE YOUR MAJOR CONCERNS AND HOW ARE YOU PLANNING TO TACKLE THEM?

The main challenge is to ensure that all lecturers understand and accept that research, publications, and postgraduate supervision are part of the essential responsibilities of an academician apart from giving lectures. This has not yet become a reality. ReNeU continues to nurture lecturers through programs implemented, such as the Monitor Execute Enforce (MEE) Program, which focuses on assisting senior lecturers to publish. In addition, the Office of DCV (RI) also provides *Pembiayaan Yuran Prosiding Berindeks* (PYPB) funding for those without grants to attend conferences with indexed proceedings. Not to mention numerous writing workshops, webinar series related to grant acquisitions,, and hands-on journal writing workshops too.

We want our lecturers to be at par with world-class researchers, to be known and be referred to globally based on their expertise. We want to break the practice of the culture of working in silos. Hence, with the establishment of research entities like Research Interest Groups (RIGs), Research Groups (RGs), and Centre of Excellence (CoE), our researchers can collaborate and conduct impactful research. This can ensure that the research community can continue to interact, share, and transfer the knowledge that can guide the next generations of researchers.

ON A LIGHTER NOTE, YBHG. PROF., BEING A WOMAN AND HOLDING MANAGEMENT POSITION IN UiTM, HOW DO YOU BALANCE BETWEEN YOUR WORK AND FAMILY COMMITMENTS? AND HOW DO YOU USUALLY SPEND YOUR SPARE TIME?

Having held an administrative post from 1997 until today, Alhamdulillah, balancing work and family commitments is manageable. All of us have 24 hours a day, and with the job demanding most of my time, it is almost impossible to be everything to everyone. The most important thing is to take good care of my health and be an involved wife, mother, daughter, and granny. I set my priority, too. No matter how passionate I am about my work, if one of the family members is unwell, I will drop everything and be by their side. I am thankful to have a good support system; my soul mate understands me and is always there for me and my family. During my spare time, we usually go on holiday.

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? AND WHAT MAY HAVE INSPIRED YOU TO BECOME AN ACADEMIC?

To be honest, I didn't really have to make any significant sacrifices. I did my PhD at the age of 40 to give priority to my kids. I have no regrets. I don't feel burdened with administrative work because I enjoy delivering my duty - it is my passion.

Why an academic? For me, I like the freedom or flexibility to dictate our schedule. Each week, we are assigned a few classes to teach, and for the rest we can plan when to be in the lab for our research and publish our research work. In addition, as an academic, we are free to choose when and with whom we want to collaborate. The work culture in academia is highly research- and discovery-focused. We can enjoy intellectual freedom; we can choose what we prefer to spend our time researching and how to pursue it. Another part of academia, besides conducting research, is teaching. We help shape and support the next generation of thoughtful leaders by disseminating knowledge to students during lectures.

WHAT ARE YOUR LEADERSHIP STYLES AND EXPERIENCES, ORGANISATIONAL SKILLS, AND TIME MANAGEMENT ABILITIES THAT HAVE FACILITATED YOU IN ACHIEVING THE UNIVERSITY'S OBJECTIVES?

I don't have a fixed leadership style. It depends on the situation and the staff. Some need to be told how the task should be done, require lots of guidance and follow-up. Some staff are fast learners, and you just need to check on them to ensure they are doing it right. With encouragement, they can be very creative, and their sense of belonging is superb, and some need to be pushed to deliver via deadlines. The most important thing is communication and to inform the staff if they are not doing it right since this is a learning process for everyone. My approach is to establish a clear vision and how vital it is to focus and put effort into achieving the end goal. Some staff can move and deliver. I will reward them during their annual review. We usually have our weekly meeting (like an hour) to discuss any issues and get feedback on achieving the goals.

As for organisational skills, I prioritise and make a list of Things to Do. I will delegate some to my Deputy. As for decision-making, I sometimes seek input from my team before making a decision, and I will work based on deadlines. Sometimes you need to be a good listener because the staff are human. They have their ups and downs. As leaders, we care about them and not just about results. We must take an interest in their career aspirations and value their opinions.

DO YOU HAVE ANYTHING ELSE TO SAY TO ALL UiTM STAFF ESPECIALLY THE ACADEMICS?

As academics, our tasks include teaching, continuously doing research, applying for grants, publishing papers, mentoring students, and getting involved in community engagements. In between, we should plan for industrial attachment and sabbatical. Build your research track records – publications, citations, research funding and grants that you lead as Principal Investigator (PI), supervision of postgraduate students with good quality completion, patents and intellectual property rights, and commercialization of your research output. To ensure educational excellence, develop innovative teaching and research relating to educational practices. Collaborate nationally and internationally with colleagues and industries; one fine day, you will be given the mandate to lead.



Research

EDITORS:
DR. NURSAADATUN NISAK AHMAD
DR. AZLUL KALILAH ZAGHLOL
DR. NUR ZAHIDAH BAHRUDIN



The background image shows a hand holding a black pen, pointing at a document. The document contains several statistical charts: a pie chart with segments labeled with percentages (1%, 2%, 4%, 5%, 6%, 7%, 8%, 10%, 13%, 17%), a bar chart with a y-axis ranging from 0 to 2000 and a legend for January, February, March, April, May, June, and a line graph. The document is placed on a wooden surface. A yellow diagonal overlay covers the bottom right portion of the image, containing the title text.

Research STATISTICS

Total Active Grants of 2022

In 2022, there were 71 active grants in total acquired by FBM members amounting to RM1,411,800.

5

INTERNATIONAL

7

NATIONAL

4

PRIVATE

55

UNIVERSITY

-SOCENTIUM-
keeping you informed

Total Publications of 2022

SCOPUS
32

WOS
19

ERA
182

MyCITE
51

**Non-
Indexed**
37

-SOCENTIUM-
keeping you informed



Research **GRANTS**

Grants

RAKYATPRENEUR 2022
Leader: Mohd Ali Bahari Bin Abdul Kadir

RM600,000

**Examining Economic Impact of Organizing Sport
Events in Malaysia**
Leader: Norol Hamiza Binti Zamzuri

RM100,000

**Developing Work-Life Management Model of B40
Self-Employed Single Mother For Business Survival**
Leader: Wan Edura Binti Wan Rashid

RM97,800

**Building A Resilient Urban Poverty
Entrepreneurship Model: Overcoming the Liability
of Poorness**
Leader: Mohammed Hardy Loh Bin Rahim

RM92,000

Kajian Impak LDTL 2022
Leader: Norol Hamiza Binti Zamzuri

RM89,400

Grants

A Collaborative Decision-Making Model to Increase Resilience In The Pandemic-Affected Malaysian Retail Food Supply Chain
Leader: Ja'afar Bin Pyeman

RM85,500

A Prototype of Integrated Supply Chain Logistics Board Game [Logispreneur 101] Using Gamification Tools for Education, Enhancement, and Endeavor
Leader: Veera Pandiyan A/L Kaliani Sundram

RM68,000

Elucidating The Suicide Susceptibility among B40 and M40 Groups in Malaysia Using the Biopsychosocial Approach
Leader: Siti Noraini Binti Mohd Tobi

RM67,000

Kajian Potensi Projek Hartanah Ke Arah Penjanaan Pendapatan Demi Kelestarian Ekonomi MAIS
Leader: Roslina Binti Mohamad Shafi

RM32,000

Exploring Stakeholder Collaboration Among Sports Event Stakeholders
Leader: Nor Azzura Binti Nordin

RM30,000

Grants

**Pembangunan Sistem Pengurusan Maklumat
Penarafan UiTM (UIRIS)
Leader: Norshima Binti Humaidi**

RM30,000

**Assessing Green Human Resource Management
Practices On Fostering Pro-Environmental
Behavior: The Role of Green Self-Efficacy
Leader: Rosintan Safinas Binti Munir**

RM30,000

**Factors Influencing Consumer Satisfaction in Using
Online Food Delivery Apps: An Extended User &
Gratification Theory
Leader: Azreen Joanna Binti Abdul**

RM30,000

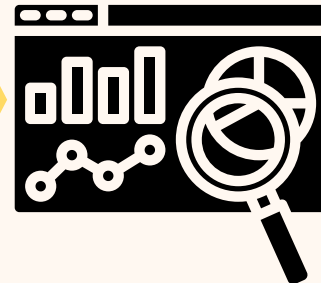
**Islamic Microfinancing As a Financial Lifeline and Its
Impact on Micro-Enterprises' Performance in
Malaysia
Leader: Rafiatul Adlin Binti Hj. Mohd Ruslan**

RM30,000



Research **PUBLICATIONS**

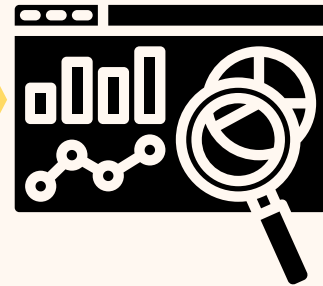
Research & Publications



ECONOMICS & FINANCIAL STUDIES

TITLE	CORRESPONDING AUTHOR/S	LINKS
Realising the Corporate Social Performance (CSP) of Takaful (Islamic Insurance) Operators through Drone-Assisted Disaster Victim Identification (DVI)	AMIRUL AFIF BIN MUHAMAT	https://www.mdpi.com/2071-1050/14/9/5440
Revitalizing Waqf (Endowment) Lands For Agribusiness: Potentials Of The Anchor Company Models	AMIRUL AFIF BIN MUHAMAT	https://www.researchgate.net/publication/353129721_Revitalising_Waqf_endowment_lands_for_agribusiness_potentials_of_the_anchor_company_models
The Impact of Globalization on CO2 Emissions in Malaysia	CHUAH SOO CHENG	https://koreascience.kr/article/JAKO202215060071984.pdf
The Effects of Financial Leverage on Firm Performance in Shariah-Listed Consumer Products & Services Firms	KESHMINDER SINGH A/L JIT SINGH & MASTURAH BINTI MA'IN	https://ir.uitm.edu.my/id/eprint/66246/1/66246.pdf
Competitiveness of Malaysia's Palm-Based Finished Products	NORASHIDA BINTI OTHMAN	https://ebpj.e-iph.co.uk/index.php/EBProceedings/article/view/3204/1809
Intended Use of IPO Proceeds and Survival of Listed Companies in Malaysia	NORLIZA BINTI CHE YAHYA	https://www.researchgate.net/publication/359381014_Intended_Use_of_IPO_Proceeds_and_Survival_of_Listed_Companies_in_Malaysia

ReSearch & Publications

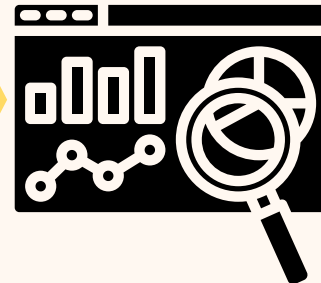


ECONOMICS & FINANCIAL STUDIES

TITLE	CORRESPONDING AUTHOR/S	LINKS
Cost-Sharing Effects on Hospital Service Utilization Among Older People in Fukuoka Prefecture, Japan	AZIZ BIN JAMAL	https://www-webofscience-com.ezaccess.library.uitm.edu.my/wos/woscc/full-record/WOS:000719964100001

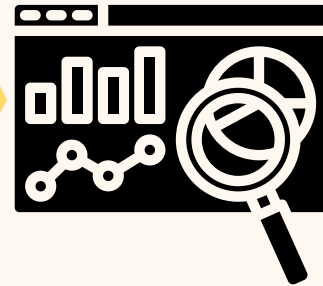


Research & Publications



ECONOMICS & FINANCIAL STUDIES

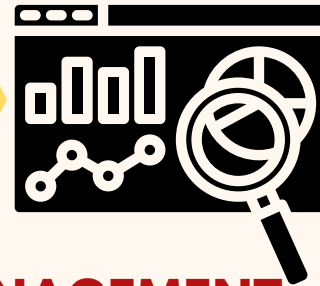
TITLE	CORRESPONDING AUTHOR/S	LINKS
Dynamic Capital Structure in Indonesia: Does the Education and Experience of CEOs Matter?	CHUA MEI SHAN	https://reader.elsevier.com/reader/sd/pii/S1029313221000464?token=28F42A84AA4F9A4E6BF3F821B8C963F72D958D795CFAF89DE89065E3970519B29794EF4AAA74985EEEB9659BE6DAAB7D&originRegion=eu-west-1&originCreation=20221215083921
Gig Employment in the Malaysian Manufacturing Industry: A Cross-Sectional Analysis	KESHMINDER SINGH A/L JIT SINGH	https://onlinelibrary.wiley.com/doi/abs/10.1111/apel.12348
A Review of the Flipping Activity of IPO: Evidences from Developed and Emerging Markets	NORLIZA BINTI CHE YAHYA	https://expert.taylors.edu.my/file/remis/publication/109287_7991_1.pdf
Portfolio Diversification Benefits of Malaysia's Stock Indices with Commodities: An Analysis Based on the MGARCH-DCC and Wavelet Techniques	RAFIATUL ADLIN BINTI MOHD RUSLAN	http://journalarticle.ukm.my/19552/1/50710-187536-1-PB.pdf
The Impact of the Investor Sentiment Index (SMI) on the Malaysian Stock Market: The Case of the COVID-19 Pandemic	NURHUDA BINTI NIZAR	https://www.scopus.com/authid/detail.uri?authorId=57224592984
Financial Sources and Firms' Innovation Outputs: Analysis of JASDAQ Market	NORLIZA BINTI CHE YAHYA	https://publisher.unimas.my/ojs/index.php/IJBS/article/view/5166



TITLE	CORRESPONDING AUTHOR/S	LINKS
Response of Financial Markets to COVID-19 Pandemic: A Review of Literature on Stock Markets	RAFIATUL ADLIN BINTI MOHD RUSLAN	https://ijournalse.org/index.php/ESJ/article/view/1190



