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RECTOR'S MESSAGE



A heartiest congratulation is extended to the Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani, on the publication of the seventh volume of FBM Insights.

This most recent volume of FBM Insights covers 25 emerging issues related to microcredit, micromanagement, marketing, consumer behaviour, social media, disability, dark tourism, and food security. This compilation demonstrates UiTM Cawangan Kedah's commitment to disseminate business-related information and relevant content to a wider audience.

I believe that this bulletin is an apt platform for members of the Faculty of Business and Management to produce more academic materials which can benefit the faculty members themselves and also other people at large. Such an initiative is indeed laudable since as academicians, writing to share information is definitely crucial to our personal and professional development.

Again, I would like to congratulate the Faculty of Business and Management and all individuals involved in the publication of FBM Insights volume 7. May FBM Insights continue to grow from strength to strength in the future.

Sincerely,

Prof. Dr. Roshima Haji Said
Rector
Universiti Teknologi MARA (UiTM)
Cawangan Kedah

FROM THE DESK OF THE HEAD OF FACULTY



Assalamualaikum w.b.t

Welcome to the 7th Edition of FBM Insights 2023. This edition presents 25 articles by the academics of Faculty of Business and Management UiTM Kedah Campus. The topics involved a broad range of business and management knowledge, including matters relating to Covid 19, entrepreneurship, microfinance, and gold investing. Congratulations to all authors for your endless support and valuable contribution to the newsletter.

FBM Insights was created in the year 2020 with the aspiration to inculcate the scholarly writing culture among FBM UiTM Kedah's lecturers. Thank you to the Almighty, this bulletin still receives a positive response for each of its editions. It is our hope this continues and that FBM Insights will one day progress to another level.

Publish or perish, one phrase that all academics must embrace. The importance of academic publication is evident when it is included in several of the university's Key Performance Index (KPI). We need to strive to produce scholarly work. I hope FBM Insights can become a small steppingstone for all FBM academics of UiTM Kedah, in our efforts to improve our publications numbers.

Congratulations again to all authors. Heartiest congratulations to the bulletin's editorial board who worked hard in making FBM Insights what it is today. I wish everyone the best and keep up the excellent work.

Dr. Yanti Aspha Ameira Mustapha
FBM Insights Advisor

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MICROCREDIT PROGRAMMES FOR INCOME GENERATION: WHY NOT?

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Microcredit is a powerful tool for eradicating poverty. In fact, microcredit has been cited as a change agent in developing nations, and in Europe, the rapid growth of the microcredit industry is due to the development of the microcredit programmes. A substantial body of research has demonstrated how microcredit programmes benefit the poor by enhancing their quality of life, life living and social economic indicators.

Certainly, research in this area has demonstrated that microcredit programmes significantly affect participants' income levels. According to a 2011 study by Shukran and Rahman, microcredit is a small loan amount given to the poor to help them raise their standard of living, enable them to make money, and thereby end poverty. In other words, the loan provided enables the underprivileged to run a small business and enhances their family's access to housing, food, education, and healthcare. Similar to this, a study by Ahmed et al. (2011) found that the credit given can be used in profitable business ventures, boosting household income and savings while also enabling the households to produce their own capital. In this light, as household income and savings increases, the borrower will stop taking any more loans in future.

In addition, a study by Rahman et al. (2008) also found that the length of RDS membership, the number of family members who earn an income, the proportion of food expenses to total expenses, the amount of money spent on health care in the household, and the level of members' ethical and moral development all significantly and positively affect the wellbeing of the members. In a similar vein, Pomi (2019)'s findings revealed a significant and favourable relationship between income and microcredit.

Microcredit supports to finance self-employment activities that most often complement income for borrowers (Morduch, 1999). Moreover, microfinance influences on various dimensions of the borrowers' lifestyle, from building up savings habit, employability and income generation, and growth of microenterprises among the small and microentrepreneurs in Nigeria (Taiwo, 2012). Contrary to the idea that women merely act as a conduit for microcredit (Mahoney 2014) or that microfinance occasionally leads to people accumulating more debt, the majority of them use the entire credit amount for household expenses (Shakya & Rankin 2008), and they typically valued paid work over self-employment through microfinance (Nawaz, 2010).

Evidently, there is an overwhelming amount of evidence that shows that involvement in microcredit programmes has increased the participants' income generation. Apart from this, this study suggests that microcredit alone cannot completely generate income, and that some dependent factors are required for income generation. For a greater impact towards income generations among the borrowers, this study recommends a revision of policies. Policies should be designed to improve skill-based training, educational opportunities, motivational training, vocational training in marketing and promotional services, and basic management skills for borrowers.

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USING A CREDIT CARD? IT'S TIME TO EMBRACE BUY NOW PAY LATER

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Using Buy Now Pay Later (BNPL) to shop is a completely seamless experience. When making purchases online, customers will typically use either their credit card or debit card as their payment method. Technically, BNPL companies charge online retailers for each transaction, and customers pay for their goods in instalments that can be spread out over weeks or months without incurring any interest charges (Howcroft, 2022).

Buy Now Pay Later (BNPL) companies have formed one of the most rapidly expanding categories in the consumer finance industry. According to GlobalData, transaction volumes are expected to surpass \$120 billion in 2021, which is a significant increase from the meagre \$33 billion expected in 2019 (Howcroft, 2022). Interestingly, according to GlobalData, Buy Now Pay Later transactions accounted for \$2 of every \$100 that was spent on e-commerce in the previous year. This proved to be a successful business model among younger consumers during the COVID-19 pandemic as e-commerce volumes skyrocketed (Howcroft, 2022).

In Malaysia, a new player, ShopBack PayLater was introduced by ShopBack. Following the company's purchase of BNPL firm hoolah in December, it is now a rival to other local firms including Grab, Shopee, Fave, Atome, and IOUpay in the short-term payment market (Sivakumar, 2022). According to the estimates provided by Research and Market, a company that monitors changes in retail patterns, BNPL payments in Malaysia might more than double on an annual basis to reach RM2.65 billion in 2022. In addition, one of the region's main BNPL players, Atome Singapore and Malaysia general manager, Trasy Lou-Walsh, puts up the industry's mode of operation fairly succinctly: As an example, "We were thinking of ways to disrupt the credit card industry." (Zahid, 2022).

There are possible risks associated with the financing programmes despite the potential benefits such as interest-free payments. According to those who specialise in personal finance, a good rule of thumb for achieving financial security is to be aware of your budget and be in charge of your expenditures. However, critics believe that purchase now, pay later programmes are designed to trick consumers into thinking that a product is less expensive than it is so that they will lose control of their spending (Chen, 2022).

Even though the market is still young, missed payments are a big problem in places where the BNPL market is in developed countries. Credit Karma surveyed users in the US last year and found that one-third of them were late on at least one payment. Most of the users, 72 per cent, had seen their credit score plummet because of it. Different research shows that the same thing has happened in the UK. Part of the problem is how simple and easy it is to get into debt now (Maguire, 2022). He added that many people may still find it useful to pay for a luxury item or one-time purchase in instalments, especially if they are sure that they can make the payments on time. But financial experts worry that the growing number of BNPL providers could hurt the financial health of users, even if they always pay back their loans on time.

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THE RELATIONSHIP BETWEEN THE CONCEPTS OF SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI) AND SUSTAINABLE DEVELOPMENT GOALS (SDGs)

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INTRODUCTION

Sustainable Development Goals (SDGs) and Sustainable and Responsible Investment (SRI) are terms often used interchangeably nowadays. Generally, in the context of the SDGs, the goals are a call to the global communities to end poverty, protect the environment, and ensure that everyone can live in peace and prosperity by 2030 via 17 targeted goals (United Nations-Development Programme, 2020). As for the SRI concept, the Securities Commission (2019), Martini (2021) and Sciarelli, et al.,(2021) refer to SRI as any investing method that considers personal and societal beliefs when making investment decisions. Specifically, SRI is an investment approach that emphasises on the combining of profit generation and environmental, social, and governance concerns, also known as ESG concerns.

THE RELATIONSHIP BETWEEN THE SUSTAINABLE DEVELOPMENT GOALS (SDGs) AND SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI)

Although both concepts (SRI and SDGs) have their own goals and objectives, recent studies have revealed that as the institutional investors try to link what the SDGs mean for them, and how they fit in with their work on the SRI and ESG concerns, companies are starting to link the SDGs to their corporate strategy (Ng, 2019). In a study by Yesuf and Aassouli (2020) with aims to connect the two concepts, the study revealed that to achieve the SDGs, every goal has targets that require some kind of financial investment, for example, for reducing poverty, increasing gender equality, giving people access to clean, affordable energy, and making cities and communities more sustainable. The efforts to implement the SDGs are starting since its launched, but need more and huge funding for implementation. Thus, SRI plays an important role as it can assist investors to be concerned with ESG issues as they are already aware about them.

Besides, the SDGs have the capability to attract and to influence the financial industry to reconsider the underlying value of investment, and to encourage investors to think differently. To support the SDGs, investors need to understand how their actions and decision-making can produce good impacts while decreasing negative consequences. With a combined USD89 trillion in assets under Principles for Responsible Investment (PRI)¹ management, SRI can play a unique role to assist the world in meeting the SDGs through their various of investment activities, both individually, and in collaboration with other investors and stakeholders (PRI, 2020).

Next, in order to attain the SDGs, a lot of funding is required. The United Nations has reported that from 2015 to 2030, the world will need between USD5 trillion and USD7 trillion per year to achieve the SDGs (Vorisek & Yu, 2020). During the same period, developing countries will need between USD3.3 trillion and USD4.5 trillion per year to invest in the SDGs, mostly to improve

¹ The PRI is a joint initiative between the United Nations Environment Programme Finance Initiative and the United Nations Global Compact with the aim to incorporate the ESG issues into investment decision-making and ownership practices.

their basic infrastructure such as to develop affordable housing, public hospital and others. Due to the huge amount of money that will be needed, public sector financing alone will not be enough. This will put a lot of pressure on public finances (Securities Commission, 2019). As a result, it will be important for the SDGs to be financed by private sector investments through capital market products, like SRI. This means that there are chances for the capital market to play a big role in moving toward the SDGs.

In response to these urgent funding requirements, and in recognition of the importance of the sustainability agenda, sustainable finance has gained significant traction in recent years. Both the public and private sectors are channelling more investments towards attaining the SDGs through capital market investment. This is evident from the increased issuances of fixed income instruments for funding green, social, and sustainable initiatives, as well as commitments for sustainable investments from responsible investors. For example, the fixed income instruments issuances in green bonds have increase 64% from 2016 to 2021 with an annual growth rate of 20% in volumes (Goel, et al., 2022). In addition, shareholders, investors and other interested parties are placing a greater emphasis on the extent to which businesses integrate ESG issues into their business operations (Zumente & Bistrova, 2021).

A focus on linking the outcomes of SRI and SDGs can be accomplished by expanding the analysis of investors involved in ESG issues to include a parallel analysis of the most important outcomes to society and the environment that are linked to SDGs at a systemic level. This can be done by broadening the scope of the investors' analysis of ESG issues. There is some overlap between these ESG issues and the results of the SDGs, but it is not complete, and this is one of the gaps that needs to be filled in order to achieve the SDGs by the year 2030 (PRI, 2020). In the process of transitioning to the SDGs, investors may find it helpful to concentrate on impacts and outcomes as a means of better understanding the opportunities and risks that are likely to be involved.

CONCLUSION

Thus, based on the discussion, both concepts are interconnected although they have their own goals and objectives. SDGs aim to make sure that everyone can live in peace and prosperity by 2030, but this requires financing to achieve the goals. As a result, SRI may become a driving tool that can play a significant role in realising the SDGs. SRI that focuses on ESG issues might leverage the SDGs by broadening the scope of investment value to consider the issues from the global perspective.

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MICROMANAGEMENT – IMPACT ON EMPLOYEES AND ORGANIZATIONS

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WHAT IS MICROMANAGEMENT?

Micromanagement is a management style where the leader makes all the decisions or gives the final say (MasterClass, 2022). A manager who leads and practices this management style is a leader or manager who provides excessive supervision to employees.

A micromanager would tell and instruct employees on the task that needs to be accomplished and how and when the task needs to be completed (Kashyap, 2020). All instructions are given in detail and are very structured. Employees are to follow and abide by the instructions closely. Micromanagers would also monitor and check the progress of the work constantly.

In certain situations, the management style may benefit the organization. Nevertheless, the style has always been associated with negative feedback among employees.

IMPACT ON EMPLOYEES AND THE ORGANIZATION

As mentioned above, the management style of micromanagement, which monitors employees' work extensively, tends to forbid and limit employees from being independent in their work. The reason is that micromanagers would monitor all the steps closely. Many would associate micromanaging with negative behavior, as it tends to control every situation. However, it also has its positive side.

For an organization, having a leader who implements micromanagement is an advantage for the organization, as a micromanager has an eye for detail. The micromanager would ensure all tasks are done in detail and produce the best output. For new employees, micromanagers would have a clear direction and a controlling measure to ensure they can deliver good outstanding output like the manager. This situation creates a feeling of success, and new employees can complete the task as needed. It will also motivate new employees and increase their confidence to venture into a new task.

Micromanagers who constantly monitor their team would be highly engaged in their work (Angelovske, 2018). They would have high empathy toward their team as they understand the task and the challenges faced by the team. This situation creates high-performing teamwork and positive work relationship. Due to the close positive work relationship, micromanagers would be able to advise, guide, and prevent the team from making losses in completing their task.

A close relationship between the micromanager and the team would make the micromanager understand and know the team or employees better. Micromanagers would know the ability and skills of each employee. The knowledge would allow them to delegate tasks, work effectively and determine work that fits the employee's capability at the right time.

However, being a manager who is constantly on the back of employees would make them feel uneasy, as they may feel that the micromanager has a lack of trust in them (Jacques, n.d.). The feeling of a lack of trust would lead to a loss of motivation and an increase in job

dissatisfaction. One needs to understand that trust is a mutual emotion, and employees would trust the manager only if the manager trusts them (Barman., 2022).