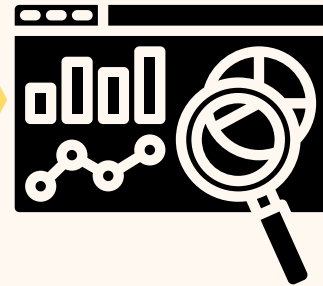
Research & Publications



INTERNATIONAL BUSINESS AND MANAGEMENT

TITLE	CORRESPONDING AUTHOR/S	LINKS
Organizational Justice, Job Satisfaction and Islamic Spirituality among Malaysian SME Employees	ABDUL KADIR BIN OTHMAN	https://koreascience.kr/article/JAKO202200567719469.pdf
The Influence of Employee Mindset Towards Coalition Building Among Staff at Selected Government-Linked Companies (GLCs) In Malaysia	NAREHAN BINTI HASSAN	https://revistageintec.net/article/the-predictors-of-employee-mindset-towards-employee-innovativeness-a-comparative-study-between-two-government-linked-companies-in-malaysia/
The Relationship Between Cognitive Beliefs (Perceived Ease of Use and Perceived Usefulness), Social Support (Managerial Support, Peer Support and Family Support), Self-Efficacy, System Quality Towards Intention to Use E-Learning Among Inactive Trainees	NAREHAN BINTI HASSAN	https://www.tandfonline.com/doi/full/10.1080/02642069.2022.2112180?scroll=top&needAccess=true
Association Between Care Rehabilitation and The Risk of Fracture Hospitalization in People with Parkinson's Disease	AZIZ BIN JAMAL	https://onlinelibrary.wiley.com/doi/abs/10.1111/ggi.14428
Cost-Effectiveness Analysis of Treatment With Varenicline for Nicotine Dependence Compared with Smoking Cessation without Pharmacotherapy in The Real World	AZIZ BIN JAMAL	https://onlinelibrary.wiley.com/doi/10.1002/pds.5359
Impact of Income Disparity on Utilization of Home-Based Care Services Among Older Adults in Japan: A Retrospective Cohort Study	AZIZ BIN JAMAL	https://pubmed.ncbi.nlm.nih.gov/36040370/
A Moderated Mediation Model of Knowledge Hiding	MUHAMAD KHALIL BIN OMAR	https://www.tandfonline.com/doi/full/10.1080/02642069.2022.2112180?scroll=top&needAccess=true

Research & Publications

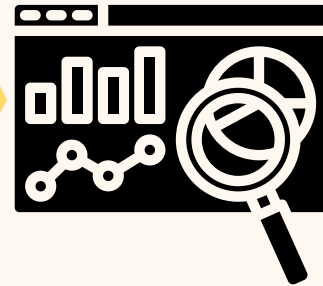


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INTERNATIONAL BUSINESS AND MANAGEMENT

TITLE	CORRESPONDING AUTHOR/S	LINKS
Reliability Assessment of Indicators Measuring the Impact of Enterprise Risk Management on Performance of Higher Education Institutions in Sri Lanka	ABDUL KHABIR BIN RAHMAT	https://files.eric.ed.gov/fulltext/EJ1336234.pdf
Do University Students' Quality of Learning Engagement Behaviour Matter? An Empirical Insight	LENNORA BINTI PUTIT	https://myjms.mohe.gov.my/index.php/AJUE/article/view/17998
The Influence of Healthcare Service Quality on Public University Students' Satisfaction and Behavioural Intention: Moderating Role of Trust	MOHD ZULKIFLI BIN ABDULLAH	https://www.researchgate.net/publication/358531586_The_Influence_of_Healthcare_Service_Quality_on_Public_University_Students%27_Satisfaction_and_Behavioural_Intention_Moderating_Role_of_Trust
Employee Ecological Behavior among Academicians at The Workplace	MUHAMAD KHALIL BIN OMAR	https://www.researchgate.net/publication/360178166_Employee_ecological_behavior_among_academicians_at_the_workplace
The Role of Relational Trust During Covid-19 Pandemic among University Students	MUHAMMAD FAIZAL BIN SAMAT	https://publisher.unimas.my/ojs/index.php/IJBS/article/view/4871
The interaction effects of adhocracy culture, work experience on information acquisition and job performance of bank salespeople	MUHAMMAD ISKANDAR BIN HAMZAH	https://link.springer.com/article/10.1057/s41264-022-00166-9

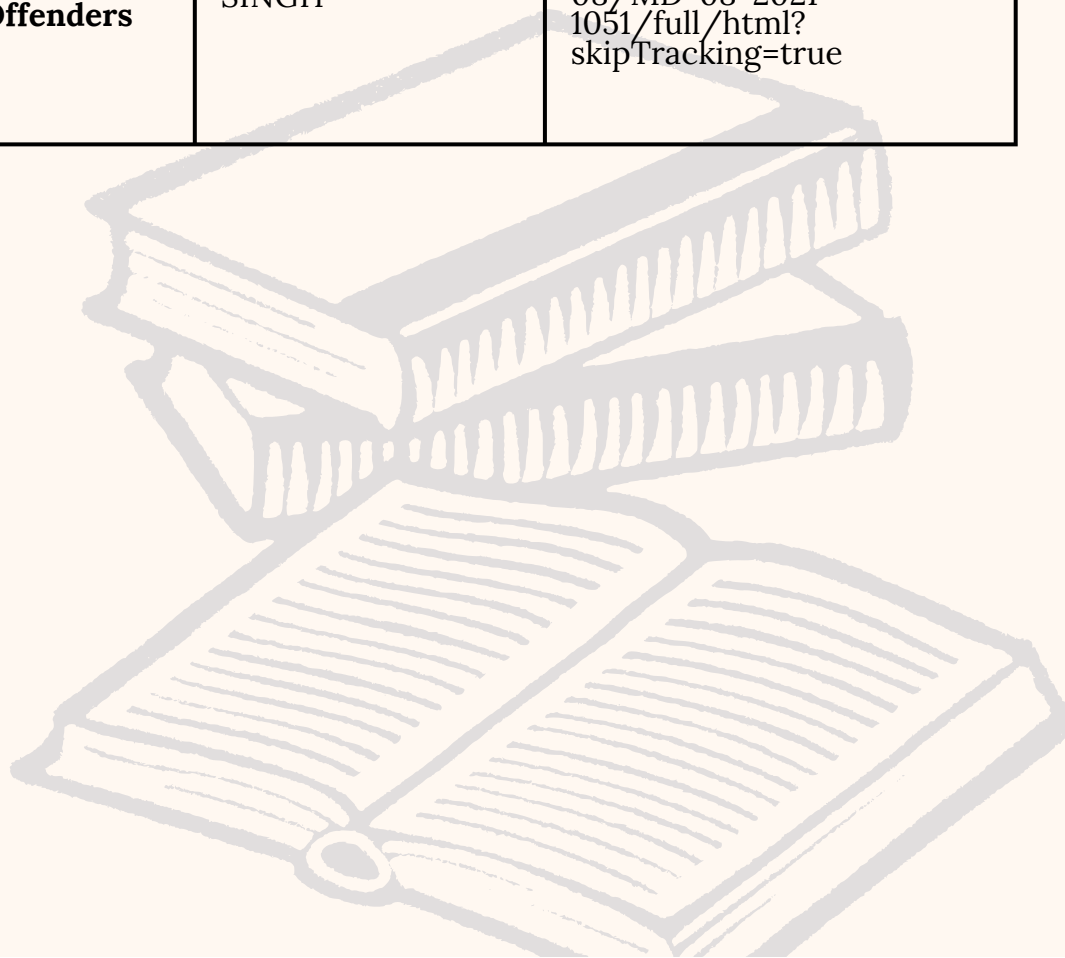
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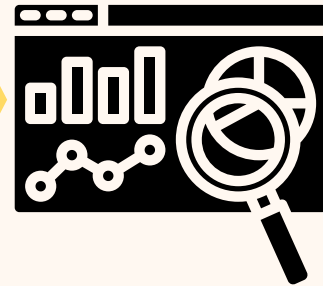
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INTERNATIONAL BUSINESS AND MANAGEMENT

TITLE	CORRESPONDING AUTHOR/S	LINKS
The Influence of the Work Environment on Employee Retention in the Malaysian Banking Sector	ABDUL KADIR BIN OTHMAN	https://www.majcafe.com/the-influence-of-the-work-environment-on-employee-retention-in-the-malaysian-banking-sector/
Modelling Factors Encouraging Knowledge Sharing Culture as a Socio-Innovation in Collaborative Era	ZAHARIAH BINTI SAHUDIN	https://myjms.mohe.gov.my/index.php/AJUE/article/view/19991/10734
A Theory of Planned Behaviour: Perspective on Rehiring Ex-Offenders	KESHMINDER SINGH A/L JIT SINGH	https://www.emerald.com/insight/content/doi/10.1108/MD-08-2021-1051/full/html?skipTracking=true



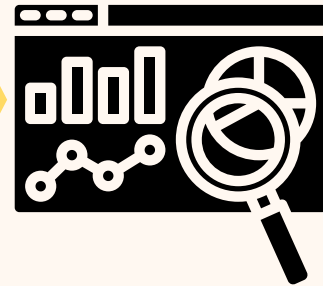
Research & Publications



TECHNOLOGY AND SUPPLY CHAIN

TITLE	CORRESPONDING AUTHOR/S	LINKS
A Study Of Retail Hypermarket Warehouse Inventory Management In Malaysia	VEERA PANDIYAN A/L KALIANI SUNDRAM	https://www.indianjournals.com/ijor.aspx?target=ijor:sjbms&volume=18&issue=1&article=010
Understanding ethnic bleaching behaviours of the animation character designs and its determinants in Malaysia: a social cognitive theory perspective	MOHD RIZAIMY BIN SHAHARUDIN	https://www-webofscience-com.ezaccess.library.uitm.edu.my/wos/woscc/full-record/WOS:000855423100001
The impact of supply chain integration on reverse supply chain adoption	MOHD RIZAIMY BIN SHAHARUDIN	https://www.researchgate.net/publication/362619651_The_impact_of_supply_chain_integration_on_reverse_supply_chain_adoption

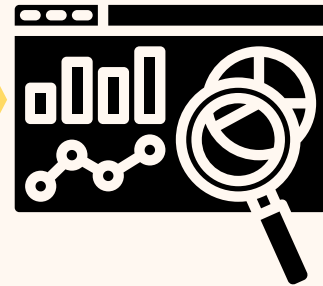
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TECHNOLOGY AND SUPPLY CHAIN

TITLE	CORRESPONDING AUTHOR/S	LINKS
Ergonomics Workstation Environment Toward Organisational Competitiveness	ARIFF AZLY BIN MUHAMED	https://ijphs.iaescore.com/index.php/IJPHS/article/view/20680/13453
Prioritisation of Barriers for Supply Chain Management Implementation in The Malaysian Automotive Industry	AZILAH BINTI ANIS	https://www.scielo.br/j/prod/a/4Vk3rcQqtTHyqvqhTWJhvcv/?format=pdf&lang=en
Trainers' Characteristics Affecting Online Training Effectiveness: A Pre-Experiment among Students in a Malaysian Secondary School	NORASHIKIN BINTI HUSSEIN	https://www.researchgate.net/publication/363386818_Trainers%27_Characteristics_Affecting_Online_Training_Effectiveness_A_Pre-Experiment_among_Students_in_a_Malaysian_Secondary_School
Moderating Effect of Technology Readiness Towards Open and Distance Learning (ODL) Technology Acceptance During COVID-19 Pandemic	NORSHIMA BINTI HUMAIDI	https://files.eric.ed.gov/fulltext/EJ1347621.pdf
Smartwatch Adoption: A Structural Investigation on Behavioural Intention Among Young Adults in Malaysia	SHARIDATUL AKMA BINTI ABU SEMAN	https://www.majcafe.com/wp-content/uploads/2022/06/Vol-28-Paper-19.pdf
The Challenges of Small and Medium Businesses in Managing Human Capital towards SMEs Performance: A Qualitative Study	YASMIN BINTI KAMALL KHAN	https://www.researchgate.net/publication/362158200_The_Challenges_of_Small_and_Medium_Businesses_in_Managing_Human_Capital_towards_SMEs_Performance_-_A_Qualitative_Study

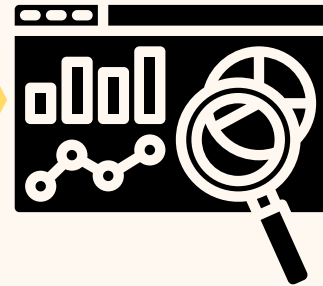
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TECHNOLOGY AND SUPPLY CHAIN

TITLE	CORRESPONDING AUTHOR/S	LINKS
Moving Towards Smart Cities: Assessment of Residential Satisfaction in Newly Designed for Public Housing in Malaysia	NATASHA BINTI DZULKALNINE	https://www.researchgate.net/publication/342764901_Moving_towards_Smart_Cities_Assessment_of_Residential_Satisfaction_in_Newly_Designed_for_Public_Housing_in_Malaysia
Examining the Connection Between Mandatory Technology Usage and Technology Withdrawal in The Maritime Industry	NORZAIDI BIN MOHD DAUD	https://www.jmr.unican.es/index.php/jmr/article/view/643
An Empirical Study On Warehouse Automated Materials Handling Equipment Adoption In Malaysian Warehousing Sector	SITI NORIDA BINTI WAHAB	https://www.researchgate.net/publication/346135149_An_empirical_study_on_warehouse_automated_materials_handling_equipment_adoption_in_Malaysian_Warehousing_Sector
Use It or Not to Use It? Mobile Wallet Usage Intention Amidst Covid-19 Outbreak among Malaysians	MUHAMMAD FAIZAL BIN SAMAT	