In addition, quality employees or go-getter attitude employees do not perform well under micromanagers, as micromanagers create an unsafe and unwelcoming workplace atmosphere. Employees' abilities and skills are not being put forward and appreciated for the growth of the organization. This situation would reduce employee engagement and may create deviant behaviors instead (Kashyap, 2020).

Micromanagement also limits employees' ability to be creative and innovative at work. Limiting empowerment at work and denying employees' creativity would limit innovation for improvement as well as the business growth of the organization.

All of the above would create a feeling of dissatisfaction and demotivation among employees. One after another, it would change the employee's behavior from being a go-getter to a laid-back person who only follows instructions. You will also witness employees who were once energetic and willing to go the extra mile for their organization turn into employees who are very punctual when leaving the office at the end of the day and also employees who would remain silent through the 8 hours of work. This unproductive working environment needs to be avoided should the organization wish to sustain itself in the industry.

QUESTION: HOW DO YOU KNOW IF YOU ARE A MICROMANAGER?

Some managers deny they are practicing micromanagement. If you have employees who avoid talking to you, or you have problems delegating work to your employees, you may be practicing micromanagement. Besides that, if you are a manager who tends to criticize employees' work more often than give recognition, you may also be practicing micromanagement (Barman., 2022).

In certain situations, managers are unaware they are practicing micromanagement when managing their team in their day-to-day work. Some may feel that constantly checking on the employee would ensure 100% success, thus avoiding failure. They would then conclude that micromanaging is the best practice. However, they fail to see the effects of micromanagement in the long run.

SO, IS MICROMANAGEMENT GOOD OR BAD?

It depends on the objective of the management style and to whom the management style is practiced. If the answer is so that it can be used as a guide to managing new employees or as a guide to critical work in which the organization cannot afford to make mistakes, then micromanagement could be practiced. However, if it is merely a day-to-day managing style, then the management style needs to be changed to a more macromanagement style.

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FACTORS INFLUENCING THE CONSUMER PURCHASE BEHAVIOR

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INTRODUCTION

The information of buyers and the approaches they employ to choose, use, and discard goods and services, as well as the emotional, mental, and behavioral reactions of consumers, is known as consumer purchase behavior (Radu, 2019). Consumer purchase behavior is also known as the study of how people make decisions about what to buy in order to fulfil their needs, wants, or desires, as well as how those decisions are influenced by their emotions, thoughts, and behaviors (StudyCorgi, 2021). Understanding consumer purchase behavior is important as it assist businesses understand what influences the consumers' purchase decision and how to present the ideas and products to the consumers. There are various factors that affect this decision and some of those factors are discussed in the next sections.

MARKETING CAMPAIGNS

Purchase decisions of customers are substantially influenced by marketing campaigns. The campaigns can even encourage customers to change brands or accept more expensive alternatives if the marketing advertisements are done well, consistently, and with the right marketing message (Radu, 2019). Marketing efforts, like Facebook or Instagram ads for e-commerce, or the most recent trends are marketing via TikTok are often used as recap for buying products or services that are often needed but may not always be in the highest list in the customers' attention (like an insurance for example) via the pop up advertisements that read the customers' search patterns. Impulse purchases might be influenced by a good and persuasive marketing message.

ECONOMIC CONDITIONS

The next factor that influences purchase behavior of consumers are the economic conditions. Economic conditions play a significant role, especially when it comes to pricey goods (like houses or cars) (StudyCorgi, 2021). Regardless of their financial obligations, customers are known to become more self-assured and prepared to indulge in purchases in a healthy economic environment. For more expensive purchases, the decision-making process takes longer and is subject to more subjective influences (Radu, 2019). In uncertain economic conditions, businesses need to be mindful and realistic in influencing the consumer; for example presenting the pros and cons of owning a house compared to renting a house, then the possibility to influence a customer to purchase will be higher.

INDIVIDUAL PREFERENCES

Personal characteristics, such as preferences, values, morals, and priorities, may also have an impact on how consumers make decisions. Personal views are tremendously powerful in sectors like clothing or nutrition. Advertisements can undoubtedly affect behavior, but eventually, customer personal likings have a huge influence on their purchase choices (Radu, 2019). For example, if a person has a string preference of silk shirt, if there is discount for cotton shirt, there is low possibility he or she will purchase it. Unless, it is very appealing and interesting, individual preferences play huge role in determining consumer purchase pattern.

GROUP INFLUENCE

Another factor that influence consumer purchase behavior is group influence. An individual's decisions may be greatly influenced by what his or her friends, neighbors, close friends, coworkers, and family members believe or do (Radu, 2019). Consumer behavior is impacted by social psychology. For instance, choosing fast food versus prepared meals is just one illustration of this. Social and educational aspects can influence one another. Close friends and family have greater impact as they are more trusted and words uttered by them are normally taken seriously (StudyCorgi, 2021).

PURCHASING POWER

The final factor that influence purchase behavior is the ability to buy things has a big impact on how individuals behave (Radu, 2019). Budget consideration is an important matter that people will think of when deciding on a purchase. Even if the product is top-notch and the marketing is spot-on, people will not buy it if they cannot afford it. For this matters, marketers will be able to identify eligible consumers and provide better outcomes by segmenting consumers based on their purchasing power. Understanding the purchasing power will ease the process of promotion of the right products to the right target market.

CONCLUSION

From the review above, it can be concluded that if managers want to grow their businesses, they need to understand the factors stated above as they are strong influence on the purchase behavior of consumers. By acknowledging the differences that occur among consumers, businesses will be able to segmentize the consumers into more significant and meaningful groups for marketing and promotional purposes. This will ensure their marketing effort will turn into profit to confirm sustainability of the business.

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INVESTING IN GOLD: A HEDGE AGAINST INFLATION

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During ancient time, society equated gold with gods and kings as an honor and a way of glorification. As such, gold played a very important element in culturing elite status, power, and beauty among the people. Intrinsically, gold carries values which are sought after by everyone. Its unique density that can be easily melted, formed, and measured, gave rise to its being used as a natural trading medium, replacing the barter system. As of today, gold still is a commodity that rises in values albeit its price volatility. To prove this point, in 1969, the average closing price of gold spot stood at USD41.10 per ounce and now, the price has gone up to USD1878.34 per ounce (Gold prices-100 year historical chart, n.d.). A rise of over 4470 percent in a span of 54 years yielded to an average of 82.77 percent rise in value per year (Gold prices-100 year historical chart, n.d.). Due to gold's soaring value, it is a popular talk among investors that gold is the answer to hedging against inflation. This brief article will share why gold is thought to be one mechanism in the combat against today's rising inflation.

According to Maxwell (2022), many people consider gold to be a hedge against inflation since its price tends to rise against inflation. He further agreed that gold can be used to stabilize one's investment portfolio. For thousand years, gold is considered a valuable commodity. It is an easy buy and whoever owns gold need not worry of the dividend's payments and earnings report because the main purpose of keeping gold is to store value for its owners for long term. As such, gold becomes an attraction during inflation, and concerns about an expected recession may make this a good time to invest in gold.

Looking at Malaysia as an example, this country had witnessed fluctuations of the consumer price inflation rate between -1.1% and 17.3% over the past 61 years, where an inflation rate was calculated at 2.5% in 2021. At the beginning of 2022, a product that cost MYR100 in 1960 has risen to MYR577.83, with a hike of 477.83 percent (Inflation rates in Malaysia, n.d.). In addition, Bank Negara Malaysia had increased its overnight interest rate to 3.0% in January 2023, and is expected to rise again (Abdul Jamal, 2023). Despite this, it does not keep up with the rate of inflation. Rothan (2020) opined that commodities like gold may outperform some conventional financial assets when the inflation rate exceeds the rate of increases in interest rates, as is the case right now. People look to gold and other safe and stable investments when the value of a currency drops as they try to protect themselves from inflation. As a matter of fact, World Gold Council (2020) pointed out that gold plays an important role as a tactical inflation hedge and long-term strategic asset.

In view of the above, Ruff and Childers (2011) stated that gold can act as a reliable inflation hedge by taking into account its sensitivity and relation to customer price index (CPI). Gold is frequently regarded as an inflation hedge that guards against the decline in buying power for investors. To demonstrate how the yellow metal retains value over time, the nominal price of gold is frequently adjusted for the CPI. More than three decades ago, the price of gold as a percentage of the CPI has averaged of 3.6 since 1972. At present, the gold-to-CPI ratio as of is 6.5 (Duggan, 2022). Even World Gold Council (2020) reported that for a long-term portfolio diversifier, gold stands out as a crucial portfolio component. It has a proven track record of serving as a helpful hedge and contributing to overall risk management. Furthermore, gold is a "real" asset backed by high inflation that is lacked of credit or default risks in comparison to financial assets. It has outperformed over the past 20 years in terms of cumulative and annual returns.

In short, the topic of gold as an inflation hedge is still up for dispute. To put things in perspective, even if gold has a spotty history as an inflation hedge, it may still be worthwhile to include a small amount of it in everyone's portfolio. Due to its historically low or even negative

correlation to both stocks and bonds, gold may be a useful instrument for diversification. For instance, during the early 2020 market sell-off brought on by the COVID-19 pandemic, gold prices performed reasonably well. In fact, investors as a whole are buying more gold. It is impossible to forecast whether the price of gold will rise or fall, and it is possible that it will not stick to historical patterns like other asset classes have. However, many investors view gold as a hedge due to its previous performance in inflationary environments. Therefore, it is advised that individuals who want to protect the value of their assets think about investing in gold before its price soars.

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WHAT IS A NON-PERFORMING LOANS (NPLs) FROM THE MALAYSIAN PERSPECTIVE?

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INTRODUCTION

A non-performing loan (NPL) is one for which the borrower has failed to make scheduled payments for a specified period. The exact definition of "non-performing" depends on the terms of the loan, but "no payment" usually means that neither the principal nor the interest has been paid.

WHAT IS A NON-PERFORMING LOAN (NPL)?

Non-performing loans (NPLs) are defaulted on or close to default. NPLs are less likely to be repaid. Even if the debtor has not caught up, an NPL becomes a reperforming loan (RPL) if the debtor starts repaying. Ismail (2011) mentioned that NPLs happen when borrowers cannot follow the repayment schedule or fail to make a payment. In theory, a single non-repayment is a NPL, but in practice, various researchers have defined defaults differently, such as 90 days (Segal, 2022), 120 days (Gray, 1985) and 240 days (Pedalino et al., 1991).

The terms, 'NPLs', 'delayed payments', 'credit risk', 'credit portfolios', and 'delinquency', have similar meanings, and most of the previous studies have used them interchangeably (Idama, 2014). According to Adedapo (2007), a NPL refers to the inability of the borrower to fulfil and take responsibility for his or her loan obligation as and when it becomes due. According to Addae-korankye (2014), a NPL happens when a payment is late. However, according to CGAP (1999) stated that a delinquent loan is in default due to the lack of supervision, resulting in minimal recovery.

It is important to measure NPLs because it can indicate the increased risk of loss and provide a warning signal that operation is facing a problem. It can help to estimate how much of the portfolio will eventually be lost because of the repayment problem. NPLs can be better understood based on three indicators, namely: (i) the collection rate, which measures the actual amount paid relative to the amount that falls due; (ii) the arrears rate, which measures the overdue amount against the total loan amount; and (iii) the portfolio at-risk rate, which compares the total outstanding balance of loans to the entire outstanding balance of loans, and reflects the proportion of loans for which timely payments have not been received (CGAP, 1999).

In addition, NPLs occur when a debtor has not met or been responsible for his or her legal obligations according to the debt contract. For instance, a debtor has not followed the scheduled payment or has violated a loan condition of the debt contract (Ameyaw-Amankwah, 2011). Pearson and Greeff (2006) also concurred that default occurs when a debtor fails to follow the payment schedule or violates a loan condition of the debt contract. This can represent a point in time and is an indicator of repayment behavior, wherein there is a clear increase in the risk that the borrower will ultimately default by stopping all repayments.

NPLs APPLIED IN MALAYSIA

In Malaysia, NPLs refer to loans for which the borrower has not made payments for more than three months. The judgement will take effect after six months, when the notice of demand (NOD) is released. After six months, if the borrower has still not made payment, the lender will proceed with blacklisting and bankruptcy (Bank Negara Malaysia, 2017).

For the payment, if the borrower defaults in less than three months, the borrower can pay either one or two months. However, if the payment is delayed for more than three months, the total amount of arrearage must be paid. Furthermore, if the borrower fails to make payments after being blacklisted or declared a bankrupt, the borrower must pay the entire loan amount (Hassan & Yahya, 2020).

For now, the ratio of NPLs in Malaysia is expected to climb to between 2.5% and 3.0% by the end of 2022 due to effect of Covid-19 pandemic in year 2020 and 2021 (NST Business, 2022). In addition, NPLs in Malaysia have been shown an increasing trend for the last five years. The following are the specifics of the trend:

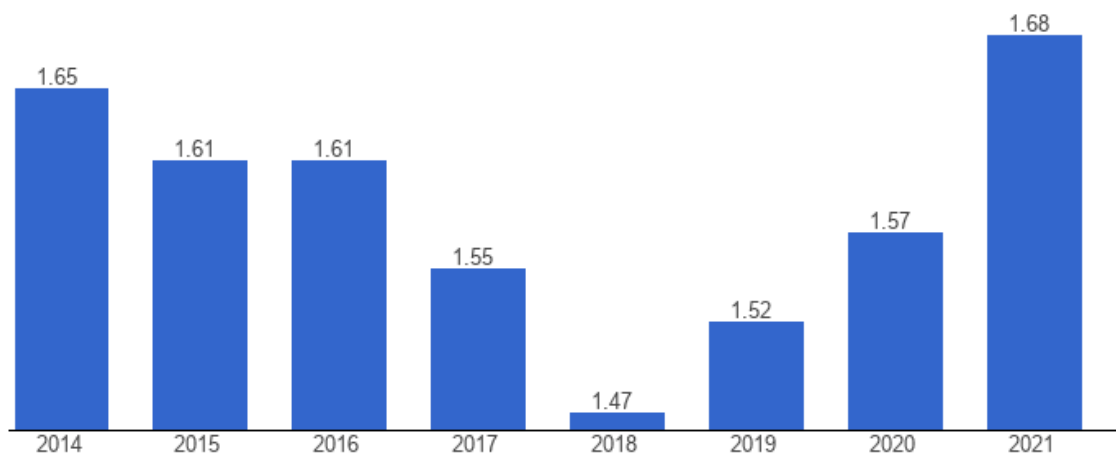


Figure 1: NPL trends in Malaysia
Source: The World Bank (2023)

CONCLUSION

The NPL is an important issue that must be focused on by the lender because it can affect the sustainability and performance of financial institutions, and at the same time, the lender can lose the capital as well. Finally, NPLs which are well-managed will ensure the sustainability of companies.

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EMOTIONAL LABOR AMONG ACADEMICS

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INTRODUCTION

Hochschild (1983) defines emotional labor as the management of emotions to create publicly observable representations of faces and bodies in exchange for payment. It is a situation in which an employee expresses organizationally desired emotions during interpersonal interactions at work (Robbins & Judge, 2019). Emotional labor involves managing emotions and emotional expressions to be in line with the expectations about appropriate emotional expressions that exist within a profession. It is said to be a stress factor for employees to regulate their feelings and expressions to achieve organizational goals.

Emotional labor is frequently associated with caring acts, roles, and emotions in both paid and unpaid contexts. Emotional labor is considered a professional skill in the world of remunerated employment, which includes repressing personal feelings in favor of work-related or socially acceptable feelings. Emotional labor can be bought and sold and forms part of a worker's wages. Emotional work is seen as important in jobs that require workers to show emotions and generate emotions in others while performing work, such as teaching, social work, and health care (Hochschild, 2012; Mastracci, 2012, as cited in Newcomb, 2021).

EMOTIONAL LABOR AMONG ACADEMICS

Emotional labor has always been a characteristic of teaching, and it is expected to become even more important in the 21st century. Teaching requires a significant amount of emotional labor. Teaching is a multitasking profession with both cognitive and emotional components, with academics engaging in emotional labor on a daily basis to achieve teaching goals and positive learning outcomes. Academics are constantly subjected to criticism from their students, parents, coworkers, and department heads, and they are required to deal with a variety of emotional situations while also serving as role models for their students. Due to that, unlike other service sector employees, academics engage in emotional labor not only to comply with the prescribed emotional-display rules, but also because they see such efforts as critical to achieving their teaching objectives and positive learning outcomes. It is a complex combination of decision making and emotional regulation. They must, for example, manage their own anger in the classroom, show sympathy for awkward situations, care about their students' progress, continually encourage them, and collaborate with their colleagues (Kariou, et al., 2021).

According to de Ruiter et al. (2021), academics encounter a wide range of positive and negative events when interacting with each of their students over the course of a college or university year. These events elicit a range of emotions in academics. Some emotions can be freely expressed, whereas others, in particular negative emotions, cannot. Academics have internalized rules that dictate whether or not it is appropriate to express emotion in a given teaching situation. Academics in Western cultures appear to avoid displaying strong negative emotions, particularly in the presence of students. This may be especially true for academics from Eastern,

more collectivistic cultures. As a result, academics must engage in emotional labor, such as hiding their emotions (e.g., not showing their anxiety) or even pretending to enjoy the situation while actually feeling angry. Despite being viewed as necessary for the benefit of student learning and development, academics who frequently fake and hide their emotions report lower occupational wellbeing (Wang et al., 2019, as cited in de Ruiter et al., 2021).

CONCLUSION

Academics are expected to play a variety of roles in today's educational environment, including modeling and mentoring students, teaching about learning, and instilling democratic attitudes and values. While fulfilling these roles, academics should diligently try not to project personal issues onto their relationships with the university, and should strive to act in accordance with formal and informal professional norms. However, it is possible to predict that emotional regulation may adversely affect academic psychology. Thus, it is quite likely that in the future, academics who experience more emotional labor will be more emotionally exhausted and dissatisfied with their work, as well as more likely to depersonalize their students.

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IMPACTS OF COVID-19 ON CONSUMER CONSUMPTION PATTERNS

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INTRODUCTION

COVID-19 debuted in the world in 2019. This situation has had an impact on various sectors as well as society in general. The COVID-19 pandemic has not only caused a new economic downturn but has also forced all countries to take extraordinary measures to contain the virus, to the point where "inevitable" is no longer an option. Businesses should think outside the box, draw on their resources and creativity, and be resilient, dynamic, and proactive, adapt existing business models or develop new ones in reaction to the pandemic (Alexandru et al., 2020). Citizens were forced to remain in quarantine during this pandemic, which had impacted their food consumption habits, food sector, lifestyles, agriculture, transportation, service sector, manufacturing etc. Since crises have a significant effect on people's purchase behavior and consumption patterns, as well as on their well-being, the sociology of consumption has been particularly focusing on these times.

CHANGES IN CONSUMER BEHAVIOR

Purchasing habits and consumer attitudes are changing, and this will continue even after the pandemic is over. During COVID-19, basic needs such as food are at the forefront of most purchases. People are purchasing more carefully, shopping locally, and embracing digital commerce because of the pandemic's various immediate effects, the impact after regulations were adjusted, and the post-pandemic effects (Sharma, 2020).

As significant changes in customers' behaviors have occurred (Prentice et al., 2020), thus understanding the factors that lead to customer retention has become critical for restaurants' success. Few recent studies on COVID-19 have addressed the changing consumer behavior and perception in diverse hospitality contexts, including the use of technology in hotels (Shin & Kang, 2020), peer-to-peer accommodation platforms (Farmaki et al., 2020), online food delivery (Mehroli et al., 2020; Zhao & Bacao, 2020) and socially distanced dine-in services (Taylor, 2020).

FOCUS ON HEALTH AND ESSENTIAL GOODS

The pandemic has shifted the emphasis to the top priority of improvements in health. As a result, consumers' priorities have evolved toward necessities, increasing demand for hygiene, staples, and cleaning products while showing a decreasing demand for non-essential categories. Personal health is the top priority for consumers, followed by that of family and friends. Other top priorities include financial security, food, personal safety, and medical security. People are more interested in beverage and food products with health protection benefits, especially those with immunity benefits and natural products.

Retailers of essential goods such as food, groceries, and healthcare are now seeing increased demand for home delivery while dealing with inventory, supply chain management,

delivery, and maintaining a safe environment. Non-essential goods retailers, such as apparel and footwear, are facing a significant drop in sales and must find new ways to reach and engage customers who shop from home to stay in business. Some manufacturers and retailers are even pivoting and changing their product mix to meet the demand created by the COVID-19 crisis. For example, shoe manufacturers create facemasks, and spirit manufacturers produce and market hand sanitizers using the same alcohol ingredient during the current crisis (Anne & Raj, 2020).

MORE SPENDING ON LEISURE ACTIVITIES

The rule of social distancing has changed how most people spend their free time. Most people have become aware of the pandemic quickly after it began. In the United States, for example, people spent 215 percent more time online reading news in March 2020 than they did in 2019 (Oxford Business Group, 2020). Other activities, such as television consumption, saw a significant increase in the amount of time people spent watching. The fact that most people want to access current events and information contributed to the dramatic shift. In Malaysia, for example, it rises from 208 to 307 minutes per day, in Mexico from 215 to 248 minutes per day, and in the Philippines from 173 to 230 minutes per day. Others are focused on their families, while entertainment and do it yourself (DIY) projects have increased since the pandemic's outbreak (Oxford Business Group, 2020). COVID-19 has also increased the use of social media platforms like Facebook, WhatsApp, Twitter, and Instagram. Through word of mouth, it has been generating information bundles. Virtual sports and video games are currently more attractive to customers than the physical world.

CONCLUSION

COVID-19 has had an indirect impact on several sectors, including economy, tourism, trade, transportation, food, health, social, and others. COVID 19 has altered consumer habits and lifestyles. Digital payments, also known as e-commerce, are increasingly being used by consumers to purchase goods and services. They also place a premium on aspects of health, hygiene, and personal safety. Because of the COVID-19 existence, various new norms have emerged. Hopefully, users will be able to incorporate these norms into their daily lives to live a more comfortable life in the future.

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DIGITAL BOOKKEEPING SOLUTIONS FOR MICRO-, SMALL & MEDIUM ENTERPRISES (MSMEs)

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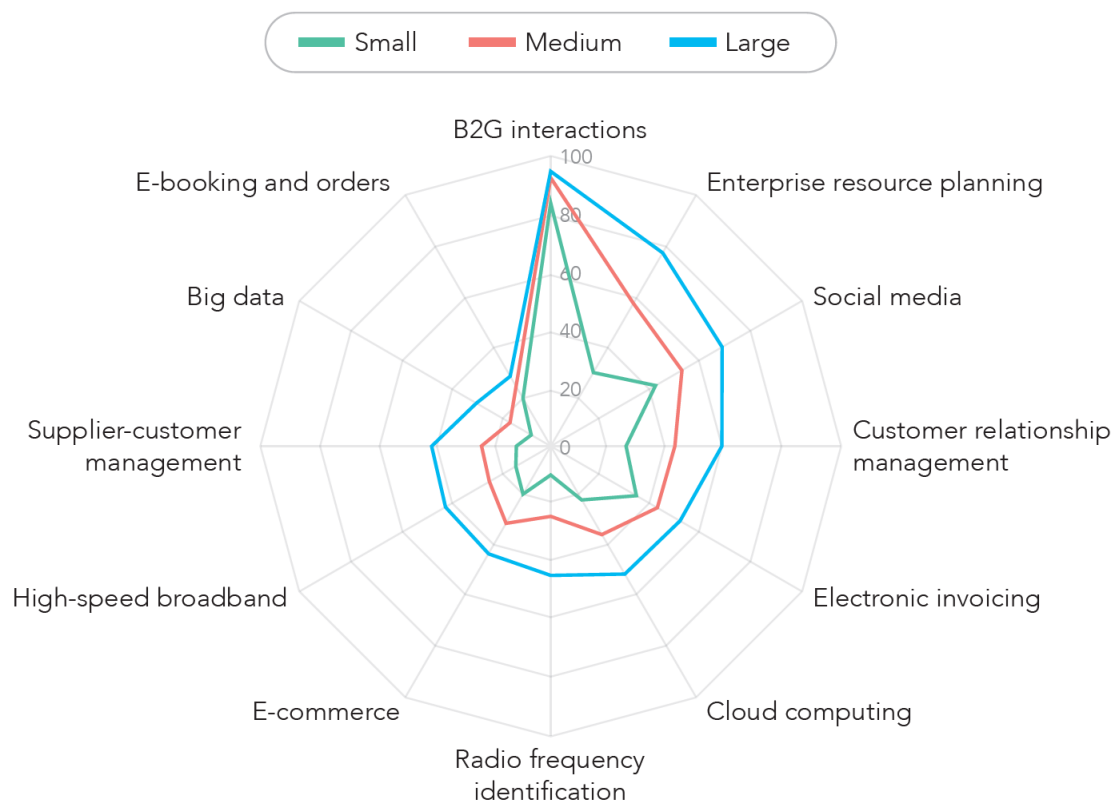
BOOKKEEPING OF MSMEs IN MALAYSIA

The rise of commerce, specifically during the commercial revolution back from the years 1250 and 1350, led to the development of the debit and credit system in accounting, hence giving birth to the concept of bookkeeping (Gröblacher & Mizdrakovic, 2019). Since then, bookkeeping has been playing an important role in dealing with day-to-day financial records, from invoices to payments. Although bookkeeping has been around for a very long time, some Micro-, Small & Medium Enterprises (MSMEs) in Malaysia are still old-fashioned, without have a good way to keep track of their income and expenses; in other words, they do not know how much their business is making or spending.

For some MSMEs, handwritten notes are still used in sales transactions in the traditional style. In addition, the notes used are in duplicate, the first note for buyers and the second note for store data (Ledgerwood, 1999). This occurs daily, and the sales report is solely based on the sales note. In this regard, the presentation of records and the preparation of reports always take more time. Hence, the information conveyed is not effective and adequate. For instance, if the sales notes are lost or damaged, there is no backup copy, and the transactions could not be traced back. This will make it harder for business owners to gather information for preparing a financial statement in the future.

For many other MSMEs, they utilize Microsoft Excel as their computerized accounting system. However, this is considered inadequate due to its manual nature, requiring accounting procedures to be typed in, resulting in a time-consuming process (Ibrahim et al., 2020). Furthermore, using Excel for reporting purposes provides estimated monthly profits instead of accurate financial performance information. Although there are many bookkeeping apps available, many MSMEs have yet to take advantage of them. Not only does it possess the risks of privacy, security, and information loss, but many also find the bookkeeping apps need to be purchased and challenging to use, preferring traditional bookkeeping methods (Kumari & Kumar, 2023).

Generally, MSMEs in Malaysia are still behind in terms of technology. Figure 1 below shows the diffusion rate, median OECD, based on Malaysia's average percentages of enterprises using the technology over 2015 – 2018. The figure illustrates that SME gaps in the adoption of technology are still large in many areas. In fact, they are failing to keep up with the borderless digital economy and the Industrial Revolution 4.0 due to their inadequate learning and adaptation to these rapidly evolving changes (Small Medium Enterprise Development Bank, 2020). This causes the business decisions made are based on an ad hoc basis due to the lack of information systems that can provide reliable information (Hosen et al., 2020).