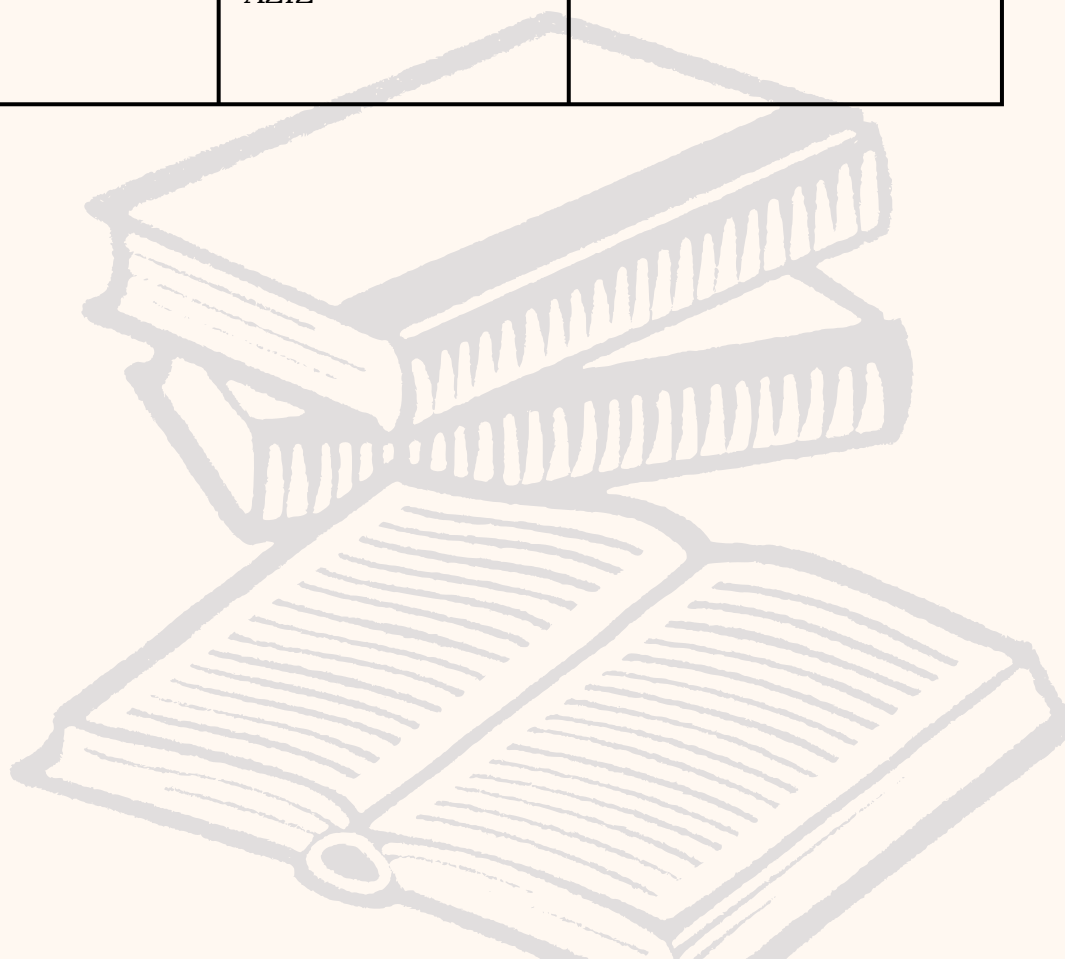
ReSearch & Publications



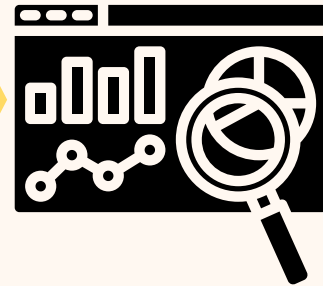
WOS

ENTREPRENEURSHIP AND MARKETING

TITLE	CORRESPONDING AUTHOR/S	LINKS
What drives car buyers to accept a rejuvenated brand? the mediating effects of value and pricing in a consumer-brand relationship	MUHAMMAD ISKANDAR BIN HAMZAH	https://www-webofscience-com.ezaccess.library.uitm.edu.my/wos/woscc/full-record/WOS:000862604400001
Nexus Between Brand Transgression and Brand Forgiveness Among Islamic Banking Customers in Malaysia	MUHAMMAD HAFIZ B. ABD RASHID @ ABD AZIZ	https://koreascience.kr/article/JAKO202208951457721.pdf



Research & Publications



ENTREPRENEURSHIP AND MARKETING

TITLE	CORRESPONDING AUTHOR/S	LINKS
The Impact of Innovation, Organizational, Technological Capital on Innovation Performance of SMEs: The Mediating Effect of Innovative Intelligence	ROHANA BINTI NGAH	https://publisher.unimas.my/ojs/index.php/IJBS/article/view/4623
Investigating Last-Mile Delivery Options on Online Shoppers Experience and Repurchase Intention	SITI NORIDA BINTI WAHAB	https://www.researchgate.net/publication/359841263_Investigating_last-mile_delivery_options_on_online_shoppers_experience_and_repurchase_intention
I Like, I Don't Like, I Don't Know: Consumers' Attitude Towards Marketing Content in Social Media from Gen Y Glasses (In-Press)	LENNORA BINTI PUTIT	https://www.inderscience.com/info/ingeneral/forthcoming.php?jcode=ijemr
The Resilience of SMEs in Fighting COVID-19 through Online Business Acceleration	MOHAMMED HARDY LOH BIN RAHIM	http://onlineacademicpress.com/index.php/IJAEFA/article/view/570/539
A Social Innovation Model for Sustainable Development: A Case Study of a Malaysian Entrepreneur Cooperative (KOKULAC)	SITI AYU BINTI JALIL/ERNE SUZILA BT KASSIM	https://ideas.repec.org/a/gam/jadm/v12y2022i3p103-d886760.html
Areas of Interest (AOI) on Marketing Mix Elements of Green and Non-Green Products in Customer Decision Making	AIDA AZLINA BINTI MANSOR	https://neuroscirn.org/ojs/index.php/nrnotes/article/view/174/185



SPECIAL ISSUE ARTICLES

MAIN THEME: DIGITALIZATION IN BUSINESS

FINANCIAL TECHNOLOGY

DIGITAL MARKETING

**DIGITAL
TRANSFORMATION IN
HEALTHCARE**

EDITOR:

DR. MUHAMMAD RIDZUAN ABDUL AZIZ
DR. NURHUDA NIZAR

DIGITAL ECONOMY

**DIGITAL TRANSFORMATION
IN TRANSPORTATION AND
LOGISTICS**

**DIGITALISATION IN HUMAN
RESOURCE MANAGEMENT**

FINANCIAL TECHNOLOGY

THE RISE OF E-WALLET ADOPTION

Yvonne Ang Su Ming, PhD
Universiti Teknologi MARA, Puncak Alam
Campus

The electronic wallet (e-wallet) or digital wallet has rapidly gained popularity over the past decade. E-wallet adoption has worsened due to the COVID-19 pandemic to minimise physical contact. E-wallets are digital financial tools that mimic a conventional wallet's services. Today, e-wallets allow users to carry important personal details, store funds, and make and track transactions digitally. Some e-wallets are available to users via browsers on their desktop or laptop computers. Nevertheless, many users today prefer accessing their e-wallets through their mobile phones. Over time, e-wallets have utilised various technologies to enable cashless transactions.

Technologies commonly associated with e-wallets include the use of QR codes, near-field communication technology (NFC), magnetic secure transmission, Bluetooth, and Wi-Fi. Transactions utilising QR codes require using the phone's camera to scan the code to initiate payment. NFC is another approach used to enable transactions. Electromagnetic signals are used between two devices within four centimetres for the NFC. Finally, the magnetic secure transmission uses an encrypted magnetic field similar to that used by magnetic cards and card readers at the transaction terminal.

Comparing e-wallet options, e-wallets accessed through mobile phones have recorded the highest growth rate in recent times. The value of mobile e-wallets has seen an annual increase of 28.3% globally, as reported by Storm2 in 2022 (Storm2, 2022). China and the United States of America are expected to lead the rise of e-wallet uptake with a projected market size of USD\$5.7 trillion by 2025 in China alone, as reported by Jupiter. In Europe, digital payments are expected to increase by 28.3%, as reported by Finaria in 2021 (Finaria, 2021). The use of mobile phones can be regarded as a catalyst for adopting and using e-wallets by users and a pivot by business operators towards point-of-purchase systems that can support e-wallets. The world's top players in the e-wallet scene include AliPay, Paypal, Venmo, Apple Pay, Google Wallet, and Samsung Pay.

In Southeast Asia, the use of e-wallets surged by 45% in 2021, according to Google's e-Conomy report (Google e-Conomy, 2021). The same report shows Malaysia's 80% growth in e-wallet use in 2021. Furthermore, TNG Digital Sdn. Bhd. reported an online usage increase of 86%, higher than the boost obtained due to the eTunai initiative from the Ministry of Finance in 2020. In Google's e-Conomy report, it was also observed that 98% of merchants now accept digital payments, catering to the consumers' preference for digital payment. It is no surprise, given that many Malaysian e-wallet users use digital payment methods for retail and food and beverage. In Malaysia, TouchnGo is the leading choice for Malaysians, followed by MAE by Maybank, ShopeePay, Boost, GrabPay, Setel, AliPay, and Razer. Almost a quarter of Malaysians use e-wallets, and many e-wallet adopters are youths.

With the high adoption rates across the globe, there has been some interest in understanding why consumers have chosen to embrace e-wallets. Researchers have observed that users adopt e-wallets when the system is easy to use, convenient, and beneficial. The usefulness of the service is related to the concept of smartness. Smartness in digital tools such as mobile phones and e-wallets refers to technological functions which respond to how humans think. In turn, how humans think denotes how these digital tools are used. Two elements of smartness important to e-wallets include adaptability and multiple functionalities. First, e-wallets are commonly packed with functionalities combining different features provided to the users to enable a large array of digital payments, transfers, and automated transactions. These functions aspire to express smartness by providing consumers with useful solutions in their daily habits when using e-wallets.

Second, adaptability can be understood to be how well the digital tool complements the consumers' daily life. E-wallets that fit well into how consumers use technology in their lives display the ability of adaptability. In short, compatibility is key in building a service consumers want to use. Unsurprisingly, researchers, Lee and Shin observed that both elements of smartness - adaptability and functionality - contribute to consumer satisfaction when studying product smartness in mobile phones.

Additionally, trust and the perception of the service provider's credibility are other factors that contribute to the willingness to use e-wallets. Khalizadeh, Oztruk, and Bilgihan (2017), who studied mobile payments in restaurants, have found that trust in the service provider could be an important factor driving consumers to consider adoption. Related to this point, the level of security of the systems provided to consumers also influences consumer decision-making. Thus, it would be important for service providers to communicate security features built into an e-wallet so that users know the level of security offered to them. Once users start using the digital payment service, they are concerned with the service performance and privacy risks. Malfunction and mismatch in performance are aspects of the digital service that turns users away from continued use. When e-wallets do not perform as advertised, consumers cannot access the claimed usage benefits, influencing how the consumer perceives the service.

Consumers are also conscious of how the service provider uses their personal information and view the use of their data without permission or knowledge as a turn-off. Similarly, the service provider must maintain consumers' confidence over data infringement, hacking, and unwarranted access to consumer personal data accumulated through the service. Consumers view a failure to keep their data safe as a deficiency in security.

Thus, the use of e-wallets boils down to the functions provided by the service provider to the consumers. Consumers look for convenience, quick payment, and time-saving functionality in e-wallet services which are practical appeals. Consumers with practical tendencies look for the rudimentary benefits and usefulness that the e-wallet service can provide. However, consumers also tend to enjoy their digital use, which is tied to hedonic impulses. An e-wallet service conveys enjoyment through fun and pleasant experiences created by the interface presented to the consumer. When the consumer interacts with the e-wallet, service providers ought to attempt to spark feelings of fun, excitement, and enjoyment to shape more favourable attitudes from the consumer towards the service provider. It is to the benefit of e-wallet service providers to pay attention to both the practical and hedonic needs of the consumer.

In summary, ensuring that the e-wallet provides benefits, usefulness, easy-to-use functionality, and a pleasant interface experience can contribute to creating positive attitudes in the minds of the consumer. The consumer's positive attitude can then determine continued usage of the e-wallet. Functions introduced in e-wallets should be intuitive towards the users' needs and complement their lifestyles to be regarded as useful. Finally, service providers should pay attention to digital service functionality and security and privacy preservation when designing, managing, and promoting e-wallets.

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FINTECH LENDING: MALAYSIA'S PRACTICES

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Innovation in money lending through Financial Technology (FinTech) has made credit facility services easier. Malaysia is ideally positioned to capitalise on FinTech innovation due to an expanding middle class, substantial smartphone penetration rates, and government support for the digital economy. The revolution of financial services with the aid of technology brings an opportunity to the community to utilise FinTech in fulfilling their capital needs. Malaysia's FinTech only started in 2017, and research into the actual impact of FinTech adoption on Malaysia's financial growth is still in its infancy (Zaghlol et al., 2021). Fintech companies have thirteen service categories, with lending contributing 14%, making it the third largest contributor in the market (see Figure 1). FinTech lending is categorised into business financing through Peer-to-Peer (P2P) lending and short-term consumer financing known as Buy Now Pay Later (BNPL).

P2P Lending

P2P lending is a large FinTech sector enabling virtual gathering in an online marketplace. It refers to a financial arrangement between two parties and does not involve financial institutions. It comprises a borrower seeking personal loans and commercial or institutional borrowing from investors seeking higher investment returns. The exchange is carried out via the P2P lending platform by launching a lending application campaign, acting as a mediator and risk mitigator between the two parties. This strategy enables borrowers to receive loans without complying with banks' stringent restrictions. It also enables various players to lend and borrow to diversify their investments. P2P financing is quicker, paperless, provides higher returns, has no impact on credit ratings, and is more flexible than other traditional funding sources.

Figure 1: FinTech Companies in Malaysia



Source: Fintech News, 2021

In Malaysia, the Securities Commission (SC) has supervised FinTech lending only for businesses through the P2P platform since April 2016. This innovation emerged when it was discovered that there was an RM80 billion financing gap. Traditional banks do not support certain micro, small, and medium enterprises (MSMEs) (Teng, 2019). As of December 2021, 11 P2P lending platforms have been authorised, with the earliest platform launched in 2015. The channelling and managing of funds in P2P lending are substantially different from banks and multi-finance businesses. The application software created by start-up organiser firms to address consumer capital requirements is the core of the P2P lending operations. As a P2P operator, they must determine the qualification of borrowers hosted on the network. An operator should also ensure that platform rules are followed, and all necessary data is available to investors. Furthermore, they must ensure that the cash generated from investors and issuers is maintained in a third-party bank account until all required payments are made. A P2P operator must also have a mechanism to deal with issuer defaults, such as using all reasonable measures to recover payments.

Due to economic uncertainty, the momentum of P2P lending practices in Malaysia has only grown during the first hit of the COVID-19 pandemic. The benefits of P2P lending during the pandemic are accelerated, and even more to the investors and small businesses seeking yield and capital from alternative financing. The return on investment (ROI) with P2P lending can range from 10 to 18 per cent. It is considered high compared to other traditional investment options. Some P2P lending sites in Malaysia may need an initial investment of RM1,000. Nevertheless, investors may get started with as low as RM50 to RM100. Investing in P2P lending is suitable for individuals aiming for regular monthly returns since this platform collects loan repayments within a month or two after making the first investment.

However, despite the high yield from essential businesses, particularly luxury lending, P2P lending exposes investors to high risk. Most businesses using P2P lending platforms to get loans are small companies or microenterprises that are not very well known. Start-up businesses are known for having a high failure rate; therefore, these businesses require loans. Most of these businesses have low credit scores deterring them from getting bank loans. Investing in P2P lending involves higher credit risk. The possibility of default is high, and no collateral can be liquidated to help in funding the repayment of the funds to the investors. Hence, the profiling selection of the issuer is important in determining the successful raising of funds.

Figure 2: Malaysia's FinTech Lending Platforms



Source: Fintech News, 2021

Buy Now Pay Later (BNPL)

BNPL revolutionises customers' affordability by dividing the retail product price into equivalent instalments and spreading payments over a short-term, interest-free monthly period. This strategy assists retailers in increasing conversion rates, repeat purchases, consumer loyalty, and enhancing intention to repurchase. In Malaysia, various retail businesses, from fashion to tourism, have now started providing BNPL as a method of funding purchases by their customers. This tendency, intensified by the COVID-19 epidemic and growing economic disparity, has benefited those wanting to stretch their ringgit and avoid incurring extra long-term debt.