Source: SME Digitalisation to Build Back Better, OECD

Figure 1: Diffusion rate, median OECD, based on Malaysia's average percentages of enterprises using the technology over 2015 – 2018

THE IMPORTANCE OF DIGITAL BOOKKEEPING

Technology advances are changing the world and the way businesses are being managed, and MSMEs are not exception. The advancement of bookkeeping management from manual record keeping to electronic record keeping has simplified the burden of bookkeepers (Azman et al., 2021). Sangster (2016) stated that bookkeeping was not created specifically to generate financial statements, like balance sheets and income statements; it was instead developed to maintain accurate and verifiable records of financial transactions over time and to ensure proper control of financial information. In fact, research carried out by Tumba et al. (2022) has shown that the practice of bookkeeping has a significant correlation with the business performance of female entrepreneurs in Nigeria.

However, in Malaysia, many MSMEs owners find it difficult to understand financial and accounting information. In this regard, technology has become a blessing for them. Digital bookkeeping is the process of using either computer software or cloud computing. All authorized persons can access digital bookkeeping information at any time, and from anywhere. It is important to assist entrepreneurs to understand the importance of digital bookkeeping. Research by Kuttner et al. (2022) highlighted that establishing or improving legal regulations for SMEs is crucial to ensure an adequate level of accounting quality, and it is necessary to introduce incentives or obligations for the implementation of early warning and planning systems in SMEs.

Digital bookkeeping can help store all the information in a database. All the needed information about cash sales transactions and the amount of inventory becomes available at any time and any place. In fact, digitalized MSMEs were twice as likely to discover new business opportunities than their less digitalized counterparts. A study by SME Corporation Malaysia (2021) showed that digitalization has boosted long-term business resilience by increasing EBIT by 12.0%

to 20.0% in the first year and improving speed to market by an average of 40.0% to 50.0%.

Digital bookkeeping is also the way to a green environment. An electronic record of each transaction will be available to both the business owner and the client. In addition, it is cost-efficient since the owner is using less paper and ink. Going paperless will also make the office appear more organized. With digital bookkeeping, it is easier to integrate data using software and streamline payment procedures. Digital bookkeeping can enhance the management of sales, expenses, and inventories by micro-entrepreneurs. Chong and Nizam (2018) found that accounting software systems are very beneficial to businesses and organizations, as well as the economy. Organizational effectiveness is a direct result of the high correlation between accounting software features and business performance, which implies having access to correct accounting data.

CONCLUSION

Hence, it is undeniable that bookkeeping is indeed important for MSMEs. These business owners do not have to worry about recording daily, weekly, or monthly transactions because they can keep their transactions up-to-date and maintain organized records digitally. Other than that, digital bookkeeping will give business owners a healthier overview of their financial position. Due to its ease of use, cost-effectiveness, and increased productivity, digital bookkeeping should become a more favored method of financial administration.

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POTENTIAL AND CHALLENGES OF THE GLOBAL YOUTH COOPERATIVES' MOVEMENT IN THE 21ST CENTURY

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Cooperatives can play an essential role in resolving youth's difficulties while also supporting the United Nations Sustainable Development Goals (SDGs), specifically, SDG 8 on decent work and SDG 4 on quality education for youth. According to (Plan International, 2020), around 75 million young people worldwide are unemployed, and nearly 90 per cent of young people aged 15 to 24 live in developing nations. Youth's lack of work experience may cause them to fall into the "experience trap". They are unable to get employment and thus cannot gain the required job experience. In addition, during economic downturns, according to the 'last in, first out' principle, young individuals may be the last to be hired due to a lack of experience and the first to be fired due to a lack of work (International Labour Organization, 2012). Cooperatives can be found in every state and numerous industries, including agriculture, manufacturing, real estate, and retail. Cooperatives address voids in the market by delivering high-quality goods and services at reduced prices, along with superior customer service. Youth play a vital role in the future of cooperatives, which are increasingly recognised as essential, not just for tackling economic inequality but also for achieving sustainable development goals. The purpose of this article is to provide a comprehensive understanding of the prospects and key difficulties facing young members of cooperatives today.

The obstacles faced by youth-run cooperatives are not dissimilar to those encountered by other cooperatives. The difficulty of incorporating cooperative learning into the curriculum and freeing up the time required for it is one of the well-known obstacles to the youth cooperative movement. In addition, the finding that curricular alignment and time factors predict the adoption of cooperative learning offers educators direction for equipping them to transfer cooperative knowledge to students (Buchs et al., 2017). Moreover, youth cooperatives face challenges in the areas of corporate governance, which refers to the decision-making process within a cooperative and whether it promotes the co-op's goals or the needs of its members; leadership, which refers to the capacity of cooperative leaders and managers to develop and implement effective business strategies to achieve the co-op's goal and objectives; and cooperative member engagement and contribution to the success of the cooperative. Cooperatives must assess their governance and leadership practises and participate in programmes that incorporate and encourage member participation for these and other reasons. They will be in a much stronger position to face future problems and thrive as lucrative and sustainable businesses that will continue to serve their communities for generations.

In today's competitive world, it is more important than ever for young people to have access to opportunities that will help them grow and develop their skills. Young people who are unable to obtain employment in the private or public sector seek out alternative employment options. Youth cooperatives provide an option for many people. A youth cooperative is a sort of associative enterprise created by young people from the same community. Their objective is to help members enhance their leadership and entrepreneurship skills. These enterprises also provide participants with the chance to acquire new and useful skills that will aid them in their future professional endeavours. Youth participation in the cooperative enterprise indirectly enhances their ability to

speak in public, organise and execute activities, increase their social skills and dedication to community service, and foster critical thinking and collaboration (Suhaimi et al., 2018).

The cooperative movement was crucial in building the foundation for a society based on equality. Self-help and mutual aid have been advocated by the cooperative movement. During the industrial revolution, employees endured harsh circumstances and inadequate pay. Many workers believed that self-employment was the only option to better their circumstances. As a result, a large number of skilled workers formed cooperatives, allowing them to help one another and enhance working circumstances. Cooperatives provide alternatives to large corporations and hierarchical organisations for customers. For instance, many small grocery stores are members of a cooperative that enables them to acquire materials in bulk. In addition, they earn discounts on supplies, which they pass on to their customers. Consequently, the cooperative notion is frequently appealing to individuals with limited social and financial resources such as youths (Othman, 2014) because it encourages the pooling of resources for the greater good.

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THE SIGNIFICANCE OF DIFFERENTIAL ADVANTAGE

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INTRODUCTION

The fierce competition in today's business landscape has driven many companies to take serious measures to win customers in order to perform and sustain in the long term. Some are looking at ways to be different yet advantageous relative to their competitors. The term differential advantage, or also known as competitive advantage, has been used by academicians and practitioners to portray companies that differentiate themselves and stand out amongst their competitors. With the emergence of differential advantage, it has become a challenge for organisations to revise their business strategy over a period of time. Organisations can build greater customer satisfaction and loyalty by understanding and developing differential advantages. The strategies adopted need to be accompanied with high-quality products or services, intellectual property, brand identity, and pricing and marketing efforts, among others.

DIFFERENTIAL ADVANTAGE

Wroe Alderson is well-known for coining the term differential advantage, which he derived from J.M. Clark (Alderson, 2006). The term differential advantage refers to the uniqueness of one or more aspects of a company, product, or service, and this uniqueness distinguishes the company, product, or service from its competitors. Sometimes, companies with a differential advantage can charge premium prices for their products and services, with customers willing to pay these high prices due to the perceived values attached to the companies, products, or services. In formulating the basic strategies to be different or unique, a company can use the basic marketing mix (4Ps) comprising product/service differentiation, pricing, promotion, and place strategies. Apart from the 4Ps, companies can also explore other strategies that can give them differential advantages; for instance, Coca Cola is venturing into differential advantage strategies that include product, service, personnel, marketing, and promotion differentiations (Guo & Wen, 2021).

The purpose of developing a differential advantage is to deliver products and services of superior value to target customers. In the current market environment, customers have various preferences, making it necessary for businesses to identify, develop, and sustain their customer relationship management. This strategy allows businesses to develop better relationships and engagements with their customers. Furthermore, developing a successful differentiation advantage strategy requires organisations to study buyer behaviour and learn what customers value, what they regard as important, what they think has value, and what they are willing to pay for (Qureshi, 2017).

Studies on differential advantage or competitive advantage have been conducted by scholars in the business field, especially in marketing strategies. Among the marketing studies, the top fields for competitive advantage are marketing strategic management, strategic management, marketing management, information and technology (IT), knowledge management,

and entrepreneurship (Manijeh Gareche et al., 2019). The study by Belén Del Río et al. (2001) found product and brand to be the main contributors to companies' differential advantage. The researchers suggested brand name, rather than product-associated benefits, as a key strategy of developing differential advantage. In another study on emerging-market multinational corporations (EMNCs), Sheth et al. (2020) remarked that EMNCs should have a variety of competitive advantages in order to compete globally in developed markets. These advantages include flanking advantage, diaspora advantage, customer advantage, cost advantage, home turf advantage, and geopolitical advantage.

Strategic management is another source of differential advantage, organisational success, and long-term business performance. Organisations develop and sustain differential advantages by making daily operational decisions that are based on long-term strategies. This approach provides organisations with the opportunities to fully utilise their differential advantages. Business strategy and differential advantage have a crucial link. Švárová and Vrchota (2014) highlighted that the uniqueness of a strategy and the specific processes of its implementation are the cornerstones of maintaining and enhancing differential advantages in organisations. Furthermore, according to resource-based views, organisations can sustain differential advantages by exploiting valuable, rare, inimitable, and non-substitutable resources and capabilities owned or fully controlled by the organisations; the resulting differential advantages will lead to superior performance (Fong & Chang, 2021). All these criteria will affect organisations' performance and competitiveness relative to their competitors.

CONCLUSION

To gain a differential advantage, a company's products, services, and corporate image must be differentiated from those of its competitors. The goal of this strategy is to develop uniqueness that is perceived as distinct by consumers. Product differentiation, service differentiation, personnel, and focus, are some examples of companies' differential advantage strategies. Companies should actively use differentiated marketing strategies to improve business performance and achieve long-term growth and sustainability.

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CONSUMER BEHAVIOR: DIGITAL LIFESTYLE

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INTRODUCTION

Technologies have indeed changed the consumer's approach to life, and it is a vital factor in the macro environment in the marketing platform to control manufacturers and service providers. Most of the key players in businesses have moved forward as far as they can to bring advanced technology into their routine activities, especially when dealing with consumers. Advanced technology will make lives easier because all the daily transactions and activities can be done at their fingertips. Due to the pandemic for the last two years, most businesses have shifted their transaction and business activities online, and consumers have changed their buying habits. To date, consumer behavior trends have accelerated towards a digital lifestyle. Four essential fault lines have emerged that separate global consumers into distinct cohorts (how consumers shop, travel, work and engage with brands). Thus, it will have implications for consumer market industries, and of course, business organizations need to understand these emerging cohorts to deliver and fulfill the consumer's needs and preferences.

DIGITAL LIFESTYLE

The digital lifestyle is a new norm for humans which has emerged in the modern age. It fundamentally rethinks the human-computer interactive experience that integrates the digital and physical worlds. Lengsfeld (2019) stated that the term "digital life" is also used to denote the totality of aspects of human existence that are related to digital technologies. In its comprehensive meaning, the term "digital life" stands for a way of life in which digital technologies are an integral part of all aspects of human life.

The expansion of digital lifestyle has spread since the beginning of the pandemic era, whereby most businesses and consumers interact digitally and exchange business transactions via online mediums. This scenario has consistently pro-longed, and consumers begin to adapt to these changes and develop new habits when they want to complete their shopping and transactions. According to Samuel (2022), about 70% of consumers in Malaysia preferred making purchases using mobile devices, 24% of consumers preferred visiting physical stores and another 6% purchasing via their desktop computers. From this data, we can conclude that the patterns of consumer behavior in purchasing have shifted from the traditional concept (such as using cash and visiting the physical store) to the virtual concept, which is more efficient to be practiced. In 2020, we saw a million consumers migrate online; in the year 2021, it showed the staying power of digital whereby from shopping to the services, new users or consumers are now proactively deepening their online usage and choosing digital-first lifestyles. It included online purchasing via the company website or e-commerce platforms, booking services through apps, streaming online movies, virtual meetings and etcetera.

Moreover, Digital News Asia (2020) reported that Malaysia is among the regional leaders in digital life because it has a high aggregate payment amount, active social platforms, and convenient lifestyle services. Due to its high population of around 32 million, Malaysia is one of the attractive markets for e-commerce in Southeast Asia. The report also stated that Malaysia has the highest number of e-wallet applications for Touch 'n Go (82.41%). At the same time, Malaysia has the highest social media penetration, with about 81% of the Malaysian population actively

using social media (Facebook and Instagram). In line with that, this country has been declared the second country after Singapore, with the highest smartphone penetration rate.

This phenomenon has encouraged manufacturers, businesses, and service providers to be more competent in dealing with the fast-changing environment, especially in the technology and social lifestyle. They need to be aware of the kind of services that can tally with the current preferences of consumers actively seeking the simplest and fast method to complete their daily transactions. This is because digital consumption is becoming more permanently embedded as a way of life. Furthermore, the rise of online users and change in consumer behavior intended those brands, products or services to adapt and digitalize at an amazing scale and pace.

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Leadership remains an elusive phenomenon. Thus, it cannot be defined dispassionately. Leadership is value-laden and derives from how we make sense of leadership situations. Rost et al. (2005) stated that leadership is rational, management-oriented, male, technocratic, quantitative, cost-driven, hierarchical, short-term, pragmatic, and materialistic. Hagbert (2002), writing from a feminist perspective, viewed leadership as empowerment, which associated women with their abilities to influence others. Gender differences theories currently propose that men emerge as more task-oriented leaders than women. However, this is most likely in short-term groups. This because the tasks set involve a relatively superficial level of social interaction. On the other hand, women were found to emerge as social leaders more frequently than men. The introduction of gender difference theories signalled a change in the leadership literature as women's behavior, abilities, and attitudes were considered, acknowledged, and evaluated (Jogolu & Wood, 2006). This is supported by contemporary studies on leadership that show that gender does matter for both how people respond to leaders and what leaders can bring to their roles (Goethals et al., 2017).