When selecting a BNPL service, users are not obliged to file a comprehensive application or documentation showing their income or capacity to settle outstanding balances. Although it is part of the implementation procedure, most BNPL operators do not undertake credit checks. The option is available to customers depending on their repayment performance, profile, and basic financial records. Considering the easy availability of credit will have negative repercussions, the convenience of the BNPL service may be its greatest disadvantage. It may lead to a new type of debt trap if not properly managed. However, BNPL also has many advantages. The business provides a low-cost option to buyers to repay loans for shorter durations.

Theoretically and practically, it fosters prompt repayment behaviour and helps consumers free up some cash. As there are no reference checks, approvals for BNPL are quick and simple, making it a suitable alternative for emergency or unexpected expenditures. The BNPL service eliminates one of the greatest impediments to internet buying for consumers on a restricted budget, especially millennials and Generation Z members, who do not have adequate funds for spending. The pay-by-instalment systems have also aided businesses in staying afloat. Their platforms have executed more online transactions swiftly and with a reduced degree of return risk from non-payment.

In a nutshell, FinTech's unique approach to fundraising has made it easier to get start-up capital and short-term, interest-free loans. Eventually, funding obtained via P2P lending allows firms to quickly generate and manage their working capital efficiently. In dealing with BNPL, one should evaluate his personality by understanding his desires and temptations before using the BNPL for making purchases.

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Gen X: Wrapping our heads around FinTech

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FinTech, acronym for Finance and Technology, was unheard of 40 years ago. I remembered my father used to buy groceries using cash or if he was short of cash he would use the "555" small notebook (famous among the Malaysians during the 70s and 80s). The shopkeeper would write the amount my father owed in this "555" notebook every time he bought groceries. Only when it came to the end of the month did I see my father hand some cash to the shopkeeper to pay whatever he owed, and it went on the same cycle every month. But that was it. There were no debit or credit cards and of course hand phones were unheard of. That was the simple life our fathers went through.

Today, almost everyone is overwhelmed by FinTech, everyone, except of course for some baby boomers or even some Gen-X who have yet to grasp the reality of FinTech taking over their lives. FinTech is very much in everyone's financial routine, from the way they receive their salary to every cent they spend on food, drinks, clothes, utility bills, house and car installments and basically everything that needs to be paid! All they need to do is install an app (application) in their hand phones and lo! Everything gets paid!

So how did it all start and evolve to the extent of causing enormous transformation in our financial routine? According to Arner, Barberis, & Buckley (2015), FinTech has three different eras that led to changes in the financial services. FinTech 1.0 started in 1886 to 1967 which involved building the infrastructure that supported globalized financial services and this era saw an electronic fund transfer system by use of telegraph, Morse code, and the first transatlantic cable in the USA. Secondly, FinTech 2.0 started in 1967 to 2008 which saw the introduction of the first Automated Teller Machine (ATM) by Barclays Bank in England, signalling the beginning of transformation of monetary transactions from analogue to digital. Finally, FinTech 3.0 started in 2008 to this current period, following the financial crisis that made the market more accessible to new suppliers with the introduction of blockchain technology. Around the world, smartphones now represent a vital part of modern life and are increasingly used to access the internet and other financial services.

Back home in Malaysia, we see FinTech now in digital payments and mobile wallets, lending, digital remittances, insurtech (the combination of insurance and technology), blockchain, crowd funding, and the list goes on. Little wonder that it scares off baby boomers and a Gen-X like me! There have been so many changes and developments in the Malaysian financial sector that FinTech is altering the country's financial landscape altogether. Currently we see the brick-and-mortar kind of financial institution as in physical commercial banks slowly declining in number. Even the number of automated teller machines has reduced over the last couple of years. Although existing banks dominate in deposits collection, lending and giving away credits, they are simultaneously adopting new technologies and are either competing or collaborating with new tech companies (the fancier name is FinTech start-ups).

According to a Fintech Malaysia Report 2022 published by the Fintech News Malaysia, the number of FinTech companies in Malaysia has reached 294 by June 2022. Payments still dominate the industry, with 60 companies, followed by lending (55), e-wallets (43), insurtech (31), remittance (29), blockchain and cryptocurrency (21), wealthtech (25), Islamic finance (16), Regtech (14), and others.

That same report published by Fintech News Malaysia also reported that data from Bank Negara Malaysia (BNM) showed that transactions through electronic payment channels increased by 30% in 2021, reaching over 7.2 billion transactions. Meanwhile, internet banking transaction volume is over 2 billion with the value now standing at RM10.303 billion and mobile banking transaction volume reached 1.4 billion in 2021. Apparently, electronic payments and e-wallets are currently leading the FinTech space in Malaysia.

Hence, it is not surprising that these fancy FinTech names give GEN X people like me a little scare thinking why can't it be like the good old days when all you need to do is go to the bank for any transactions you may need or when it comes to handling your money. However, come to think of it, I hardly queue up to withdraw cash from the ATM nowadays, let alone go to the bank and greet the friendly staff at the counter and sit and wait and read every pamphlet available on display! I am currently forced to accept that the good old days are almost up and I have to get used to navigating my way around these fancy apps in my hand phones to do my banking.

Today, we have to accept the fact that Malaysians are adapting to the "new normal" lifestyle by using mobile banking and cashless payment options are becoming an inevitable trend. I was actually in a café recently and proudly opened my wallet to pay for the food in cash and was actually declined when the cashier said, "We prefer card madam". Feeling aghast, but well, reality has to sink in. I am in the FinTech world surrounded by endless apps in my hand phone.

After all said, is FinTech actually a threat to our personal lives and perhaps businesses as well? Of course, FinTech with its rapidly evolving technology coupled with new consumer behaviour is not without risk or challenges. BNM, on seeing that the financial system remains safe, has set regulations to make sure that the possibility of cyber security incidents are kept to a minimum to avoid widespread damage. This is to ensure that customers remain confident with the banking and financial system. Among issues of concern is data privacy. According to Barefoot (2020), while innovation has enormous potential to make finance more fair and inclusive and make the financial system more competitive and healthy, at the same time, it carries great downside and risks. Technology is amoral, usable for both good purposes and bad. FinTech are often interwoven, having both benefits and dangers that make it challenging for regulators to enable the former and prevent the latter. The dangers posed by FinTech are mostly on loss of privacy which includes compromised data security. Customers are also susceptible to risks of frauds and scams. They are also exposed to unfair and discriminatory uses of data and harmful manipulation of consumer behaviour.

Recently BNM has come out with the Financial Sector Blue Print (FSBP) 2022-2026 and amongst the issues covered are strengthening cyber security readiness and responsiveness. It is acknowledged that the cyber security threat landscape is highly complex and the tools of cyber criminals are also constantly evolving. Threats have become borderless and increasingly coordinated and sophisticated, and such factors actually compound the challenge of putting in place reliable safeguards.

Nevertheless, against this backdrop, BNM has put forward strong cyber security fundamentals in order to provide a solid foundation for innovation to thrive. Amongst strategies taken are firstly to strengthen system-wide cyber security oversight and capabilities, and secondly to strengthen domestic and global collaborative efforts on cyber security. Both strategies will cover cyber risk governance and management, expanding the scope and coverage of on-going resilience measures, digital literacy, cyber hygiene practices, and advocate for greater standardization in cyber security and finally to deliver specialized cyber security training and certification.

Honestly, FinTech is a lot for a Gen X like me to digest and grasp. However, it is true that banking is no longer exclusive. The idea that you have a single bank that you run your financial life through is becoming less and less common. Technology and the mind have both evolved. Gen X has to get used to FinTech and embrace it as part of their lives. This will be the new norm. If you can't beat them, it's just best to join them.

DIGITAL BANKING WAVE IN THE MALAYSIAN BANKING INDUSTRY

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Traditional banking operations are characterised by a close interaction between bank staff and customers. Heavy investment by the bank is required to establish and operate as many branches as possible to enable the bank to serve its customers efficiently and effectively. The high costs borne by the bank have reduced the bank's profitability. As a result of technological innovation and the need to minimise operating costs while improving customer service efficiency, digital banking has been introduced.

Digital financial services have emerged as a new mode of delivering financial access to the population. Digital banks are also referred to as digital-only banks or neobanks.

Widarwati et al. (2022) defined digital banking as financial service providers processing and supervising their financial services using portable or mobile technologies, online technologies, and network agents. Most of the bank services that could only be found in the past at physical branches are now digitalised. Digital banking is distinct from internet banking, which is available through nearly all traditional banks with physical branches. Except for a registered head office, digital banks have no physical branches. Customers do not have to travel to bank branches as all bank services are available online.

Globally, digital banking is gaining acceptance. There are ten biggest digital banks in the world, measured based on the number of customers, the total amount of funds they raised, and their valuation. They include Nubank from Brazil, Chime from the United States of America, Sofi from the United States of America, Tinkoff from Russia, Revolut from England, N26 from Germany, MoneyLion from the United States of America, C6 Bank from Brazil, Monzo from England, and Judo Bank from Australia. Nine of the banks were established in the last ten years.

The Asia Pacific has become the hub for digital banks, including Malaysia. Hong Kong's Monetary Authority and the Monetary Authority of Singapore have supported digital banking. The former monetary authority issued eight virtual banking licences in 2019 in Hong Kong, while the latter granted four successful digital bank licenses in 2020 in Singapore. Malaysia is moving towards a more comprehensive and integrated digital banking fintech ecosystem. It is after the country's central bank, Bank Negara Malaysia (BNM), published a Licensing Framework for Digital Banks in 2021 to kick-start the country's digital banking industry. Digital bank licenses were approved by the Ministry of Finance of Malaysia in April 2022 to five consortiums. They include a consortium of Boost Holdings Sdn. Bhd. and RHB Bank Berhad; a consortium led by GXS Bank Pte. Ltd. and Kuok Brothers Sdn. Bhd.; a consortium led by Sea Limited and YTL Digital Capital Sdn. Bhd.; a consortium led by KAF Investment Bank Bhd.; and a consortium of AEON Financial Service Co. Ltd., AEON Credit Service (M) Berhad, and MoneyLion Inc. The first three consortiums are governed by the Financial Services Act 2013 (FSA), while the other two are governed by the Islamic Financial Services Act 2013 (IFSA).

The issuance of digital banking licences by the Ministry of Finance of Malaysia to the five consortiums is expected to expedite the spread of innovative banking technology and increase financial inclusion by focusing on the unserved and underserved banking population. It includes low-income individuals, youngsters, start-up businesses, and microenterprises. As a result, digital banking has the potential to improve individuals' and enterprises' financial well-being while also supporting economic and financial progress. The regulatory framework for digital banking is being developed by BNM to ensure that digital banking activities are controlled, supervised, and monitored. It will safeguard the interest of BNM as the regulator, the digital banks, and the banks' customers.

COVID-19 has caused havoc on economies worldwide, creating numerous chances for the banking sector to undertake numerous digital projects (ResearchDive, 2020) while reshaping consumers' connections with their banks. Customers' payment behaviours have shifted as a result of the pandemic. Many individuals started to use digital technologies in conducting banking transactions due to COVID-19, despite their preference for the traditional method of conducting banking activities at physical branches. This growth demonstrates the customer preference for businesses accepting digital payments. Southeast Asian consumers prefer digital payments by more than half (54 per cent). According to the Visa Consumer Payment Attitudes Survey in 2021, more than 74% of Malaysians are aware of digital banking, and 66% are interested in adopting it.

There are numerous benefits of digital banking from the point of view of banks and their customers. From the customers' perspective, digital banking provides convenience to customers as banking services are more accessible than the traditional method used by banks to serve their customers. The low operating costs borne by the digital banks are translated into lower fees charged by the banks on the banking services provided to customers. The low operating costs have also enabled the banks to offer higher interest rates for savings and investments placed by the customers with the banks. Digital banking also matches the modern image of the customers as it is fully operated on digital platforms rather than brick-and-mortar branches.

From the banks' perspectives, their operational costs will be significantly reduced as physical branches are no longer required to be maintained to serve their customers. With digital banking, banks can focus more on enhancing the delivery of banking services to their customers. Banks can fully utilise digital banking technology to give customers more integrated and comprehensive banking services.

Despite the benefits that digital banking provides, there are some challenges that banks have to deal with. The biggest challenges are security issues and customers' lack of trust in digital banking. There have been many cases of hackers on internet banking and money stolen from bank accounts. It has seriously affected customers' trust towards the use of technology by the banks in serving their customers and damaging the banks' image. Therefore, banks must resolve security issues to gain customers' trust and to ensure customers' acceptance of digital banking.

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DIGITAL MARKETING

The Impacts of Content Marketing Towards Brands in the Digital World

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Global digital communication through the internet has constantly been evolving. Changes in internet usage allow businesses to preserve their competitive edge. 2021 Global Consumer Insights Pulse survey reveals that most respondents have become more digital. According to Zahay (2021), digital marketing refers to using any digital technology to facilitate the marketing process for consumer interaction, engagement, and measurement. Potential marketing channels such as websites, e-books, or social media platforms have created new practices for companies to create, present, and disseminate content or information. Content can be defined as anything an organization creates and shares with consumers (Handley & Chapman, 2014).

According to Kontra (2018), content marketing is a marketing technique that involves creating and spreading valuable content from the view of recipients of the content to draw attention and engage with the target group. Kiisel (2016) stated that content marketing is sharing of information which is useful to consumers through channels such as articles, blogs, videos or other media channel. Content marketing can also be defined as strategic marketing approach that seeks to distribute valuable, relevant, and consistent content to attract and retain selected consumers that lead to profitable consumer action (Content Marketing Institute, 2015).

Jutkowitz (2014) stated that the phenomenon of content marketing is rapidly expanding as it fits well to consumer preferences. Among the types of content marketing available on digital platforms are video, infographics, e-books, blogs, and many more.

Content marketing does create value with the creation of decent, convincing, educational, humorous, and helpful content related to various aspects of consumers' lives. Organizations constantly need to create up-to-date contents since it is crucial for users to be able to read,

watch, learn, as well as experience the information presented to them. In short, content marketing allows marketers to become publishers and the impacts are brand awareness, brand preference, and more consumers at a lower cost. Thus, this paper aims to understand the impacts of content marketing on businesses.

Brand awareness

According to Kontra (2018), 79 percent of companies use content marketing primarily to create brand awareness. Gupta (2018) supports this, indicating that viral marketing strategy is a powerful and influential tool for branding and awareness. Companies and businesses are challenged by attention scarcity especially when consumers are bombarded by information. Therefore, content marketing has become the best fuel for engagement with the consumers. In 2022, Dave Suwanski, Vice President of MMM Product at Nielsen, mentioned that TikTok was one of the fastest-growing media owners, allowing advertisers such as Nielsen to measure its marketing impact. In response, Jose Ruiz, Global Head of Marketing Science at TikTok, stated that the collaboration allows TikTok to understand advertisers' needs through advanced modelling techniques. In 2020, TikTok launched a partnership with Shopify, and it grew to 15 countries recently, which led to considerable advantages for e-commerce businesses. Kontra (2018) stated that a marketer's mission is to design successful viral marketing campaigns that will assist them in developing higher visibility of their brands. From the perspective of people's trust and value brand content, Patel (2015) described it as follows:

- 90 percent of the consumers found custom content useful
- 78 percent consumers believed that the organization behind the content are interested in building relationship
- 73 percent consumers prefer to get information about the organization through a series of articles rather than traditional advertising
- 69 percent consumer trust brand content
- 68 percent consumers spent time reading content from a brand they interested in

Consumers with a high level of product involvement have a solid motivation to seek, compare, and process information about a product before making a purchase. This means that informative messages must be relevant, up-to-date, and valuable to consumers. Therefore, content marketing should be able to give clear direction that leads to consumer brand awareness.

Brand preference

Chipeta (2020) mentioned that it is essential for businesses to constantly measure and assess their consumers' brand preferences as it reflects their marketing since brand preferences are vital to creating repeat customers and developing a solid reputation. Creating customers implies that a company must capture all opportunities through a marketing strategy in which viral marketing impacts consumers' purchase decisions (Irwansyah, Sunitha, & Luh Gede Kusuma, 2019). This is supported by Hamed's (2017) study that there is a positive relationship between viral marketing and purchase decision. Brand preferences are vital to companies since they indicate customer loyalty and brand strength. Media connects production and disseminates media content to consumers. Content marketing allows brands to evolve along with the consumer's needs and expectations constantly. Content marketing is also related to social media marketing since the content is shared on various platforms to increase its visibility to a larger audience. Consumers expect brands to invest time and effort to develop a long-lasting relationship with them.

Content marketing can impact the brand preferences of consumers. Based on a study by He, Cai, Cai & Zhang (2021), conversation, storytelling, and consumer interaction and participation were positively correlated with brand attitudes. Consumers actively seek brands that can offer content that educates or entertains them.

Based on the chart above, it shows that companies involved in content marketing do not need to splurge or have additional spending to attract consumers. It means companies can reduce the cost by having a successful content marketing strategy. This is supported by research that states companies spend 26 percent of their total marketing budget on content marketing (Chipeta, 2020).

This study seeks to highlight content marketing and its impacts on consumers based on brand awareness, brand preference, and lower cost. Today, buyers are more empowered than ever before because they can self-direct their interest in products or services that they desire. Brand awareness through content marketing plays a significant role as a communication tool for the consumers. An effective and informative content marketing can influence consumers' brand preferences.

In addition, content marketing also benefits companies in terms of cost reduction and allowing brilliant spending especially on advertising. According to Marketo (2014), effective content marketing aids your company or brand by engaging with potential target users early in the buying cycle and building relationships with them. This indicates that content marketing is one of the important elements that can eventually boost the return on investment for firms or companies. This study allows companies or organizations to practise digital content marketing to enable them to expand their markets and keep up with digital technologies. Continuous stories about a company's brand and the values in the content are vital to inspire and connect with consumers.

As for the policy makers, policies should be made efficiently at the right time and place so that it can cope with digital transformation particularly when it concerns content marketing. This paper allows intriguing prospects for future research with an empirical dimension. Future studies can explore the content marketing context of various consumers from different market segments and industries.

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Covid-19 Misinformation: Are We to Blame?

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The phone vibrates indicating a message has arrived via WhatsApp. The reader's interest is piqued by the latest information sent by a trusted friend. The reader forwards the message to loved ones, hoping to share the information with others. This common scenario describes how people participate in electronic word-of-mouth within their social circles using chat applications and social media networks. Sharing news and the latest information is something we repeatedly do, perhaps even daily. It is an act that does not always require deep and serious contemplation. The decision to tap the share, forward, or retweet button is a fleeting act that might take a few seconds or minutes of deliberation. Surely sharing useful information is a benign activity reflective of our good intent – and yet, world over, digital misinformation has emerged as a threat to public health.

In fact, misinformation has been identified by the World Economic Forum as being an increasingly pervasive threat to human survival. During the Covid-19 pandemic, the proliferation of misinformation has caused public health challenges, where vaccine hesitancy has been reported to have increased. Vaccine hesitancy can have serious implications on public health especially since vaccines can protect or reduce the chances of death, serious health issues, and further spreading of infectious diseases. The history of the use of vaccines can be traced back to the 1800s. Edward Jenner introduced the smallpox vaccine and since then, vaccines have had widespread use for diseases such as polio, measles, tetanus, and the influenza. For a long time now, the use of vaccines has been practiced by many countries around the world in the form of routine public healthcare services provided to children and adults alike. However, the recent Covid-19 pandemic has seen a rise in vaccination hesitancy, which begets the question: What has influenced this hesitancy?

In the era of digitization, people can choose to communicate through a myriad of online applications intended for chatting and social media platforms. University of Oxford's Global Data Change Lab reported that two-thirds of people who have access to the internet use social media. The biggest online platforms used include Facebook, YouTube, and WhatsApp. Users can spend up to six hours on digital screens and split their attention between mobile, laptop, tablet, and other connected devices.

In Malaysia, the Malaysian Communication and Multimedia Commission (MCMC) reported in 2020 that a majority of Malaysian internet users can spend up to 8 hours online where top activities include texting, use of social media, and watching videos. In line with that, the top social networking applications include Facebook, YouTube, and Instagram while Whatsapp, Facebook Messenger, and Telegram are the top chat applications. Thus, it is unsurprising that the use of digital technologies has penetrated the lives of users in a significant way. As a result, the use of social media has changed how people access information, obtain news, and enable political movements.

Misinformation is not a new phenomenon. Since the introduction and use of the internet, misinformation has been a problem that has afflicted online communities. In the past, misinformation has been targeted towards the Ebola virus and even global warming. Research carried out by Alessandro Bessi and his research cohort propose that increased exposure to rumors, misinformation, and conspiracy theories increases the gullibility of the user. On social media networks of late, misinformation has become an issue which requires serious intervention.

Researchers in the Reuters Institute of the Study of Journalism investigated the incidences of misinformation during the Covid-19 pandemic by obtaining information which were fact checked by the First Draft News (which includes International Fact-Check News and Google fact Checking Tools).

Their study encompassed of misinformation in the English language on Covid-19 which were fact-checked by the First Draft News. From their study, it was discovered that misinformation on Covid-19 took the form of slightly manipulated information. Slightly manipulated posts are simple reconfigurations of existing and true information which are then altered, recontextualized, and twisted into misleading or false posts. In order to illustrate this point, consider this example – while it is true that higher temperatures can kill the Covid-19 virus, a post identified as misinformation stated that the virus can be killed at 27 degrees Celsius, suggesting that the virus can be killed by exposure to sunlight. However, it appears that the virus can only be killed at 75 degrees Celsius or higher after two minutes of exposure to heat. '

Misinformation posts can also take the form of images and videos. When images and videos were used, cheapfakes were employed. Cheapfakes include simple and crudely manipulated images using basic photo editing software. This is opposed to deepfakes which are synthetic manipulation using artificial intelligence and machine learning.

Images and videos used for misinformation during the Covid-19 pandemic were used in a recontextualized fashion. In a video identified for misinformation, an image of bananas was featured in the video to suggest that bananas can prevent or cure Covid-19.

Overall, posts identified as misinformation included slightly manipulated information which were reconfigured from existing or true information and cheapfake images and videos. These agents of misinformation received more engagement when compared to misinformation posts which do not contain any truths and are considered fully fraudulent posts.

It was also observed that misinformation posts shared, retweeted, or amplified by influential politicians, celebrities, or public figures amassed more engagement and attention from the public. Misinformation shared by influential personalities were described to be top-down misinformation, where researchers were able to trace more resharing activities resulting from the influence of those personalities.

In this scenario, these personalities act as opinion leaders with a large following. Specifically, researchers found that misinformation which originated from the President of United States, Donald Trump, received a high amount of engagement online when disseminated via Fox News and Twitter. Simultaneously, bottom-up misinformation also took place, although its influence was not comparable to top-down misinformation. Additionally, bottom-up misinformation was spread with the intention of profit generation through click-generation (advertising) and product sale (cures or protective equipment).

Based on the investigation done by the Reuters Institute of the Study of Journalism, the content of misinformation focused largely on two areas, firstly, challenging the information communicated by public authorities and, secondly, blaming ethnic groups for the spread of the virus. The research found that official statements and the actions of international agencies such as the World Health Organisation (WHO), United Nations (UN), and national and local-level governments and health authorities were targeted by misinformation. Thus, it was suggested that misinformation arose to fill in the gaps of information sought by the public but were not communicated by the officials. As a result, it was observed that official bodies might not have delivered trustworthy, clear, and useful information to the public. Thus, misinformation posts targeting authority figures might appeal to members of the public who are already distrustful of public authorities or international agencies.

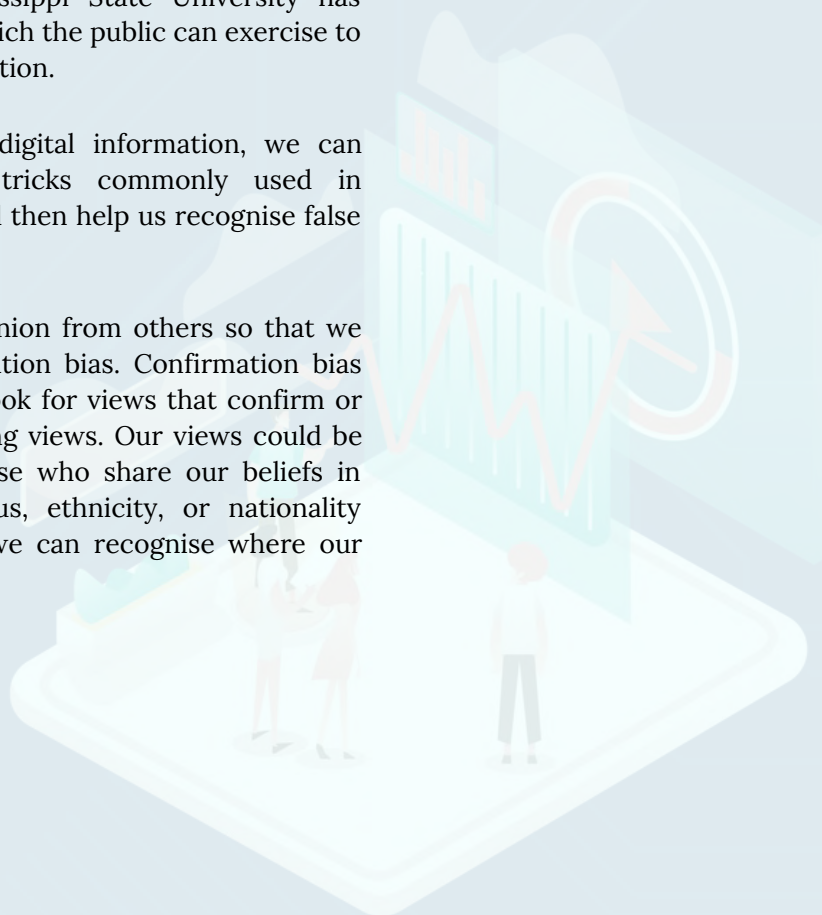
Given the seriousness of misinformation and how it has impacted society at large, prominent social media networks such as Facebook, Twitter, and YouTube have responded by fact-checking and removing harmful posts from these platforms. However, despite the effort by these networks to manage misinformation, problematic content still exists on these networks to varying degrees. It has been reported that 59% of false posts are still available on Twitter, 27% remain on YouTube, and 24% on Facebook without any indication to suggest that it is misinformation.

Misinformation does not seem to be caused by any clear party, rather various misinformation posts are motivated by different objectives and originators. Researchers from the Reuters Institute of the Study of Journalism suggest there is no easy solution for misinformation but rather fighting it should be a coordinated effort between fact-checkers, news media, and public authorities. Given that it is difficult to weed out misinformation, H. Colleen Sinclair, a researcher at the Mississippi State University has suggested seven steps which the public can exercise to stay safe from misinformation.

First, as consumers of digital information, we can educate ourselves on tricks commonly used in misinformation which will then help us recognise false news.

Second, we can seek opinion from others so that we can reduce our confirmation bias. Confirmation bias happens when we only look for views that confirm or align with our pre-existing views. Our views could be aligned fully only to those who share our beliefs in specific political, religious, ethnicity, or nationality groups. It also helps if we can recognise where our biases lie.

Third, we also need to consider the legitimacy of the source of the information. It would be worth considering this given how easy it is to create online sites. Fourth, pause before sharing and ponder if the information should be shared. Fifth, pay attention to one's emotional state before sharing. Sixth, point out misinformation by utilizing posts which have been fact-checked, humor, or counter evidence rather than shaming or challenging contacts directly. Finally, support others who flag misinformation online instead of normalizing the sharing of misinformation. Hopefully, if we collectively take steps to educate and protect ourselves, we will be able to do our part to squash the plague of digital misinformation.



DIGITAL ECONOMY



MALAYSIA'S DIGITAL ECONOMY: A NEW DRIVER OF DEVELOPMENT

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Introduction

Digital economy refers to activities and transactions driven by the public and private sectors and citizens to produce, adapt and innovate digital technologies and services related to socio-economic functions to enhance wealth accumulation, productivity, and quality of life. Today, the digital economy is penetrating the overwhelming prospects of the global economy, affecting industries such as energy, banking, retail, publishing, transportation, education, health, and media. Besides, the digital economy infuses the impossible prospects of the global economy, affecting sectors as diverse as energy, banking, retail, publishing, transportation, education, healthcare, and media.

The digital economy is currently in trend and is considered one of the drivers of economic growth. Malaysia does not want to be left behind, as the digital economy is potentially critical to the nation's more remarkable development (Rahim, Bakri, Fianto, Zainal, & Hussein Al Shami, 2022). The World Bank Group (2018) reported that the digital economy helps make Malaysia a knowledge- and innovation-driven economy. The advancement in the digital economy is essential to increase the annual growth, output, and productivity of the 11th Malaysia Plan (RMK-11). From 2010 to 2016, Malaysia was digital. The economy is growing at an annual rate of 9% and is expected to grow by 20% in 2020, mainly driven by e-commerce (World Bank Group, 2018). Later, in November 2020, Malaysia established the National Digital Economy and 4IR Council.

Malaysia's 8th Prime Minister (Tan Sri Muhiddin Yassin) presided over it to accelerate local digital adoption capabilities.