The role of women in organizations and society has dramatically changed. Women are now seeking and obtaining positions of highest leadership in education, professions, and business. Globally, the proportion of women in senior management has increased from 31% to 32% (GrantThorton, 2022). In Malaysia, women currently make up 40% of positions in senior management teams within companies (TMR, 2022). Contexts represent women's leadership. It refers to the setting in which leadership is developed and implemented. Context influences leaders' actions, behaviors, and processes of leadership. Examining women and leadership from this angle entails looking at women leaders from both internal and external contexts.

Firstly, psychological factors play a role in the challenges faced by women in leadership positions within organizations. Trailblazer or "first" in a leadership role can come with added pressure and challenges for women. They may face increased scrutiny and higher performance expectations as one of the few or the first women in a high-level position; resistance from colleagues and a lack of support; isolation and feelings of being an outsider; a lack of role models and mentorship; the burden of representing all women in the organization; and pressure to "break the glass ceiling" and pave the way for others (Chisholm-Burns et al., 2017). In addition, balancing assertiveness, and likability, refers to the challenge women leaders' face in maintaining a delicate balance between being assertive and confident in their leadership style and being perceived as likeable and approachable by their peers, subordinates, and superiors. Women in leadership roles often face the stereotype that assertive women are seen as bossy, aggressive, or unlikable, while women who are too accommodating or passive may be seen as weak or ineffective (Costinhas, 2022; Manian & Sheth, 2021). To effectively balance assertiveness and likability, women leaders may need to develop self-awareness and communication skills that enable them to assert themselves confidently while maintaining their interpersonal relationships and reputation (Maseko, 2013).

Secondly, resistance to change and traditional gender roles in women's leadership refers to the obstacles and challenges women face in their pursuit of leadership positions. These barriers

are often rooted in longstanding societal norms and beliefs about gender roles and women's capabilities. Some common examples include gender bias and prejudice (Beltran et al., 2023), lack of representation and role models for women in leadership positions (Rakestraw et al., 2022), stereotyping and assumptions about women's leadership abilities (Coleman, 2020), and lack of sponsorship and mentorship for women in leadership development (Blanchard & Blanchard 2020).

Third, culture can pose significant challenges for women seeking to assume leadership positions, as cultural attitudes and norms can influence perceptions and behaviors within organizations and society. Some common examples of these challenges include resistance to flexible work arrangements and support for work-life balance (Watts, 2009), inadequate representation of women in industries and fields traditionally dominated by men (Oyiana, 2021), and limited access to education and development opportunities for women.

Lastly, organizational challenges for women's leadership refer to the barriers or difficulties that women face in attaining and succeeding in leadership positions within organizations. These challenges can arise from various sources, such as a lack of diversity and representation in senior positions, gender bias and discrimination, and cultural and societal norms that limit the advancement of women in leadership roles (Qadir, 2019). One prominent issue is "double standards" for performance and behavior in women's leadership, referring to the inconsistent and unequal expectations and evaluations applied to women in comparison to their male counterparts in leadership positions (Martínez et al., 2021). Women leaders may face higher standards for perfection and be expected to balance their professional and personal responsibilities in a way that is not required of male leaders. Addressing these double standards is crucial for promoting gender equality in leadership and creating a more inclusive and supportive work environment for women.

In conclusion, women's leadership refers to women taking on influential positions in organizations, communities, or government and exercising power and influence over others. The process includes internal context (psychological) and external context (resistance to gender roles, culture, and organization). Women leaders bring unique perspectives, skills, and experiences to their roles and are critical to promoting gender equality and diversity in leadership positions. By embracing their leadership potential, women can challenge traditional gender roles, break down barriers, and create more inclusive and equitable work environments. The feminine attributes may provide a source of alternative leadership more appropriate for a new morality (Rey, 2005).

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DIGITAL FOOD MARKETING TREND: GOOD OR BAD FOR CONSUMERS?

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EMERGENCE OF DIGITAL FOOD MARKETING

The rapid advancement of technology has had a significant impact on many business activities around the world. The advanced use of digitization in marketing activities has a significant impact in many business sectors, particularly in the food and beverage market. According to AsiaPac Net Media Ltd (2022), Malaysia has over 32.98 million people, with 91.7 percent of them classified as active social media users. YouTube has 23.6 million users, making it the most popular video platform in Malaysia, alongside WhatsApp, Facebook, Instagram, Telegram, Facebook Messenger, TikTok, Twitter, WeChat, Pinterest, LinkedIn, and others.

Furthermore, content marketing is becoming increasingly popular on social media platforms that are commonly used by influencers, bloggers, TikTokers, celebrities, and others to share their live experiences, engagements, and try viral food products across the country. Many followers would be triggered by the content, which would coincidentally encourage them to become “food hunters” in order to try it for themselves. The main concern here is whether the food is safe to eat and provides a balanced diet to meet human needs.

WHAT ARE THE CONSEQUENCES OF AN UNHEALTHY EATING HABIT?

Something to think about in terms of the current trend of accessing viral food, particularly among children and teenagers or the millennial generation. Due to unhealthy eating habits, frequent consumption of sweet, salty, creamy, oily, spicy, and other flavoured foods and beverages may have an impact on their body. A healthy diet is always changing to reflect our growing understanding of the roles that different foods, essential nutrients, and other food components play in health and disease. It has been proven that eating a balanced diet rich in fruits and vegetables, low fat dairy products, and less fat and cholesterol can lower blood pressure (Cena & Calder, 2020).

Unfortunately, most children are exposed to unhealthy food consumption because they spend more time online and have no restrictions on accessing social media. According to reports in New Zealand, 85 percent of food and beverage company posts on Facebook and YouTube videos were classified as unhealthy food. Furthermore, unhealthy food and drink were found in 13 percent of YouTube videos and 10 percent of Facebook posts aimed primarily at children and young people (Garton et al., 2022). In addition, Amson et al. (2023) found that girls viewed more products that were excessive in total fat per 10-minute use of social media than boys. This trend could not be ignored because consumer exposure to harmful marketing has a negative impact on their healthy lifestyle.

In Malaysia, with the increasing trend of sharing pictures, food experiences, and live sessions when exploring new foods, people are easily exposed to many advertisements and

information about food with a single click. This situation has an effect on the followers, members, subscribers, and viewers. Table 1 shows a sample of social media platforms used by influencers, bloggers, celebrities, and others to share information about food and beverages. The majority of the viral foods are classified as healthy or unhealthy. Before deciding to consume it, the consumer must be able to diagnose the message, interpret it, and evaluate the outcome.

Table 1:
A list of digital food marketing platforms in Malaysia.

Address/ Title	Total Number of Followers/Subscribers/Members	Social Media Platforms
CariDestinasi.com (Tempat Makan Best Malaysia)	4.4k followers	Facebook
Chefspencil	67.9k followers	Instagram
Food Hunter	76.2K subscribers	YouTube
FOOD SWAP: Korean Food & Malaysian Food	357k views	YouTube
JJCMTV3	211k followers	Instagram
KLFoodie	2.47M followers	Facebook
Kl.foodie	827k followers	Instagram
Malaysia Food hunter	1.1k members	Facebook
Official Food Viral Malaysia	18.3k followers	Instagram

Note: Author search from Google until January 30th, 2023

Uncontrollable and aggressiveness in digital food marketing by sellers and marketers, especially for unhealthy food promotion, exposes people to the health risks. According to SA Health (2022), poor and unhealthy eating habits would cause major health problems in humans, such as high blood pressure, high cholesterol, heart disease, stroke, diabetes, osteoporosis, some cancers, being overweight or obese, depression, tooth decay, and eating disorders. On the other hand, the issue of obesity due to unhealthy eating habits has become one of the major health problems in Malaysia. This is evidenced by one of the reports that showed 48 percent of Malaysians have problems with obesity, and the percentage is the highest compared to other Southeast Asian countries (Chong et al., 2019). Therefore, it is imperative for everyone to pay attention to the issue of unhealthy eating in our daily lives.

CONCLUSION

In conclusion, consumer knowledge about healthy food is important in evaluating the quality of food that has gone viral on social media before deciding to try it. As consumers, we need to be equipped with knowledge and positive attitudes about how to respond to digital food advertisements that are currently aggressively encumbered on many social media platforms. Unhealthy eating habits can have a variety of negative effects on our bodies, resulting in a variety of problems such as heart disease, obesity, cancer, and so on. Indirectly, this situation has the

potential to significantly alter consumer lifestyles due to irregular eating habits, such as consuming unhealthy dietary meals simply because they were drawn to the advertisement. That is why digital food marketing has the potential to influence consumer health and eating habits. It is fine to follow the trend of experiencing viral food, but the ability to critically evaluate whether something is good or bad is required to make healthy eating workable in one's life.

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THE IMPACTS OF NEGATIVE ONLINE REVIEWS ON BUSINESS REPUTATION

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INTRODUCTION

In today's customer-centric environment, keeping consumers is the centre of a business's marketing strategy. A company's reputation depends greatly on the interactions between customers and the company and how others see the interactions. One way of interaction is through reviews and ratings on review websites, which help businesses in acquiring customers, increase conversion rates, promote brands, and take extra steps to boost productivity and revenue (Ray et al., 2021). In the present Internet era, online reviews are one of the best ways to advertise a product and build a company's reputation in the contemporary industry. It allows customers to express their opinions about your business and direct customers to your brand or to your competitors. This happens whether the product in question is brand new or established, as well as whether the brand in question is well-known. The reviews and ratings on review websites help increase trust which has a positive relationship with the brand's reputation. Also, according to Huang (2022), the level of consumer trust and the brand's reputation are two crucial factors that can affect a company's long-term success.

On the other hand, negative remarks can harm a business. Monitoring customer online feedback is important to maintain a positive reputation and to make sure that a brand is appropriately represented. According to Halim et al. (2022), unfavourable content review increases negative customer attitudes, upsets subjective norms and behaviour control, and decreases purchase intention as approached by the theory of planned behaviour (TPB). In addition, negative online reviews have a significantly greater impact than favourable online reviews on customer attitudes towards service providers and purchase intents. Also, negative online reviews are said to impact crucial indicators, including customer loyalty and retention, business profitability, and brand reputation. Thus, this paper further discusses the impacts of negative online reviews on a business's reputation.

THE IMPACTS OF NEGATIVE ONLINE REVIEWS

People use the Internet for many things, including shopping and pre-purchase research. They also use the Internet to compare brands, costs, and items. Customers who conduct research on companies and products can find both positive and negative online reviews that soon will influence their purchase decisions. As negative evaluations may damage a business's reputation, reliability, and trustworthiness, negative online reviews can significantly impact a brand and swiftly alienate consumers (Wu et al., 2022). A dissatisfied customer may share their bad experience with a company with others on social media or a review website, resulting in others growing suspicious and a company's reputation may suffer. Hence, with every negative comment emerging on comment pages, a business runs the danger of losing customers as customers are less likely to make purchases from companies with poor online ratings. In short, negative online reviews on any

e-commerce website could have a significant negative impact on a company, including negatively impacting the brand value of a brand's service and business, hence affecting customer acceptance.

Online reviews, whether positive or negative, have the same potential as word-of-mouth, which is an important social and marketing tool (Azer & Ranaweera, 2022). Customers who take the time to leave a negative online review are obviously unhappy. Ignoring this review runs the risk of permanently alienating the customer and other potential customers. If their reputation suffers and customers begin to dissent, companies will face difficulty in making business. They need to spend more money on marketing to attract new customers as well as on hiring and training more customer support agents for better customer service. However, marketing expenditures to bring in new customers are a waste of money if the fundamental problem is not resolved first.

Online reviews of customer service affect all business categories. With poor customer service ratings, a company risks losing its best employees in addition to losing its customers. The best employees may be requested to compensate for the subpar work of others when a company has a problem with customer service. As a result, the best employees become exhausted and unsatisfied (Salama et al., 2022). When these employees notice that things are not going well, they may decide to leave the company. As a result, the company's sales and profitability may suffer as a result of the brand's poor reputation and complaints about its customer service. A bad reputation also makes it difficult for a company to sustain itself since customers will feel unfavourable about associating with them and using their services because they only see the brand as unreliable, lack of credibility, and untrustworthy. Without customers, both the company and its employees would not have a future.

Online reviews of goods and services provide marketers with an excellent and trustworthy way to assess market competitiveness and customer demand for a particular product or service. These reviews, alike word-of-mouth, provide detailed information about competing businesses, allowing companies to quickly identify and take advantage of their competitors' weaknesses. Not only that online reviews that are now used in every aspect of the service and industrial sectors often contain extremely useful for competitors, but the subjective customer online review is also significantly more instructive in comparison to the objective online review. In these circumstances, the reviews shared online offer information from a source that is viewed as more impartial and reliable (Ye et al., 2022).

CONCLUSION

Getting positive and negative reviews helps a company to improve. However, a damaged reputation is hard to repair. Many trustworthy businesses struggle to continuously satisfy every consumer in order to receive absolutely no negative feedback. However, the complete absence of negative online reviews would make people wonder about their services. As brand's reputations depend on customer satisfaction, companies should understand how to evaluate unfavourable consumer reviews and deliver sympathetic, well-phrased responses rather than making excuses. In order to pursue sustainable performance and development, companies should also continually improve their knowledge and proficiency in handling online reviews by communicating with customers and genuinely addressing their issues. If they are receiving more negative reviews, they should take them as an opportunity better serve customers. Also, new remarks from the company itself can be given in response to unfavourable feedback. In the perspective of the audience, this demonstrates that the brand is trustworthy and responsible. Because of this conversion, the company will gain advantages in terms of brand exposure and perception. Use them as opportunities to demonstrate the excellent customer services and enhance the reputation of the business. This demonstrates how unfavourable reviews can nonetheless have a positive effect on products and businesses. In conclusions, positive reviews may outweigh the negative ones; but negative reviews may increase as efforts to deliver the greatest product or service.