Innovation and knowledge drove economic growth and national competitiveness in the Fourth Industrial Revolution (4IR) era. 4IR is a technological revolution characterised by the fusion of digital technology, innovation, and knowledge across socio-economic activities, promoting the development of Malaysia's digital economy. Efforts to advance the digital economy align with the Wawasan Kemakmuran Bersama 2030 (WKB 2030), aiming to ensure fair and equitable economic development for all segments of society by 2030. The digital economy is one of the critical activities for economic growth at WKB 2030, and Malaysia aims to be at the forefront of promoting its growth. The Malaysia Digital Economic Blueprint provides a way to realise the digital economy's full potential for inclusive, responsible, and sustainable socio-economic development. Besides, the digital economy presents enormous new opportunities for Malaysia to become a high-income country (Mason, Hilmi Wan Ahmad, & Hashim, 2022).

Global Trends towards Digital Economy

Currently, the world is becoming increasingly digital, depending on the form of social interaction and the way companies deliver and operate public services. The enormous speed and scope of digitisation in recent years have been unprecedented. In 2017, the digital economy was expected to account for 4.5% to 15.5% of global gross domestic product (GDP), worth between \$3.6 trillion and \$12.3 trillion, reflecting its size and impact (World Bank Group, 2018).

According to the Malaysian Digital Economy Blueprint, global internet users are expected to increase from 3.4 billion in 2016 to 4.5 billion in 2020. In 2020, social media users will reach 3.8 billion, up 1 billion from 2017 in education, business, and healthcare.

Many companies are already investing in the digital economy. The fact that digital marketing spending exceeds offline marketing spending proves this. In the US, for example, digital advertising accounted for 51% of total ad spending in 2018-2019. Global e-commerce sales will exceed \$4.2 trillion in 2020 and will exceed \$6.5 trillion cumulatively by 2023.

Governments worldwide are also rapidly digitising public services as citizens demand greater efficiency and transparency. The United Nations E-Government Development Index (UN-EGDI) has recognised the efficiencies of digitalisation, with over 84% of countries now offering online transaction services.

Development of Digital Economy

The “digital economy” concept was first proposed in 1994 by Don Tapscott, known as the “father of the digital economy.” The digital economy has become the most critical economic form and the core driving force of global industrial transformation. In 2016, the G20 summit defined the digital economy as “a series of economic activities with digital knowledge and information as the key production factors, the modern information network as the important carrier, and the effective use of information and communication technology as the key.” With the advancement of domestic and foreign trade exchanges and the integration and development of various industries, the digital economy has gradually penetrated the real industry. It improves industry performance and production efficiency and becomes a new driving force.

Challenges of Digital Economy in Malaysia

Some industries still face challenges even as Malaysia moves towards a digital economy. Malaysia is adopting digital technologies extensively. However, Malaysian companies still lag behind the global average; only 29% of companies had a network in 2015, and only 5.2% were engaged in e-commerce (World Bank Group, 2018).

According to the Digital Marketing Institute, as more businesses integrate into the digital economy, businesses excluded from this digital revolution may struggle to survive, let alone thrive.

The World Bank’s Malaysia Digital Economy report also found a digital divide among Malaysian businesses; “small and medium-sized businesses are less likely to access and use the Internet than ordinary businesses.”

The next challenge in the digitisation of Malaysian companies, especially SMEs, is the digitisation cost. It includes internet connectivity, digital hardware, software subscription fees, and staff training. According to a 2018 study by Huawei Technologies, about 50% of SMEs in Malaysia see financing as a significant obstacle to digitalisation.

Conclusion

Malaysia is working hard to boost its digital economy and use it as a new growth engine. Governments are world leaders in applying digital technologies to improve the efficiency of critical administrative tasks and the delivery of public services. The country has made strides in connecting people to the Internet, primarily via mobile phones. It has ambitious plans to expand broadband access. The government’s efforts to encourage entrepreneurship are the largest in the region. Its stance on multilateral agreements is the best first step towards addressing the tax avoidance problem created or worsened by the emerging digital economy.

However, challenges remain. The corporate sector lags behind governments and citizens in effectively using digital technologies, especially in the widespread adoption of digital technologies. Large corporations dominate e-commerce, so SMEs only get a small portion of the profits. The lack of competition in the fixed broadband market results in cheap and poor-quality services. Entrepreneurs still lack the right skills, access to private capital, and expertise to succeed.

Therefore, if the government maintains its fair claim to digital economy revenue, creates a level playing field between domestic and foreign companies, and prevents tax evasion, it must strike a balance between its multilateral commitments and domestic tax reform. These barriers must be overcome if Malaysia fully appreciates the potential of the digital economy, mainly digital technologies such as artificial intelligence, IoT (Internet of things), cloud computing, and big data analytics, which are expected to drive future productivity growth.

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The digital commerce sector can drive Malaysia's next phase of economic growth. As a result, promoting the continued growth of local and international digital commerce in Malaysia is critical to increasing Malaysian economic productivity and propelling Malaysian businesses into the international arena. Simultaneously, policymakers must pay close attention to the inclusivity of this work to ensure that MSMEs and small businesses are primarily involved. MSMEs account for 98.5 per cent of all businesses in Malaysia.

Malaysia's digital economy has immense potential. Malaysia's digital economy, which includes e-commerce and information technology, is worth RM270 billion, or 18.5 per cent of the country's total GDP, according to Statistics Malaysia's Digital Economy Report 2018. With the rapid growth of digital commerce and the onset of the pandemic, some estimates suggested that the share would exceed 20% by the end of 2020 if not for the economic downturn caused by COVID-19.

Despite the plethora of advantages of an evolving e-commerce ecosystem, there is a lack of consistent knowledge and experience across the business world and a lack of awareness and preparation. It is a challenge, especially when adopting technology and automation. Inadequate funds to invest in IT foundation facilities, access to a high-quality internet connection, data security concerns, and a lack of expertise to run an online business.

Low adoption rates of technology and digital tools and reliance on unskilled labour have increased the productivity gap between MSMEs and large corporations. It makes local MSMEs less competitive in a globalisation era.

EMPOWERING MALAYSIA'S DIGITAL ECONOMY: CHALLENGES FOR MICRO, SMALL AND MEDIUM ENTERPRISES

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Introduction

Malaysia is amidst the Fourth Industrial Revolution (4IR) and strives to be a high-income economy; its digital economy must be strengthened and supported. However, there is a significant digital literacy gap between large Malaysian corporations and their MSME counterparts.

Challenges SMEs Face Concerning Digital Economy

Currently, only one-third of businesses have implemented digital transformation strategies. A World Bank study found that Malaysia has "fewer businesses with websites and fewer secure servers than per capita income would predict in comparison to other countries" (World Bank, 2018).

Malaysia's technological implementation continues to stand out in global comparisons. MSMEs digitalise primarily in fundamental and simple technologies and do not employ more complex digital solutions. It causes them to lag behind larger firms with greater resources to invest in more sophisticated technologies and systems. According to Consultancy Asia, 77 per cent of digitalised firms are MSMEs. Still, only a quarter of those firms use advanced digitalisation tools (2020). Malaysian MSMEs have embraced information and communication technology (ICT) in their operations, with computers and smartphones used by more than 80% of businesses. More than 70% of businesses used the internet in their operations in 2018.

Regrettably, in SME Corporation (2020), less than half of MSMEs used digital finance and accounting systems in their operations. MSMEs' Challenges in Strengthening Malaysia's Digital Economy one of the underlying issues preventing MSMEs from digitalising, according to the Malaysia Digital SME Study 2018, is a lack of available skills. 48% of MSME employees lack the skills needed for day-to-day business operations.

SME Corporation and Huawei Technologies (2018) conducted a study of 2,033 MSMEs from various sectors (services, manufacturing, construction, and agriculture) and regions to investigate and prosecute the state of ICT adoption. A quarter of MSMEs had seen ICT as a tool for productivity instead of a business enabler (ICT Follower). The remaining 20% are ICT Laggards, waiting for others to invest in, test, and prove a particular technology before considering using it.

According to the study, MSMEs rarely use transformation enablers like the Internet of Things (IoT), cloud computing, and data analytics. Although 54 per cent of all respondents claimed to use data analytics, the vast majority only used spreadsheets on their computers.

Federal and State Government Initiatives in Empowering MSMEs

Significant funds were allocated in the 2021 National Budget to encourage digitalisation and automation across various sectors for MSMEs, considering this group's low degree of adoption. USD 35.71 million was allocated in grants with lenient conditions for MSMEs and start-ups under the digital adoption objective.

A separate USD 35.71 million is set aside to encourage MSMEs to adopt e-commerce through training, sales assistance, and digital equipment (Ministry of Finance, 2021). An additional USD 54.75 million has been set aside for MSMEs financing, specifically for working capital and automation system upgrades.

Additional federal and state programs are being pursued to encourage MSMEs to use digital platforms. At the federal level, the Malaysia Digital Economic Corporation (MDEC) assists MSMEs, while state institutions such as Selangor Information Technology & Digital Economy Corporation (SIDECE) and Digital Penang Sdn. Bhd. in Penang also assist MSMEs. Though, most states and the MDEC (at the federal level) are now solely focused on motivating MSMEs to use e-commerce platforms without emphasising data analytics or data security. Traditional brick-and-mortar businesses inevitably led by elderly entrepreneurs require more guidance in transitioning to online operations. Younger entrepreneurs are more technologically savvy and gain financially more from special grants that promote the implementation of more sophisticated digital solutions.

Conclusion

The digitalisation of MSME is essential to one's long-term viability in the rise of digital. Still, the generation gap between firms presents significant challenges. Although COVID-19 has accelerated overall digitalisation, MSMEs risk falling behind. Government and policy intervention strategies will be critical in shaping the future of Malaysia's digital economy. MSME businesses are increasingly relying on digitalisation to improve efficiency and competitiveness. Before the outbreak, there was considerable debate in Malaysia about the state of digitisation among MSMEs and businesses. Despite the growing consensus that COVID-19 has signified the start of a shift toward digitalisation, MSMEs still face numerous challenges. Digitalisation will enable small and large businesses and individuals to participate in the global economy at a lower cost and on a larger scale. Manufacturing, service provision and capital will all transform. Digitalisation will change how factories operate, the organisation of supply chains in which businesses participate, and the creation and delivery of products and services. This will encourage industries to improve their productivity and value-add.

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DIGITAL PLATFORMS ENABLE A STEADY RAMP TO FORMALISATION

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Introduction

Economic restructuring has been driven by interactions between technology advancement, globalisation, and social policy, resulting in new types of employment and changes to the working environment. The COVID-19 pandemic has served as a terrifying reminder of Malaysia's precarious nature of the large informal labour market. It sparked the expansion of the gig economy, as consumers began to work from home more frequently, creating a tremendous demand for delivery services and a need for greater flexibility. The gig economy became prominent during the pandemic and is here to stay.

Understanding how emerging trends change the nature of jobs is essential to determine whether workers have access to productive and high-quality jobs. Helping informal workers transition to more formal working arrangements is not only great for the workers. However, it is also excellent for development as a whole.

Digital and Gig Economy

Figure 1: Digital economy contribution per GDP share, Malaysia



Source: Department of Statistics Malaysia (DOSM), <https://www.dosm.gov.my>

Malaysia's digital economy is growing rapidly; it accounted for RM267.7 billion in 2018. According to the Department of Statistics Malaysia (DOSM), the digital sector generated 18.5% of GDP in 2018. As shown in Figure 1, between 2015 and 2018, the fastest growth happened in e-commerce, which increased by 0.3%, from 5.6 to 5.9%.

The gig economy, characterised by digital labour platforms, has emerged due to the recent expansion of technology-based firms and the emergence of non-standard work during the last few decades. The term 'gig economy' is frequently used to refer to the contemporary, dynamic, and digitalised economy. It is because jobs are increasingly mediated online through digital labour platforms.

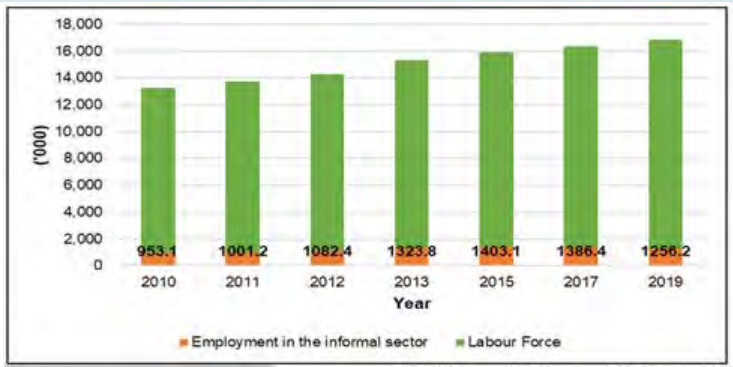
The new digital labour marketplaces promise to be flexible, lean, and cost-effective for clients and independent freelancers. They provide an appealing alternative to conventional full-time employment. From e-hailing to consultancy, the gig economy spans a wide range of services. The need for digital tasks, such as programming, design, and original content creation, is also on the rise. Some individuals, particularly those working as freelancers, use this platform to supplement their primary income.

As stated by ILO (2020), the gig economy is an attractive alternative source of income. Data reveal that on a worldwide scale, the gig economy tends to attract more young individuals aged 25 to 34 (46.2%) and 35 to 44 (32.5%). Because of internet technology and social media growth, younger adults have quickly adopted this new way of life. The increment may be due to the entrepreneurial drive to conduct their own business or simply because of the flexibility of self-employment and freelancing, which the younger generation may prefer.

However, it should be a concern if the trend develops due to a lack of career opportunities and young employees settling for more informal labour arrangements that are highly vulnerable. The term 'informal economy' refers to activities that have a market value but are not properly registered. In the informal sector, operations cannot be seen directly, and most participants do not wish to be counted.

Helped by technological development, companies and gig workers enjoy flexibility, and the latter has done so at the cost of their security. For example, during the COVID-19 pandemic, gig workers lost their jobs and income. They were left without unemployment benefits and health care. Besides, workers in the informal economy are not recognised, registered, controlled, or protected by labour law or social security.

Figure 2: Number of Informal Sector Employment in the Labour Market, Malaysia



Source: Department of Statistics Malaysia (DOSM), <https://www.dosm.gov.my>

In general, employment in the informal sector in Malaysia appears to be low, accounting for less than 10 per cent of total employment in the country. Given that the total labour force in Malaysia was about 15.6 million in 2019, nearly 1.3 million individuals worked in the informal sector. However, 1.3 million is not a small number when considering that it can impact the entire economy significantly. Figure 2 presents the number of informal sector employment.

Issues

Gig workers, by right, are also entitled to the same fundamental safety net as the rest of the workforce. However, gig economy workers in Malaysia are not included under the definition of a worker under the Employment Act 1955 (Act 265), Labour Ordinance (Sabah Chapter 67) and the Labour Ordinance (Sarawak Chapter 76). Gig economy workers are also not subject to the National Wages Consultative Council Act 2011 (Act 732) and the Minimum Wages Order (PGM) 2020. The Self-employment Social Security Act 2017 (Act 789) provides social security protection for self-employed individuals, including gig economy employees, if only they contribute under the act.

It is time to formalise gig economy workers within the domestic labour market. The lack of formal recognition under Malaysian labour law exposes them to exploitation and inadequate protection. The latest initiative by the Malaysian government is represented in one of the key thrusts of the Malaysia

Digital Economic Blueprint (MyDigital). The strategy is to guarantee gig workers' safety and well-being and provide them with the necessary training. This initiative aims to expand current gig worker benefits offered by PENJANA. It protects full-time gig workers or those working at least a minimum number of hours for various platforms. The targeted outcome of this measure will be providing social protection for all gig workers.

A balanced approach is essential in tackling this issue as, for many, the informal sector serves as their only source of income and a necessary safety net. Budget 2022 has taken steps to assist gig workers, including extending the tax reduction for their Employees Provident Fund (EPF) payments to RM4,000. Furthermore, the government is also expanding the scope of social security under the Social Security Organisation (SOCSO) to encompass new categories of informal workers.

In enhancing the well-being of gig workers, they should be recognised under the Employees Act 1955 and other applicable laws. A regulatory authority should assess more reasonable regulations for service providers and riders. Gig workers need access to the more comprehensive social protection system that traditional employees enjoy. It includes automatic enrolment under EPF and employment insurance under the Employment Insurance System and the SOCSO.

An improved social protection policy will bind social protection to employees rather than employers, given the expansion of digital platform employment, informality in general, and the increased frequency with which people change occupations during their working years.

The success of the efforts mentioned above to structure the informal workers will indirectly lead to the formalisation of the numerous existing platform jobs. It can serve as the cornerstone for a future healthy, secure, and adaptable new labour market. We must grasp the opportunity and tackle them now.

Conclusion

The gig economy represents a transition currently underway in the global economy. It is a win-win situation in a new era; businesses may choose from a global pool of talented employees. Similarly, employees have greater flexibility than ever before in determining where they want to work, how they want to work and for how long, and how much they want to earn. It will take time to overcome the obstacles that stand in the way of providing the support that gig workers require.

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GADGET AND ZAKAT RELIEF: A NOTE TO PONDER

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Introduction

Due to time changes and modernity, technology is becoming more advanced. It facilitates our daily life. Without it, our daily life will disrupt. Past and present basic needs are significantly different—for example, teaching tools presently are entirely different. The teaching medium needs complementary tools like gadgets. Computer gadgets are typically peripherals that connect to a computer, like digital cameras, projectors, printers, speakers, etc. (Youth4work, 2022).

The need to have these tools are borderless, no matter where we are, whether urban or rural. Covid-19 teaches us that gadgets play a significant role in facilitating teaching and learning. People might think it is less significant for those in rural areas. Once again, Covid-19 tells us the true story. Thus, this study aims to justify that gadgets are necessary items to be listed in zakat relief. At present, the gadget is not listed.

This zakat discussion refers to the zakat on income.

Gadgets

As we notice, a computer or a laptop has become a necessity; thus, there is no other way to avoid using gadgets. Modernization causes technology to develop, giving an essential role in all aspects of life; economic, educational, social, etc. People adopt this in the Information and Communication Technology era (ICT).

ICT is a tool intended to fulfill the function of information processing and communication by electronic means, including transmission and display, or which uses electronic processing to detect, measure, or record physical phenomena or control a physical process (OECD, 2004). Thus, it is undeniable that computers, phones, and the internet are essential in this era (Hammad, 2017). Technology advancement comes with gadgets, and people use them to ease work and communication. Thus, people need to purchase it at a stated price and use it as their working tool.

Now, people who work in the banking sector, government offices, hospitals, schools, and universities rely heavily on ICT for their daily activities. Without ICT, they will face difficulties. Gichoya (2005) mentions that ICT has many benefits for the government. It can make their work speedy, transparent, accountable, and efficient and allow effective interaction between the public, citizens, businesses, and other organizations. ICT also meets basic development needs (Dhaoui, 2019). Moreover, ICT can be part of the solutions for poverty eradication (Sheikh Dawood et al., 2019), and once again, indeed, gadgets are included in ICT development.

The ICT industry has also contributed to economic growth and productivity (Myovella et al., 2020). Barbosa Neves et al. (2019) mention that ICT can help maintain relationships among family members living abroad. With ICT, people can get up-to-date information and knowledge to strengthen relationships among family members. Also, we need to use ICT to provide health information in this digital era (Kario, 2020). In remote areas of Gambia, nurses use digital cameras to record patients' symptoms and send the picture to the specialist doctor in a nearby town (Dodoo et al., 2022).

Moreover, ICT prevents food scarcities from turning into famines (Sambo & Mshelia, 2019). Thus, these substantiations certify that gadgets (ICT) advancement have a role in easing or smoothening the task of people. It has become a basic need for people, especially those whose position is related to this tool.

Zakat Relief

Zakat relief is a list of basic needs that could create difficulties if lacking. Instead of the zakat relief term, had al kifayah, al hajah al asliyyah, al hawaij al asliyyah, and had al ghina are other Arabic terms used to specify a similar meaning of zakat relief (Mamat et al., 2018). Siddiqi (2005) mentions that the minimum needs that an individual should have are food, clothing, shelter, medical care, and education. Moreover, he added that it should depend on the state of affairs.

Lembaga Zakat Selangor lists the basic needs in Selangor in seven categories: housing, food, clothing, praying, healthcare, education, and transportation (Abd Hamid, 2010).

These needs are to maintain religion (deen), human life (nafs), ancestry (nasl), wealth (mal), and intellect ('aql). In general, scholars classify the needs into three, namely necessities (dharuriyah), comforts (hajjiyah), and refinement (tahsiniyah) (Tuan Mahmood et al., 2021).

Meanwhile, Imam Shatibi defines basic needs (dharuriyah) as necessary and fundamental for establishing welfare in this world and the hereafter. If we ignore it, it will create chaos and disorder in our life. Hajjiyah is semi-essential; it complements or supports, the lack of which leads to hardship, but people can live without it. Tahsiniyah is an embellishment that offers convenience, betterment, or improvement (Abu Bakar & Abdul Rahim, 2021). Ibn Nujaym (1997) describes zakat relief as things that could create difficulties without it. It has also been annotated that the bottom line of sufficiency for individual basic needs depends on the current cost of living (Majlis Agama Islam Dan Adat Melayu Terengganu, 2022). Al Ghazali commented that zakat relief contains significant human needs such as furnishings, property, status, prestige, and marital relations (Al Qaradhawi, 1999). In contrast, from the western definition, basic needs refer to anything that improves life conditions (Desmet & Fokkinga, 2020).

With these referred definitions, as a tool for work, we can now understand that computers, whether desktop or laptop, and gadgets are basic needs. It should be noted that gadgets benefit teachers, lecturers, and even those linked to these professions as their work tools. Their absence would hinder the teachers or lecturers from accomplishing their duties.

Indeed, there are opinion clashes among scholars in determining zakat relief. This discussion shows that the gadget should be in the list of zakat reliefs that could be deducted from the item specified from the zakat calculation. However, the majority agree that the determination is calculated based on a person's sufficiency according to the time and current needs. Undoubtedly, the needs of the past will not be the needs of the present.

Accordingly, the determination of the zakat relief list needs to be evaluated according to the appropriate standard of living. Items associated with educational assistance, such as computers and gadgets, could be among the basic needs stipulated in the zakat relief. The religious authorities, especially those related to zakat, need to play a role in making continuous field studies to upgrade and update the components of zakat relief from time to time. This action aims to ensure that wealth can be given fairly and equitably to the Muslim community.

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DIGITAL TRANSFORMATION IN TRANSPORTATION AND LOGISTICS

CURRENT TRENDS, IMPORTANCE, AND STRATEGIES OF DIGITAL TRANSFORMATION IN THE LOGISTICS AND TRANSPORT SECTOR

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What is Digital Transformation?

Researchers worldwide have different interpretations of digital transformation, all based on their respective industries and scopes of research. The term “digital” refers to electronic technology that creates, saves, and analyses data, whereas “transformation” refers to a fundamental shift in an organisation’s strategy, structure, and power distribution (Matt, 2015). Digital transformation can be seen as adapting to a rapidly changing digital world to satisfy the digital expectations of customers, workers, and partners. This adoption process must be actively planned, begun, and carried out. (Kane et al., 2017). It starts with the acceptance and application of digital technology and then progresses to an organisation’s implicit comprehensive change. Morakanyane et al. (2017) analysed numerous definitions of digital transformation. They argued that digital transformation is “an evolutionary process that leverages digital capabilities and technologies to enable business models, operational processes, and customer experiences to create value.”

Digital transformation integrates digital technology throughout all company areas, fundamentally altering how managers and operators do business and provide customer value. Firms must continually experiment, challenge the existing quo, and learn to tolerate failure because of a cultural shift.

Because it is an evolution, a transition may not always have a distinct endpoint. According to the MIT Sloan Management Review, focusing on how management evolves in the digital era, “Digital transformation is better thought of as continual adaptation to a constantly changing environment.” It involves regularly looking for methods to improve the end-user experience for businesses. Improved on-demand training, data migration to cloud services, artificial intelligence, and other techniques may be used to achieve this.

Transport and logistics are two of the most crucial components of trade transactions. These services surely facilitate trade between nations, and any foreign trade activity depends on them. In general, transportation can be defined as the movement of people or products from one location to another at the proper time and quantity. It is to satisfy the customers’ needs and ensure their safe arrival. Meanwhile, according to the Council of Supply Chain Management Professionals (CSCMP), logistics can be referred to as “the process of planning, implementing, and controlling the efficient, effective flow and storage of goods, services, and related information from the point of origin to the point of consumption for the purpose of conforming to customer requirements.” Inbound, outbound, internal, and exterior movements and material returns for environmental reasons are covered.

Transportation is, therefore, a crucial element of integrated logistics management (Darja et al., 2018). It is not just a connective function in the distribution of finished products and supply of raw materials for industrial purposes, nor is it just the movement of goods across space. Through the use of transportation logistics, it is a type of value addition that is implemented into strategic management and decisions.

A well-designed transportation system improves logistics efficiency, lowers operating costs, and improves service quality (Tseng et al., 2005). As a result, transportation logistics may be thought of as a subset of logistics and supply chain management rather than a separate phrase.

Current Trends of Digital Transformation in the Logistics and Transport Sector

The digital world has accelerated organisational environment evolution, making them more chaotic, unpredictable, and complex than in the past. Business response and environmental adaptation are more important than ever due to the rapid changes in competition, demand, technology, and legislation. With the advent and rising relevance of new digital technologies, such as Cloud Computing, Big Data and Analytics, and Artificial Intelligence (AI), the demand for businesses to align their business strategies with technical changes in the environment has risen dramatically. They are radically changing how businesses work, the nature of competition, consumer expectations and behaviour, how business is conducted, how goods and services are delivered, how individuals live their lives, and eventually, how entire industries are perceived (Fichman et al., 2014).

With everything now taking place online, the logistics and transportation business has followed suit. By 2027, it is estimated that the global logistics industry will invest \$84.6 billion in digital transformation (Mishra, 2021). Most researchers emphasised that applying digital transformation to logistics and transportation operations is clearly trending towards machine learning. Many organisations have benefited from implementing machine learning, giving them a competitive edge over their rivals. The organisation can spot patterns and get insights into the logistics and transportation processes, which is essential for network planning.

Besides that, logistics and transportation companies have also embraced blockchain technology. Blockchain technology enables firms to respond to information instantly, regardless of the economic climate. (Kim & Shin, 2019). In logistics, the importer will be informed right away if a company runs out of materials and will be able to relocate manufacturing to another location. A trucker may change the customer's anticipated arrival time if stuck in traffic. Blockchain allows all logistics parties to share and transmit data, significantly reducing the possibility of supply chain failure.

When discussing machine learning and blockchain technology, issues regarding the Internet of Things (IoT) are always included. IoT tracking tools help firms operate more profitably and efficiently. IoT solutions for transportation issues are useful. IoT devices include the Global Positioning System (GPS) and Radio Frequency Identification (RFID). These IoT gadgets can provide visibility into freight flow for transportation and logistics organisations. Additionally, these devices provide real-time data that helps firms deal with various situations.

Importance of Digital Transformation in the Logistics and Transport Sector

Cost and Time Efficiency through Automation

Time is one of the most valuable commodities in the logistics and transportation sector. Every step and process must be precisely timed to guarantee on-time delivery without disrupting the supply chain and that passengers arrive at their destinations on time. Carriers struggle to meet their delivery schedules because of short shipment times. Detention and demurrage fees, for example, may result in higher costs due to delays.

Through digital transformation, the highly complex tasks of the supply chain may be automated more effectively. Back-office processes, including emails, faxes, and phone calls, can be automated to track freight, obtain prices, and complete paperwork. It helps to make the most of the limited human resources available. Businesses may rapidly transform their digital platform into efficient rate management system using digital transformation techniques. It cuts down on the time it takes for customers to inquire and enhances transparency and speed for both the team and the customers. Additionally, digital transformation reduces the mistake ratio while also increasing time efficiency.

Boost Business Intelligence

The digitisation of many transportations and logistics activities have increased data volume, necessitating the employment of cutting-edge technology, such as advanced data analytics and business intelligence. Making decisions has become commonplace in the corporate world of today.

Contrarily, the wise decision calls for applying AI and Cognitive Computing-based solutions (Ali, 2020). The digital revolutions by AI and Cognitive Computing may help the transportation and logistics industry address many business challenges, such as process optimisation, supply chain management, end-to-end communication, cost reduction, and improved customer experience.

Better Fleet Management

Fleet performance is improved, time is saved, and data accuracy is maintained when manual and hard-copy orders are replaced with IoT-enabled activities. Through an IoT link, businesses may discuss on-site repairs and maintenance. This connectivity makes fleet management easier and improves worker safety by providing constant information on conditions like bad weather or traffic. Benefits of digital transformation for logistics and transportation companies include better inventory with digital item tracking, improved supply chain transparency, real-time data monitoring across numerous contact points, and efficient fleet management (Gengarajan, 2020).

Digital Transformation Strategies for Logistics and Transport Sector

A comprehensive plan for utilising digital solutions to improve the physical aspects of a company's operations in engineering, production, and service is known as a "digital transformation strategy." Digital transformation is a broad business approach in and of itself. It's not the only way to transform logistics and transportation using new technology. Additionally, it is not about hastily automating some processes while omitting others. Instead, it focuses on continuous improvement across the entire organisation, with IT solutions facilitating long-term business goals. The fourth Industrial Revolution, or "Industry 4.0," calls for integrating disruptive technologies throughout the organisational structure. A significant disruption outside of Industry 4.0 has been the COVID-19 outbreak, which has compelled numerous logistics and transportation organisations to undergo digital reforms.