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SOCIAL MEDIA USAGE: INFLUENCE ON STUDENT LIFE

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INTRODUCTION

In today's era of digital age, it has led to an increase of social media usage among everyone in the world, especially the younger generation. According to Boateng and Amankwaa (2016), social media can be said as an application that allows users to converse and interact with others who share similar personal or career interests, activities, backgrounds or real-life connections. Social media such as Facebook, Twitter, MySpace, Telegram, LinkedIn, Instagram, WhatsApp, YouTube, and Tik Tok allows people to easily connect with each other, thereby making the world a global village.

Nowadays, students are exposed to social media platforms on a daily basis; they use laptops computers, iPads, mobile phones and tablets to actively engage in social media platforms for chatting, blogging, content sharing, and online learning purposes. The exposure of social media has impacted students both in their academic and social life (Tayo et al. 2019). The following section will discuss the negative influence of using social media to student life.

INTERNET ADDICTION

In a broad sense, Internet addiction can be said to be a non-chemical addiction to the use of the Internet (Griffiths, 2001). Internet addiction is one of the common problems that affect students when they are very involved in social media activities. Based on the research done by Tayo et al. (2019), this addictive behaviour causes students to use social media even in the classroom, which creates a disturbance for other students as well as concentration issues that may affect their grades as they are unable to carefully follow their lectures in class.

According to Abbas et al. (2019) when social media is used negatively, it can affect academic progress and studies have shown a strong positive relationship between social media use and academic performance. Students who are addicted to social networking sites will spend their time more on chatting, watching movies, shopping, and playing games than on educational activities, and this will likely contribute to their poor academic performance.

ANTI-SOCIAL BEHAVIOUR

Most students nowadays consider themselves as lonely. They believe that social media is able to relieve this emotion through social inclusion, and because of the need for personal development, social media may provide them with human capital that they cannot achieve in real life (Kim, 2014). Research done by Owusu et al. (2015) found that 59% of the students reported that the longer time spent on social media has a negative impact on their relationship with family and friends. Relying solely on social media without physical proximity to build and maintain relationships can contribute to loneliness, alienation, and depression.

Furthermore, online interaction will create a psychological distance between individuals by decreasing face-to-face interactions between family members and friends and thus, will cause

addiction and hamper one's ability to enjoy his/her free time with them. This can have a significant effect on social well-being and satisfaction among their families and friends (Abbas et al. 2019).

WRITING AND SPELLING SKILLS DEFICIENCY

Slang words or word abbreviations is a common way that has been used when communicating through social media platforms. This habit greatly affects students' communication skills with respect to formal writing and spelling skills (Tayo et al. 2019). For instance, among the popular terms that have been used by students in social media are "2" in place of "to", "D" in place of "the", and "4" in place of "for". This proves that word abbreviations while chatting has a direct link with the class assessment of students as it alters the conventional way of spelling words as required professionally (Wilson, 2018).

CONCLUSION

Overall, social media usage can have negative impact on students' lives if it exceeds certain usage limits. Basically, the use of social media in education can help students get the latest and most useful information, connect with people around the world, and also make the educational process more convenient and interesting. However, when it is used for non-educational purposes, it will distract students from their learning and academic activities and directly influence their daily lives. Students need to properly manage the using of social media because it can help to avoid the negative consequences of excessive media use in their life.

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EMBEDDED EMOTIONAL INTELLIGENCE IN CUSTOMER SERVICE'S COURSE SYLLABUS

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INTRODUCTION

Government efforts to align education with the demands of national development have always been a defining feature of educational progress and reform in Malaysia. Curricula development that provides education for human resource development to fulfil the nation's social, economic, and political development continues to be the essence of educational development and reform. Universiti Teknologi MARA's (UiTM) course syllabus aims to uphold the university's vision, mission, and objectives, as well as the Malaysia Education Blueprint (2015-2025 (Higher Education)) and other national policies (Curriculum Review, n.d). Beginning in October 2022, the Diploma in Business Studies at UiTM has included a customer service course in its curriculum. This course introduces the foundations of customer service skills in today's business environment. Students will be exposed to the customer service environment, establishing and maintaining long-term customer relationships, handling challenging customers, and the use of various technological advancements in today's competitive customer service industry (Akari Software, n.d). Students are expected to apply the concept of customer service in business and demonstrate interpersonal and personal skills in customer service (Akari Software, n.d). The curriculum should thus be flexible, dynamic, competitive, and relevant to current and future needs. An excellent curriculum should be embedded continuously with variables that add value to the course. Embedded emotional intelligence can be explored further as the variable to improve this course in order to increase students' competency.

CUSTOMER SERVICE AND EMOTIONAL INTELLIGENCE

Emotional intelligence (EI) is a mental capacity for sensing, comprehending, using, and managing one's own and other people's emotions (Yang & Duan, 2023). Remarkably highlighted by D.P Goleman in 1995, EI encompasses a person's (1) self-awareness, (2) self-management, (3) social awareness, and (4) relationship management (Khan et al., 2015). Prior studies have shown that in the academic set-up, fostering a learner's EI creates the conditions for fostering interpersonal relationships, thriving, and psychological adjustment (Yang & Duan, 2023). This statement correlates with EI to fulfil the course outcome in the customer service syllabus. It was found that in customer service, a strong, positive correlation exists between professional satisfaction and conscientiousness, customer service orientation, emotional stability, extraversion, and EI (Lounsbury et al., 2012). Thus, successful customer service practitioners need more than common technical knowledge. It is commonly known that customer service providers deal with challenging clients, but if they are managed appropriately, they can become opportunities. Handling tasks and processing conflicts usually result in people being more likely to have negative emotions towards others. However, negative emotions are lower when employees are more emotionally intelligent (Ullah, 2022). Therefore, EI is a requirement to prepare students with the right attitude to face customer service challenges.

WHY EMOTIONAL INTELLIGENCE SHOULD BE EMBEDDED IN SYLLABUS?

The idea that educational institutions should address personal, social, and environmental responsibilities towards human development is supported by vast research (Halimi et al., 2020). Further research should focus on ways to include EI in the academic curriculum and qualification

frameworks, overcome any potential obstacles to promoting the development of emotional intelligence in higher education, and offer appropriate solutions (Halimi et al., 2020).

EI is essential for business students taking customer service courses. It serves as a paddler for managing relationships with consumers when conducting business and can transform challenges into chances for understanding customer needs more, which leads to fulfilling customer satisfaction. Research has proven that service providers with high EI lead to greater customer satisfaction (Kernbach & Schutte, 2005). Successful customer retention can result in the growth of organisational performance.

It is generally acknowledged that successful education involves many aspects and goes beyond the simple teaching and practice of facts. Embedded EI would increase students' readiness to face challenges in customer service and the future employment market. It is crucial to teach pupils to be emotionally intelligent and to make them aware of its importance. It was found that students with a high EI level can control their own emotions and are more capable of acting on the considerations of others' emotions. They can also score excellent grades and have more success in managing conflict (ALmegewly et al., 2022). EI augments positive work attitudes, altruistic behaviour, and work outcomes (Carmeli, 2003).

EI is seen as the pillar to be infused in the customer service syllabus. It is part of the process of modifying the course content to mould students to comprehend and prepare them to take on the challenges in customer service. The knowledge of EI will ultimately contribute to the young people's intellectual growth in the country, resulting in a better workforce that can initiate positive social action for the workplace in the future (Anwar et al., 2020).

CONCLUSION

The result for educators to "bake in" certain intra- and interpersonal EI in their evaluation criteria, curriculum activities, and module content. Employers and educators can utilise the findings as a practical guide when training young and inexperienced undergraduates (Carter & Yeo, 2014). The education institutions that serve as the backyard kitchens for aspiring executives should work to play their part in the process of constant evolution, as the idea of EI dominates managerial discourse and is implemented in the business world (Maamari & Majdalani, 2019). EI should be systematically planned and improved for inclusion in customer service courses because it is essential. The course design, which uses a variety of teaching methods, should be moulded to embed emotional intelligence, as it is proven that Emotional Intelligence (EI) adds value to students' competencies. As indicated, not much has been done to embed EI in the course syllabus content (Carter & Yeo, 2014).

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CASHLESS PAYMENTS INFLUENCE IMPULSE BUYING BEHAVIOUR

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INTRODUCTION

Consumers today are more likely to purchase a product on a whim, regardless of whether they are shopping online or in-store. Consumers become increasingly prone to making rash decisions as time passes. Numerous individuals engage in more casual or compulsive shopping, particularly via online channels. As technologies have advanced, debit and credit cards, e-wallets with quick response (QR) code options, contactless cards such as SamsungPay, ApplePay, MAE, and the Buy-Now-Pay-Later (BNPL) feature, as well as many others have become more prevalent, thereby accelerating the process of making a purchase. With mobile wallets gaining the most traction among first-time users (33%) followed by online cards (30%) and QR code payments (26%), cashless payments are on the rise (Visa, 2022). As a result of this significant shift in consumer behaviour and the widespread adoption of digital payment methods, Malaysia is gradually becoming a cashless society.

IMPULSE BUYING BEHAVIOUR

The term "impulse buying" describes a type of shopping behaviour characterised by a strong desire to make an unplanned purchase despite negative emotional and rational considerations (Zhao et al., 2022). Customers have access to a variety of payment options, thus allowing them to purchase their desired items quickly and easily. Moreover, compared to those who pay with cash, consumers who use credit cards or other electronic payment systems tend to underestimate their expenditures (Xu et al., 2022). Consequently, consumers are likely to make impulsive purchases as they can pay with a single click or wave. They will not give their purchases much thought, leading them to act impulsively. In fact, a Bankrate study found that 64% of the shoppers who purchased something from an advertisement said that they regretted at least one of these purchases (Foster, 2022).

Retailers and other industries such as the food and beverages industry are under pressure to adapt their customer service strategies because of changing consumer preferences. According to the Visa Consumer Payment Attitudes study, most Malaysians (55%) can go cashless for more than a week, and 74% of consumers in Malaysia have successfully gone cashless, with most digital payments being made using the card online (70%), contactless card (56%), and mobile contactless payment (32%). The study also reported that 93% of Southeast Asian consumers use a variety of cashless payment methods such as cards, contactless cards, mobile contactless, mobile wallets, and QR code payments (Visa, 2022). This is led by consumers from Singapore (97%), Malaysia (96%), Indonesia (95%), and Vietnam (95%). Other than that, the study reported that most consumers did not only view cashless payment as a safe option, but they also supported their governments' plans to transform their countries into cashless societies.

Using radio frequency identification (RFID) and near-field communication (NFC) technologies, these contactless payment methods enable customers to pay with debit and/or credit cards or smartphones. Payments made with a contactless card, for example, do not require a personal identification number (PIN) or signature, thereby expediting the transaction. Given that this reduces the time spent contemplating a purchase, it may encourage impulsive purchases.

Moreover, the BNPL option encourages consumers to purchase products without waiting for a financial emergency. Over one-third of shoppers (35%) say they will continue to make impulsive purchases during inflation because the price is "too good to pass up" (Foster, 2022). As a means of ensuring that they can continue living as they have been, they will seek it out. Since they can now purchase an item for which they have not had time to save, they are more likely to make a large purchase quickly.

Cashless payments are becoming increasingly common among younger consumers including the Millennials and Generation Z, as they are the primary drivers of this trend. Using an e-wallet to make a purchase is enjoyable for these generations of consumers, and this has a positive impact on their propensity to make impulsive purchases (Lee et al., 2022). The preference of young customers for cashless payment methods influences their shopping frequency. They are prone more to making impulsive purchases compared to other generations. This may result in these young consumers incurring excessive debts. Therefore, it is crucial for both marketers and consumers to gain an understanding of what motivates young buyers to make impulsive purchases and to develop effective tools to combat this behaviour.

As a part of the government's initiative to "transform Malaysia into a digitally driven, high-income nation and a regional leader in the digital economy," Universiti Teknologi MARA (UiTM) has adopted cashless payment and is poised to become Malaysia's largest cashless campus. The "UiTM Go Cashless – Make Life Easier" slogan has been applied to UiTM campuses as a part of the initiative to migrate from cash to cashless payments. UiTM and Merchantrade have recently signed a Memorandum of Understanding (MoU) to provide a digital wallet service to international and outbound students enrolled in UiTM, the University's employees as well as a million active alumni members (Ignatius, 2023). Students and staff of UiTM, who are also among the Millennials and Generation Z, will be able to conduct financial transactions digitally, exchange digital currency, manage their card settings, and routinely track their expenses.

CONCLUSION

The proliferation of cashless payment methods among Malaysian consumers contributes to economic growth. Consumers can now make purchases online and offline using a variety of payment options provided by retailers. Since the convenience of cashless payment methods offered by merchants encourages consumers to make impulsive purchases, consumers must manage and plan their financial flow. Individuals who make impulsive purchases could jeopardise their financial planning as they may incur debt and be unable to manage their financial situation. In response to public financial planning crises, marketers should remain vigilant and continue monitoring the consumer base to distinguish between true demands and impulsive purchases.

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IMPROVING THE AGRICULTURAL SECTOR USING LEAN 4.0

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INTRODUCTION

The Malaysian agricultural sector has been given a weighty emphasis mainly due to its prominent role in maintaining the local food supplies, subsequently guaranteeing the nation's sovereignty. Furthermore, food crops such as rice, vegetables, and fruits are fundamental necessities in daily life, along with fishing and livestock sources as well as industrial crops for export. Samah and Othman (2015) highlighted that the local agricultural sector has undergone significant transformation in recent years. Notably, the sector has shifted from being dominated by small-scale farmers to being dominated by large-scale agribusinesses; a trend that is expected to continue in the future. This transformation is driven by various factors, including the expansion of the palm oil industry, the development of modern technology, and the implementation of government policies to further promote the sector.