Researchers recently discovered that digital transformation could increase logistics sustainability (Mahnken, 2022). Since then, as it has been a goal for all parties concerned, a strategy for attaining a more sustainable environment without impacting the logistics and transport operations has been established.

In addition to encouraging collaboration between small and large businesses, incentives are provided to help them enhance their operational efficiency. Creating a clear strategy or roadmap for digital transformation in logistics and transportation businesses is necessary. It starts with the foundation stage; the company only automates specific manual processes by implementing discrete digital software solutions. The final stage concludes the roadmap when the company becomes a digital industry leader. After assessing their current situation, they may start gradually developing or pushing a change in mentality within the company.

Conclusion

When done strategically, digital transformation enables businesses to become more adaptable, dynamic, and efficient in practically every area of their operations. Businesses should align their IT spending with these trends for the best results. Sophisticated digital solutions in logistics and transportation may improve operational efficiencies and transparency in these industries by reorganising present business and developing a proactive business model. Businesses that adopt cutting-edge digital technologies like IoT, AI, and Blockchain will be able to keep up with the escalating competition. These developments provide companies with unmatched real-time data and organisational transparency, empowering them to make wiser decisions and enhance the client experience.

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DIGITAL TRANSFORMATION IN HEALTHCARE

RISKS OF DIGITAL HEALTHCARE

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The government of Malaysia aims to transform their services to e-government, as articulated in several plans namely the Malaysian Public Sector ICT Strategic Plan 2016-2020, Public Sector E-Payment Strategic Plan, and the Communication and Multimedia Blueprint 2018-2025. On 24 July 2022, the Malaysian government announced the cashless payment system in all government healthcare service facilities effective October 2022. This is in line with the 2021 Malaysian Digital Economy Blueprint, which stipulated that all agencies at the Federal and state levels must use cashless payment as an effective transaction method by 2022.

The digital healthcare market has a huge potential to grow. It is estimated that the market will grow over 17.4% between 2021 and 2027 (GMInsights, 2022). In 2020, the size of the market exceeded USD141.8 billion. The traditional ways of providing healthcare services were disrupted during the Covid-19 pandemic. However, unlike other sectors, the healthcare sector bounced back positively.

However, the use of technology in the healthcare industry is beyond an e-payment system. The way healthcare is delivered is changing, including using technology to enhance accuracy of diagnosis, enhance patient experience, and enable better patient care. The latest new-age technologies, including artificial technology (AI), internet of thing (IoT), big data analytics, 5G, and blockchain will redefine the future of healthcare in Malaysia, especially in re-imagining healthcare. Re-imagining healthcare is where healthcare providers can ensure care and services regardless of the time and locations of the patients.

In addition, IoT enables continuous health monitoring and consultation remotely, and AI enables improvement in diagnostic accuracy.

Among the growth drivers of the digital healthcare industry are increasing use of smartphones, tablets, and other telecommunication gadgets, the rapid improvement of IT infrastructure, favorable government initiatives, rising demand for remote patients monitoring services, and growing demand in venture capital investments (GMInsights, 2022).

Thus far, the Malaysian government has encouraged fundraising for HealthTech startups. Yet the startup scene is still in its infancy. The HealthTech startup in Malaysia are involved in telehealth, digital care management, digital wellness platform, and insurtech while the investors are mainly from the United States and Singapore (PwC Malaysia, 2021). The future of digital healthcare in Malaysia is encouraging as Malaysian consumers possess high self-awareness and health concerns. Malaysians today invest in their physical and mental wellbeing for a better lifestyle (63%), monitor their health using digital devices (45%), perform self-diagnosis on symptom and research treatments options online prior to medical consultation (45%), purchase wellness supplements online (42%), and actively seek lowest medical cost options (35%) (PwC Malaysia, 2021).

However, like other fields which involve technology, risks in digital healthcare cannot be avoided. Among the risks that could be expected is first, the risk of patient injury, especially during remote consultancy that can be susceptible to technological failure, lack of medical devices, or human error. Second is risk of privacy and cybersecurity on personal health data like data breaches and ransomware.

Third is regulatory risk, particularly for digital health companies, where they need to comply with different mandates and priorities of federal, state, and local regulations. The fourth is technological risk which is related to system failure, malfunction, or downtime. The fifth, which might be the riskiest is bioterrorism, a biological attack which may include the releasing of viruses, bacteria, or germs intentionally.

Other related risks that are norms in the industry are governance, system design and coordination, information access, service provision, and user reception (ZSY; Wong & Rigby, 2022) and they include common risks such as strategic, operational, financial, and legal risks (WLG; Gowling, 2022).

In 2020, there was a ransomware attack where hackers gained access to personal information of up to 15 million customers of Canada's largest medical service company. Likewise, in 2021, a malware named 'Ryuk' threatened a US healthcare organization. Regardless of Malaysia's readiness in managing the risks, the world is moving towards a new era of healthcare. Other pitfalls that need to be addressed are changing customer expectations, new types of virus-related diseases, social determinants, supply-chain, and limitation of resources.

Accordingly, addressing the risk of digital healthcare is critical. To mitigate the risks, the government should start developing a risk regulatory framework for the digital healthcare industry. This includes litigation that applies to all stakeholders such as healthcare service providers, patients and users, and pharmaceutical companies. In addition, a takaful or insurance framework also could be designed where it also covers protection related to digital healthcare. Comprehensive takaful or insurance package will enable people from all walks of life to have access to digital healthcare services, especially those of the B40 segments. Moreover, a special tax incentive or tax exemption could be proposed, or else providing targeted subsidies for the first few years to certain market segments or market providers.

Another focal point is to upgrade the facilities, mainly the technology and internet coverage especially in sub-urbans and rural areas. Besides, corporations like telecommunications companies, retailers, and financial services companies also should play their role to support the digital healthcare industry (PwC, 2019). Higher learning institutions also should respond to the government's strategic plans by conducting more research related to the development of the digital healthcare industry.

To date, Takaful Malaysia (partnered with Doctor2U), AIA (partnered with DOC2US), and Great Eastern (partnered with DoctorOnCall) have launched a digitally assisted medication delivery programme that exclusively offers medical supply, consultation, and health screening online. Yet, it only covers common healthcare services and not the new-age technological healthcare. As the market is untapped, it is time for healthcare providers to shift their paradigm on the business models within the industry, and at the same time to play their role in both social and economic development.

On another note, the Deloitte Center for Health Solutions collaborated with the Scottsdale Institute to better understand the journey of transformation of the healthcare industry. They conducted a survey with technology executives of 25 health systems, interviewed five health system technology leaders, and facilitated a moderated panel discussion of technology leaders from three health systems (Deloitte, 2021). The survey reveals four important points. Firstly, health systems consider digital capabilities such as designing processes and experiences from a consumer's perspective as a way to build their trust and loyalty to fundamentally transform their relationship with consumers. Secondly, health systems acknowledged that the transformation journey is longer than they had initially expected because the opportunities and definition of digital transformation keep expanding.

Thirdly, talent, data, and setting key performance indicators (KPIs) are challenges to overcome on top of budget concerns. And fourth, health system providers consider leadership (80%) and management of implementation (68%) to be the key accelerators of digital transformation, and culture (60%), and communication ownership and transparency (48%) as the key barriers in transformation.

The World Health Organisation (WHO) also has issued a blueprint on Global Strategy on Digital Health 2020-2025, yet the blueprint focuses on the ways of implementation, and strategies that need to be implemented by the member states (countries). This shortcoming, however, opens many doors for researchers to explore further on how to mitigate the digital healthcare risks while strategizing the ways to provide top-notch medical service.

DIGITALISATION IN HUMAN RESOURCE MANAGEMENT

DIGITALISATION IN HUMAN RESOURCE PROCESSES OF RECRUITMENT AND SELECTION

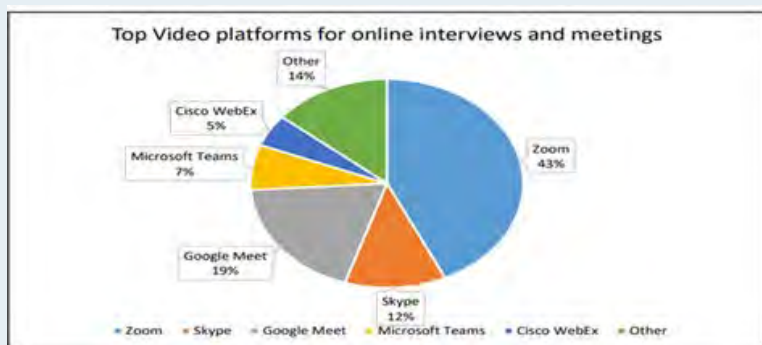
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Digitalisation is changing the world of work. Technology is changing relationships between workers and machines and work organisations; new skills are becoming increasingly important in the workplace. Workers no longer work for a single company, in 9-to-5 jobs five days a week. Today, digital transformation impacts all areas, regardless of industry or business size. Companies that want to create organisational memory and act quickly in a rapidly changing and developing global competitive environment have begun to recognise the importance of digital transformation. Human Resource processes are finding it increasingly difficult to participate in this transformation. So, what exactly is the digitalisation of human resource processes? To put it simply, it is the control and management of the work carried out by the Human Resources department to a large extent in the digital environment (Gravili, 2016).

Figure 1: Rating of the Most Commonly Used Video Platforms for an Online Interview in Percentage



Source: ResumeGo, 2020

The digitalisation of human resource processes should not only address the Human Resources department's needs and expectations.

Employees should be the actual beneficiaries of a successful digital transformation if we are to talk about it. A goal of digitalisation can be to allow employees to record training requests through the system. In addition, using digital techniques to conduct recruitment operations, a relatively complex process, can be a goal. When approached holistically and comprehensively, this digital revolution in Human Resource Management has been distributed throughout all human resource functions. It includes recruiting, career management, training and development, performance management, and pay. Additionally, the global COVID-19 pandemic has accelerated the development of digitalisation in many countries worldwide. Because of the pandemic restrictions, many businesses ceased in-person operations and shifted to the internet (Yusof, 2021).

In Malaysia, the development of the online recruiting platform has shown an increasing trend being used by Malaysians seeking jobs. Common digital media, such as Job Street, Adnexio, FastJobs, and LinkedIn, offer people an easier way of searching for careers and employment. About Human Resource Management, this approach is called e-recruitment. The Internet of Things (IoT) in the Industrial Revolution (IR) 4.0 has transformed organisations' businesses and recruited new members. E-recruitment can be clarified into two types, the corporate website for recruitment and the commercial job boards for posting job advertisements. Hence, because of the pandemic restrictions, many businesses ceased in-person operations and shifted to the internet. For example, the recruitment process's central part, the interview, can be swift online. This approach will change the conventional ways of recruiting employees; most will be done through face-to-face interviews.

Usually, the interview can be held through different applications and video-meeting platforms, such as Zoom, Google Meet, Microsoft Teams, Skype, and CiscoWebEx applications, as per Figure 1.

Besides the online recruitment approach, social networking sites (SNS) are also widely used for e-recruitment. They are extensively employed in searching and acquiring new personnel. Their usage as an e-recruitment tool is projected to grow shortly. More than any other group, SNS keeps site users connected through a constant stream of information (Meah & Sarwar, 2021). For example, Facebook is widely used and has the most registered users of any SNS. There are many jobs advertisement 'posted' on Facebook by organisations or employers as a tool to recruit new employees. Other SNS platforms, such as Instagram, YouTube, Twitter, and Telegram, are also commonly used as tools for e-recruitment. The use of SNS for e-recruitment has the most effect on e-recruitment methods among Malaysia's top companies. As a result, companies should design a plan for their SNS-based e-recruitment initiatives to recognise the critical features of SNS in achieving their e-recruitment objectives (Meah & Sarwar, 2021). Table 1 explains the differences in managing the conventional versus e-recruiting methods of recruitment.

Table 1: The traditional and 'e' methods of recruiting recruitment processes

Recruitment process	Traditional	E-recruitment
Recruiting candidates	Using non-technological sources such as advertisements, flyers, and spokespersons encourages as many applicants to contact the organisation as possible.	Using the company's reputation, product image, internet technology, and other tactics to drive as many people as possible to the company's websites. Organisations can make their presence known there.
Sorting applicants	Using a paper-based application screening exam to generate a manageable applicant pool.	Screening candidates with sophisticated, standardised online assessments and reducing the applicant pool to a reasonable number.
Establishing contact	Making phone calls and in-person interactions with the selected applicants.	Before another employer hires the most attractive prospect, an automated hiring management system can contact them.
Hiring/Closing the Deal	Calling, setting up the meeting, and shaking hands.	Setting the meeting, making the call, and shaking hands.

There are many advantages of using the e-recruitment approach. D'Silva (2020) discovered that compared to the conventional way, the cost of hiring was roughly 88% cheaper with e-recruitment. The effectiveness of the recruiting strategy has also been increased thanks to e-recruitment, which is one of the main advantages offered to the Human Resource Manager in managing the process. Furthermore, the changing style of the recruitment process will result in more significant savings of time and financial outlay for the association. Implementing the e-recruitment approach will enable employers to recruit globally with greater convenience. Furthermore, the internet has changed both the organisations' and job seekers' perspectives on the recruitment function and the speed with which recruitment occurs. Apart from people who can get immediate feedback, the automated communication system can make responses easier and less time-consuming.

A new e-recruitment system in Malaysia called Adnexio is one of the platforms used to help SME companies in the hiring process. Like the e-FastRecruit, the application intends to solve unemployment issues by using artificial intelligence (AI) as its new approach. Adnexio will provide a better and much more accessible platform for job seekers as every recruiting process will be done digitally (Ramli, 2019).

It will give more details and broader information about the employers and the skills needed to suit the job. Moreover, the system can provide continuous feedback to employees to enhance their marketability. Adnexio will shortlist the best-fit candidate, which helps employers remove the hassle of the recruitment process and can source from a much bigger talent pool (Ramli, 2019). Adnexio is one of the few solutions in the world that uses artificial intelligence, from when a candidate's academic background is compiled to when the candidate is interviewed. The existence of Adnexio is proof that digitalisation in human resource management is evolving for the future, in which every recruitment process involves 100 per cent digitally (Ramli, 2019).

In conclusion, the e-recruitment approach is an example of the digitalisation that happens in human resource management. The internet's influence has now revolutionised the conventional recruiting strategy. Thus, over the past ten years, internet usage has fundamentally altered how businesses think about recruiting techniques and the face of HR recruitment. In the upcoming years, online hiring and recruiting of new applicants will only increase. Currently, both major and small businesses have used e-recruitment. Even most organisations currently use e-recruitment for advertising open positions, accepting resumes online, and communicating with candidates via e-mail.

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