CHALLENGES IN THE AGRICULTURAL SECTOR

Nevertheless, Malaysia's agricultural sector still faces several challenges, as documented in various academic studies. According to Samah and Othman (2015), one of the key issues is declining productivity in the sector. This attributes to a range of factors, including the aging farmer population, lack of access to credit and modern technology, and limited research and development efforts. Another prominent issue in the Malaysian agricultural sector is the low adoption of sustainable agricultural practices, as highlighted by Said and Noor (2018). It is argued that the lack of awareness and incentives for farmers to adopt sustainable practices is a significant barrier to the implementation of such practices in the sector. Furthermore, Omar et al. (2018) reported that the local agricultural sector faces the challenge of land and soil degradation. Indeed, the intensification of agriculture and the increased use of agrochemicals contribute to the degradation of land and soil, which in turn affects the sector's long-term sustainability.

LEAN 4.0 AND THE AGRICULTURAL SECTOR

Therefore, Lean 4.0 is proposed as a solution that can improve the supply chain management in the agricultural sector. Lean 4.0 is a concept that aims to improve productivity and efficiency by integrating advanced technologies such as artificial intelligence (AI), the Internet of Things (IoT), and big data into the manufacturing and services industries. The concept has the potential to transform the agricultural sector by addressing various challenges and improving the overall performance.

Conferring to Zhang et al. (2021), the integration of IoT and big data into supply chain management can help to improve the efficiency of supply chain and reduce waste. For example, data from IoT sensors can be used to monitor the conditions of crops and livestock, allowing for real-time adjustments to be made to improve its health and productivity. Another area where Lean 4.0 can make a significant impact is precision agriculture. It involves the use of advanced technologies such as GPS, remote sensing, and data analysis to optimize crop yields and reduce waste. Li et al. (2019) discovered that the implementation of precision agriculture techniques in the agricultural sector can lead to significant reductions in fertilizer and pesticide usage as well as

improvements in crop yields. In addition, Lean 4.0 has the potential to improve the sustainability of the agricultural sector. Ojo et al. (2021) revealed that the use of advanced technologies in agriculture can help to reduce greenhouse gas emissions, conserve resources, and reduce waste. For example, the use of sensors and predictive analytics can help farmers to optimize water usage and reduce the risk of crop failure.

In conclusion, the agricultural sector in Malaysia faces a range of challenges, including declining productivity, low adoption of sustainable practices, and land and soil degradation. Addressing these challenges is crucial for the sector's long-term viability and sustainability. Thus, Lean 4.0 has the potential to transform the local agricultural sector by improving supply chain management, precision agriculture, and sustainability. Implementing these technologies and principles can lead to increased efficiency, productivity, and sustainability in the sector.

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UNDERSTANDING AND ADDRESSING DISABILITY IN MALAYSIA

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Everyone should have the right and opportunity to become involved in society's activities, but this does not always happen for those with disabilities. Thus, it is important to continuously share information and create awareness about disability. Some people are born with disabilities, while others experience them due to illness or accidents. Individuals with disabilities face several barriers to equal participation in Malaysian society, examples of which include physical, communication and attitude barriers, as well as lack of access to education, employment and healthcare.

The Persons with Disabilities Act 2008 (PWD Act 2008) states that "...persons with disabilities (PwDs) include those who have long-term physical, mental, intellectual, or sensory impairments, which, in interaction with various barriers, may hinder their full and effective participation in society."

In Malaysia, disability is a complex issue that affects a large proportion of the population. Although the government strives to protect the rights and wellbeing of people with disabilities, many still encounter major barriers that make it difficult for them to participate equally in society. Figure 1 shows the seven disability categories listed by Jabatan Kebajikan Masyarakat (JKM).



Figure 1 Seven disability categories

Table 1
Registered Person with Disability (PWD) by the end of 31 December 2022

Categories	Total
Visual impairment	54,955
Hearing impairment	42,494
Speech impairment	3,367
Physical	218,116
Learning	233,760
Mental	52,209
Multiple	28,752

According to Jabatan Kebajikan Masyarakat (2023), Malaysia has 633,653 registered PwDs in 2022. As refer to Table 1, majority of these, 233,760, were classified as having a learning disability as of December 31, 2022. Learning disabilities (LDs), which are diagnosed from both educational and medical perspectives, are classified into six common types: (1) global developmental delay (GDD); (2) Down's syndrome; (3) attention deficit hyperactivity disorder (ADHD); (4) autism spectrum disorder; (5) intellectual disability; and (6) specific learning disabilities (such as dyslexia, dyscalculia or dysgraphia).

EMPLOYMENT OPPORTUNITIES FOR PEOPLE WITH DISABILITIES.

Many Malaysians with disabilities continue to face difficulties accessing basic services and participating in the labour force. Many buildings and public transportation options, for example, remain inaccessible, and employment opportunities for people with disabilities are limited. This was demonstrated by the work of Narayanan (2018), who found various forms of discrimination against disabled people at workplaces in Malaysia. These included inaccessible physical environments, the lack of relevant assistive technology and negative attitudes towards disabilities.

The Malaysian government has introduced a series of programmes aimed at relieving the economic difficulties of PwDs. These structured training programmes deliver knowledge, skills and positive attitudes to PwDs so that they can be gainfully employed. In addition, the Wage Subsidy Program, a government incentive, successfully secured jobs for 494 persons with disabilities (Department of Statistics, 2021). Under the Malaysia Short-term Employment (MySTEP) Programme, the government stipulated that a quota of one per cent of job placement opportunities should be reserved for young people with disabilities (Lee, 2022).

Omar et al. (2021) described how employers were more likely to hire PwDs for their organisations based on their readiness and commitment. In addition, the types of disabilities, industries and ethnicities of PwDs were major contributions to hiring decisions involving PwDs. Bam and Ronnie (2020) added that organisations must ensure early experiences of inclusion in the workplace. These inclusionary practices should be evident during the employee induction phase so that employees with disabilities can become familiar with the workplace environment and those without disabilities can also become familiar with having PwDs as colleagues. As both types of employees would be working together, they must be familiar with each other; for example, they must be aware of how each other works, as well as their strengths and weaknesses, to thrive in their job performance.

An organisation's inclusivity practices are also critical in supporting and enhancing the PwD inclusion in the workplace because these ensure PwDs are recognised as employees. Thus, PwDs would be comfortable working in this type of accepting environment. Employers should actively participate in disability-awareness training to reduce the stereotyping of and discrimination against disabled people. In addition, the enhancement of employment-supported programmes is required (Abd Manaf et al., 2019) and job coaches at the workplace must be empowered, especially to provide more in-house training to both disabled and non-disabled people (Awang Rajib & Salleh, 2021).

CONCLUSION

Disability is a human rights issue, but many people with disabilities are subject to multiple violations of their rights—including abuse, prejudice, disrespect and discrimination at the workplace—because of these disabilities. Employers and employees must cooperate, be supportive and respect each other's contributions, which would indirectly create harmonious working environments worldwide. Overall, despite the progress in promoting the rights and wellbeing of people with disabilities in Malaysia, far more work is required to ensure they can fully participate in society and enjoy equal employment opportunities. One useful initiative is to continuously raise the awareness of employers and employees about the various types of disabilities and the importance of registering PwDs. This would enable PwDs to access, for example, inclusive education, healthcare benefits, financial assistance and job placement services. Through encouragement, empowerment through skilled development programmes and integrating suitable technology into job environments, PwDs will be allowed to join the workforce and perform, at any level, jobs that suit their impairment.

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CORRUPTION PERCEPTION INDEX: INVESTOR AND MALAYSIA

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INTRODUCTION

In this subtle and complex environment, fighting corruption, promoting transparency, and strengthening the country are critical to avoid further conflict and maintain peace in a new paradigm of globalization. As international businesspeople, they will face more complex tasks as compared to doing domestically. They should obey the laws not only of their home country but also the laws of the host countries in which it operates. Both home country and host country laws can effectively affect how international firms conduct business. One of the important parts of any business decision is to assess the political environment in which a firm operates. Many firms will be assessing the political climate in their home country conveniently. But assessing the political climates in other countries is more challenging and problematic. Ricky and Michael (2020) mentioned that political risk is any changes in the political environment that may adversely affect the value of a firm's business activities. Thus, any activity which has the potential to harm a business's performance will be considered a risk to the business's growth.

Corruption is one of the political environment actors which has a significant effect on business performance. To measure whether the country is corrupt, it can derive and read from the Transparency International Corruption Perception Index (CPI), which is used as a proxy for assessing the level of government corruption for each economy (World Economics, 2021). The index is based on a scale of 0 to 100, where 0 is absolute corruption, and 100 is no perception of government corruption. In other words, CPI is also an important indicator of a country's economic stability and growth potential, and whether it can attract more investors.

MALAYSIA CORRUPTION PERCEPTION INDEX

Normally, any firm contemplating entering a new market needs to acquire basic knowledge and information about the country. Due to that, Malaysia needs to be aware of and control its political and economic structure in welcoming foreign investors to invest their business in our country. Transparency International Malaysia mentioned that Malaysia had slipped one point in the global Corruption Perception Index (CPI) score from 48 points in 2021 which ranks the country 62, to 47 points out of 180 countries. It is not a good sign for economic development as Malaysia is moving in the wrong direction. This means Malaysia digressed from its path of being the country with the highest integrity, and made no progress in reforming the Malaysia Anti-Corruption Commission recommendations in 2015. Furthermore, Malaysia has dropped six points in the last three years, which is statistically significant. Supported by Martin (2023) Malaysia is heading on the wrong path in fighting corruption, supporting human rights, and democracy in the public sector. Figure 1 below shows Malaysia as one of the underlying countries that largely declined over the period of 2018 to 2022 (Transparency International, 2022).

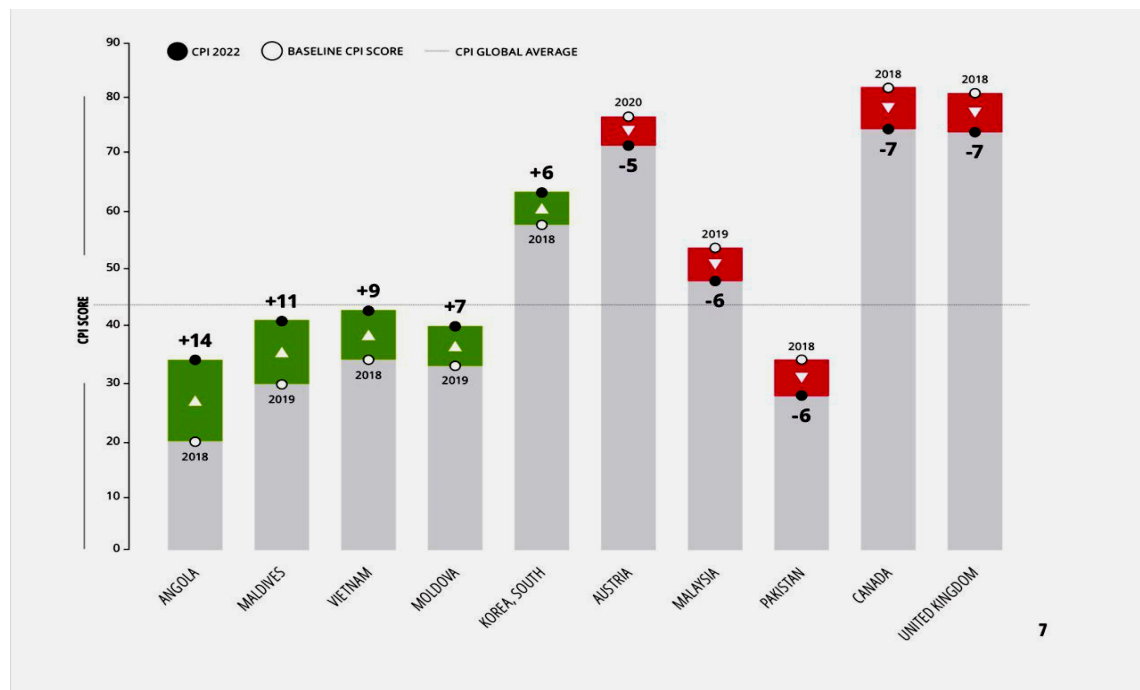


Figure 1: “Global Corruption Perception Index (CPI) across countries over the period 2018 to 2022”

In comparison to our small but powerful neighbor, Singapore was ranked 5th, with 85 points, making it the only Asian country listed in the top 10 of the CPI ranking. However, Global Finance magazine (Simon, 2023) stated by Thomazios that neighboring rival Singapore had notched new cost-of-living highs. Therefore, Malaysia is highly likely to build a new regional center due to the early signs of increased foreign direct investment. We expect things to improve indirectly as we see greater political stability over 2023.

On another spectrum, Malaysia is unable to progress at a fast pace because of the weak government, corruption, and abuse of power (Adha, 2023). Thus, these problems need to be addressed to undertake proactive action to ensure Malaysia can recover from its injuries. If not, the political risks may damage the relationship between foreign investors and the government. This is because most multinational corporations (MNCs) will monitor the countries where they operate their business. In line with the statement of the 10th Malaysian Prime Minister, which has focused on practicing good governance, transparency, integrity, and accountability in his government; this will lead to a good signal to be a better Malaysia (Rizalman, 2023). Currently, Pacific leaders have renewed focus on anti-corruption efforts, but in Asia, they have focused on economic recovery at the expense of other priorities (Transparency International, 2022). By focusing on economic recovery from the effect of Covid-19, Malaysia has promised to change. This situation was proven by the progress made in early 2023 by Prime Minister Anwar bin Ibrahim's incoming administration in critical economic and political reform areas that will send a clear signal to investors looking away from China (Simon, 2023).

The winds of change can blow some fresh opportunities for Malaysia to soar high in Asia. The result of the fast decision to swipe in a better direction will help Malaysia gain more trust from foreign investors.

RECOMMENDATIONS AND CONCLUSION

Improving Malaysia's Corruption Perception Index (CPI) will indirectly attract more foreign investment. Thus, the government should take action such as improve public sector governance by introducing measures like performance management systems, independent oversight and whistleblower protection. In addition, the government also should increase transparency and accountability in the public sector, which includes making public sector information more accessible to the public and ensuring that public officials are held accountable for their actions.

Moreover, enhancing public sector integrity (codes of conduct and anti-corruption training) also will lead to the improvement of Malaysian CPI.

Last but not least, the greater and longer-lived a firm's investment in this challenging environment, the broader its risk assessment should be. International businesses operating in foreign environments are subject to political risk. Hence, to protect themselves (investors) from changes in the political environment, they should continually monitor the political situations in the countries they invest in. Therefore, Malaysia should be careful in managing political risk.

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DARK TOURISM IN MALAYSIA: A GROWING SECTOR?

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Tourism is a vital engine for socioeconomic development, contributing significantly to the host country's value-added and employment. The expansion of the tourism industry will have a favorable impact on closely associated service industries, such as entertainment, food and beverage accommodation, transportation, shopping, and small and medium-sized companies (SMEs). The labor-intensive nature of the tourism industry will produce job opportunities and cash for the local communities. The expansion of the tourism industry in Malaysia would not only provide numerous economic advantages – through its direct, indirect, and induced effects – in the form of money, production, and job possibilities, but it would also enhance the country's long-standing cultural variety (Mohd Rosli, 2014).

The innovation of tourism products and services is crucial for increasing the amount of spending by both domestic and international visitors, the duration of stay in the host country, as well as the number of tourists in Malaysia. Therefore, under the Shared Prosperity Vision (SPV) 2030, the tourism sector is listed under the Key Economic Growth Area (KEGA) under the themes of ASEAN Hub, Coastal and Maritime Economies, and Malaysia Truly Asia, respectively (Ministry of Economic Affairs, 2019). Almost all states in Malaysia are tasked with pushing the tourism development agenda further in the next decade, namely: Perlis (Ecotourism); Penang (Health and heritage tourism); Perak (Ecotourism and heritage tourism); Kuala Lumpur (ASIA gateway); Malacca (Ecotourism and heritage tourism); Negeri Sembilan (Ecotourism and heritage tourism); Kedah (Ecotourism and heritage tourism); Johor (Ecotourism and heritage tourism); Pahang (Ecotourism); Sarawak (Ecotourism); Sabah (Ecotourism); Kelantan (Heritage tourism, ecotourism, and agrotourism); and Terengganu (Island and coastal tourism). Furthermore, new specialty products have been created and marketed. Culture-based tourism, community-based tourism, ecotourism, agrotourism, natural attractions (wildlife sanctuaries, national parks, highlands, and islands), heritage tourism, and dark tourism are examples of emerging niche products that continue to draw large tourism demand (Mohd Zahari et al., 2016; Mohd Rosli, 2014; Hanafiah & Hemdi, 2014).

Dark tourism, also known as thanatourism, is traveling to locations linked with death, sorrow, and suffering, such as war monuments, disaster zones, and concentration camps (Rojek, 2003). In recent years, there has been a rising interest in dark tourism as a sort of cultural and historical tourism, and a number of nations are establishing these types of places as destination brands (Stone, 2006). Malaysia is not an exception, and the country's development of dark tourism as a destination brand has the potential to contribute to the preservation of significant cultural and historical landmarks and provide tourists with a meaningful and informative experience. The Malaysian government has promoted Malaysia's dark tourism as one of the country's possible sources of revenue (Dorcheh & Mohamed, 2013). The preservation of these places in Malaysia could attract international as well as domestic tourists to come to Malaysia (Economic Planning Unit, 2006; Bhuiyan et al., 2013).

Some of the potential dark tourism products in Malaysia are Jerejak Island in Penang, the Penang War Museum, Pulau Bidong in Terengganu, The Second World War Sandakan – Ranau Death March, Mahsuri in Langkawi, Taiping Prison, Pudu Jail at the city center of Kuala Lumpur, and the magnificent Kellie's Castle in Perak (Mohd Zahari et al., 2016; Masanti, 2016; Tan & Lim, 2018). These dark tourism attractions can draw a substantial number of people, both international and domestic, and therefore can increase tourism revenue. In addition, the reasons that contribute to the acceptability of dark tourism in Malaysia, such as its historical and cultural value, educational

possibilities, and economic impact on local communities by creating employment and increasing tourism earnings.

Several studies have indicated an upward trend in the number of tourists interested in dark tourism destinations in the country. For instance, Ahmat et al. (2021) reported that Mahsuri in Langkawi, a famous location for dark tourism in Malaysia, has experienced an increase in both domestic and international tourists. Jamin et al. (2020) stated that international and domestic tourists are constantly looking for new trends and fascinating ways to travel, and dark tourism is one of several instances of tourist goods that can achieve these goals. Additionally, a survey conducted by Tourism Malaysia in 2019 found that heritage and cultural tourism, which may include dark tourism sites, were the top 3 most popular activities of tourism among international tourists visiting Malaysia after shopping and sightseeing in the cities (MOTAC, 2019).

In conclusion, dark tourism in Malaysia could be one of the key sub-tourism industries, with the potential to attract large numbers of tourists. However, its influence on Malaysia's tourism sector remains undetermined and raises ethical considerations regarding the economic exploitation of tragedy and suffering (Mohd Zahari et al., 2016). Nevertheless, the context of the site could provide a lesson for the tourists to remember and reflect upon. To completely comprehend the impact of dark tourism in Malaysia, further study is required, which may offer policymakers and tourism stakeholders with significant information.

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POST-COVID-19 PANDEMIC: WHAT IS NEXT FOR THE TOURISM SECTOR IN MALAYSIA?

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Tourism is one of the fastest-growing economic sectors in the world, with tourism growth consistently exceeding the global Gross Domestic Product (GDP) growth (WTTC, 2020). Before the COVID-19 pandemic, tourism contributed 10% of global employment and 10.3% of the world's GDP in 2019. Additionally, export earnings from international tourism reached USD1.7 trillion in the same year, which was equivalent to 7% of the total global export and 28% of the global services export (UNWTO, 2020).

In Malaysia, tourism contributed about RM240 billion or 15.9% of the GDP and employed 3.6 million workers, which was equivalent to 24% of the total workforce in 2019. The highest employment within the tourism sector was recorded by the food & beverage serving (34.7%) and retail trade (32.5%) industries (DOSM, 2020).

The COVID-19 pandemic has reversed the gains made from tourism activities. Malaysia's tourism contribution to the GDP declined from 15.9% in 2019 to 14.1% in 2020. The share of tourism employment also reduced from 23.6% to 23.1%, with 104,300 tourism workers losing their jobs during the same period. Inbound tourism expenditures declined by 85% to RM13.2 billion, the lowest recorded since 2000. Domestic tourism expenditures also declined, but at a lower rate, by 63%, to RM21.7 billion in 2020 (DOSM, 2022).

In 2021, tourism had yet to recover to the pre-pandemic level of 2019. Globally, tourism contribution to the GDP remained lower than the 2019 level at 6.1% (USD 5.8 trillion) in 2021 compared to 10.3% (USD 9.6 trillion) in 2019. Similarly, employment remained 44 million short of the 333 million jobs at the pre-pandemic level (WTTC, 2022).

Similar situation is reported in Malaysia; the local tourism has not bounced back to its pre-pandemic level. Instead, it has worsened due to a series of Movement Control Orders (MCOs) imposed in 2021. As a result, the tourism contribution to the GDP had decreased even further compared to 2020 (15.9%) to 12.8% in 2021. Although the share of tourism employment increased slightly above the 2020 level at 23.4%, it remains lower than the pre-pandemic level and short of 41,600 jobs. Inbound tourism expenditures were hit worse than domestic tourism expenditures. Consequently, for the first time since 2000, the share of domestic tourism expenditures was higher than inbound tourism expenditures in 2020 and 2021. Also, international and domestic tourism expenditures were 99.6% and 88% lower than in 2019 (DOSM, 2022).

The future remains uncertain for the tourism sector worldwide, including in Malaysia. In September 2022, the majority (61%) of experts expected international tourism to recover in 2024 instead of 2023 due to new challenges of geopolitical tension between Russia and Ukraine, rising inflation, and a spike in oil prices, which has eroded consumer purchasing power and savings (UNWTO, 2022).

Globally, policymakers have turned to domestic tourism activities to push tourism demand in the host country as the tourism industry is still in recovery (UNWTO, 2022). Similarly, while Malaysia continues to promote inbound tourism, building a resilient and sustainable domestic tourism demand is equally crucial. The focus should be on promoting domestic tourism activities to create a strong and reliable alternative to inbound tourism in generating receipts for the country. It will assist tourism recovery and ensure that the sector can survive future global health and economic shocks.

Two recommendations are proposed to promote inbound tourism while strengthening domestic tourism demand. First, active promotion of inbound tourism activities by leveraging Malaysia's status as a top Muslim-friendly destination, brand Malaysia as the destination for Meetings, Incentives, Conferences, and Exhibitions (MICE) activities, and building stronger relationships with media in Asia countries. In 2020, countries such as Singapore, Indonesia, China, India, and Thailand contributed 3 million arrivals and RM7.8 billion in expenditures to Malaysia (DOSM, 2022). Second, the Tourism Malaysia agency can provide more targeted holiday coupons or vouchers with closer collaboration with local tourism operators, which is set to benefit domestic tourism activities. Instead of providing vouchers mainly through airline providers, the vouchers can be provided directly to hotels, homestays and resort operators, local food operators, and other local tourism-related activities surrounding the accommodation areas. Aside from integrating tourism operators with various tourism activities, these vouchers will cater to the domestic travellers' preferred holiday activities such as sightseeing, island and beaches, and recreation. They also prefer to purchase combo products of accommodation, food & beverages, and local activities as most of them stay at city or beach hotels and resorts (Tourism Malaysia, 2020). The proposed vouchers will generate organic spillover effects on the local economy surrounding the accommodation areas, particularly for the tourism sector's Micro, Small, and Medium Enterprises (MSMEs). Additionally, it will serve the national development agenda of increasing MSMEs' contribution to 45% of the GDP by 2025 as opposed to 37% in 2021 (EPU, 2021).

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FOOD SECURITY: DOES IT MATTER?

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INTRODUCTION

According to the United Nations' Committee on World Food Security, food security refers to the state in which all people, at all times, have physical, social, and economic access to sufficient, safe, and nutritious food that meets their dietary needs and preferences for an active and healthy life. Strengthening the food system is vital in ensuring the provision of nutritious food and preserving environmental sustainability. Food security is crucial for a nation as it is closely related to population growth, food safety, malnutrition, food accessibility, and resource sustainability.

Population growth has been identified as a threat to food security by several studies (Kwasek, 2012; Vásquez et al., 2018; Smith & Archer, 2020; Molotoks et al., 2021). According to the latest projections by the United Nations (2022), the world's population could increase to approximately 8.5 billion by 2030 and 9.7 billion by 2050. The population is expected to peak at 10.4 billion people in the 2080s and remain at that level until 2100. This rapid population growth is expected to drive up the demand for food, making it more challenging to achieve food security in terms of availability and accessibility.

FOOD SECURITY AND WHY IT MATTERS

According to the FAO (2021), the COVID-19 pandemic has led to an increase in global food insecurity and malnutrition. This is due to the vulnerability of agrifood systems to shocks and stresses. In order to become more resilient, efficient, sustainable, and inclusive, action is needed to strengthen the food system.

In order to promote good health coverage, food safety needs to be addressed to ensure that people have sufficient access to safe and nutritious food that sustains life. Unsafe food can cause more than 200 diseases, such as diarrhea and cancers (UN, 2022; FAO, 2016). To avoid consuming unsafe food that may contain harmful bacteria, viruses, parasites, or chemical substances, government intervention is needed to ensure food safety and the development of systematic food systems in the country (Fan et al., 2017).

Other than that, malnutrition is also one of the determinants to measure food security. According to WHO (2021), malnutrition refers to absences or extremes in nutrient consumption, imbalance of essential nutrients or impaired nutrient utilization. The consequences of malnutrition consist of both undernutrition and overweight and obesity, as well as diet-related noncommunicable diseases.

The availability of food is the main concern of every nation in the world including Malaysia and all developing countries. Thus, sustainable agricultural trade policies appear to have a significant relationship with food security and the development of agricultural output (Cao et al., 2021; Chikhuri, 2013) (FAO, 2016). Agricultural trade comprises activities of buying and selling of farming and forestry products that have been produced among different countries. It can give consumers better alternatives to a variety of agricultural goods, frequently at more reasonable prices. Moreover, agricultural trade also can overcome the problem of inadequate supply of agricultural products due to the continuously increasing demand from time to time.

The decreased in the production will increase the price of food (Maisonet-Guzman, 2011; Alvi et al., 2021; Beckman et al., 2021). To cater the excessive demand, Malaysia has to outsource its

supply of food and engaged in international trade with many countries in the world (Abu Dardak,2020).

Other than food availability, food accessibility is also significance to ensure food security in a good form. Food accessibility can be measured in terms of how many households spend their income on food and their willingness to buy food. Per capita income that they received is important to influence their average spending on food. Household spending can be defined as the amount of final consumption expenditure made by resident households to meet their daily needs, such as food, clothing, rent on housing, energy, transport, durable goods, health costs, leisure, and miscellaneous services (OECD,2022). In 2019, Malaysian households spent about RM783 per month on food and drinks encompassing 17.3% of total spending. Malaysians spend the most on fish and seafood, amounting to approximately RM169 per month, which makes up 3.7% of their total spending (DOSM,2020).

Another aspect that needs to be given attention in food security is in terms of resource sustainability. Climate change and unsustainable management practices has given an impact to the availability of the resources from agricultural production (Alvi et al., 2021; Hamududu & Ngoma, 2020; Mizyed, 2009). To react to this situation, the sustainability performance of the agriculture sectors needs to be improved and adjusted to the effects of climate change in such a way it does not undermine global efforts to ensure food security for all. Sustainable farming land and systematic land management may result in improvements in productivity that can enabled food production to meet up with the population growth.

Therefore, food security is crucial for guaranteeing that everyone has access to the food they require. Proper precautions are needed so that can guarantee the greatest level of food quality and safety for all.

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