

MANAGEMENT • INVESTMENT • ECONOMICS • ENTREPRENEURSHIP • TECHNOLOGY

FIVE IMPORTANT TIPS TO HELP NOVICE
ATHLETES IN SPORTS CONFIDENCE

Turmeric & Coffee

The Suprising Ingredient Generating Short-Pulsed Laser

EMAIL CARBON FOOTPRINT

A SOURCE FOR GREENHOUSE GASES EMISSIONS

Creating Happiness

IN WORK AND LIFE IN SOCIETY: A RELIGIOS PERSPECTIVE

Teknik Pengucapan

BARACK OBAMA

eISSN 2600-9811

9 772600 981003
Publication Date
7 November 2023

terdapat beberapa aspek penting yang perlu dipertimbangkan sebelum membuat keputusan:

1. Matlamat Kewangan dan Sasaran ketika bersara

Pertimbangkan matlamat kewangan anda selepas bersara. Adakah anda ingin mencapai pendapatan tetap bulanan atau mempunyai kebebasan kewangan untuk melabur dalam pelaburan lain? Sasarkan jumlah wang yang anda perlukan untuk mencapai matlamat kewangan ini.

2. Perbandingan Faedah bagi setiap Alternatif

Bandingkan kelebihan dan faedah yang diperolehi melalui skim pencen dengan faedah yang anda boleh peroleh dari KWSP. Tinjau kadar pencen, sumbangan majikan, dan pulangan pelaburan KWSP. Perbandingan ini akan membantu anda membuat keputusan yang lebih bijak dan tepat.

3. Fleksibiliti dan Kawalan

Tentukan tahap fleksibiliti dan kawalan yang anda ingin miliki terhadap dana anda selepas bersara. KWSP menawarkan fleksibiliti yang lebih tinggi dalam menguruskan dana anda berbanding dengan skim pencen yang mungkin mempunyai peraturan yang lebih ketat.

4. Ketahanan dan Risiko Pelaburan

Pertimbangkan tahap risiko yang anda bersedia ambil dengan pelaburan dana persaraan anda. Semak jenis pelaburan yang dibenarkan dalam kedua-dua skim dan nilai risiko yang terlibat.

5. Kepelbagaian Pelaburan

Pertimbangkan kepelbagaian pelaburan yang anda perlukan. Adakah anda lebih suka melabur dalam portfolio yang berbeza atau lebih suka pelaburan yang lebih terkawal dan aman?

6. Perancangan Harta Pusaka

Fikirkan tentang perancangan harta pusaka dan kesan pemilihan anda terhadap waris anda. Tentukan bagaimana penswastaan atau simpanan dalam KWSP akan mempengaruhi harta pusaka

anda.

7. Saranan dan Perundingan

Ambil berat untuk mendapatkan nasihat daripada penasihat kewangan yang berkelayakan atau pakar di bidang penswastaan dan pelaburan. Mereka boleh membantu anda membuat keputusan yang lebih baik berdasarkan keadaan kewangan peribadi anda.

8. Analisis Kos Hidup Selepas Bersara

Lakukan analisis kos hidup anda selepas bersara, termasuk perbelanjaan harian, perubatan, pengangkutan, dan keperluan asas yang lain. Ini akan membantu anda menentukan jumlah wang yang mencukupi untuk keperluan hidup selepas bersara.

9. Pengetahuan dan Pendidikan

Perluas pengetahuan anda tentang kedua-dua opsyen - skim pencen dan KWSP. Pelajari lebih lanjut tentang kelebihan, kelemahan, dan ciri masing-masing untuk membuat keputusan yang lebih baik.

Amat penting bagi seseorang penjawat awam mempertimbangkan kesesuaian dan keunikan situasi kewangan anda sebelum membuat keputusan. Setiap individu mempunyai keperluan dan keadaan yang berbeza, jadi pastikan untuk memilih opsyen yang paling sesuai dengan matlamat kewangan dan keperluan persaraan anda. Melalui perancangan persaraan yang bijak dan teliti, anda boleh memastikan kewangan yang mapan dan kualiti hidup yang baik selepas bersara.

Rujukan:

<https://www.astroawani.com/berita-bisnes/cukupkah-simpanan-persaraan-anda-nanti-412140>

<https://www.bharian.com.my/berita/nasional/2023/07/1130699/perlu-rm240000-simpananas-untuk-bersara-secara-bermaruah-ahmad>



The Unmanned Vehicle

1Najah Lukman, 2Khalid Abdul Wahid, 1Haslenna Hamdan, 1Wan Maziah Ab Razak

**1Faculty of Business and Management, UiTM Cawangan Terengganu
2Faculty of Business and Management, UiTM Cawangan Kelantan**

Corresponding email: najah@uitm.edu.my

November 2016 had witnessed the world first delivery of pizza by Domino's Pizza. A New Zealand couple has become the first people in the world to have a pizza delivered by drone to their home in Whangaparaoa, about 20 miles north of Auckland (Reid, 2016). The discussion by Trott (2017) on drone however had focused on the issues raised on unmanned drone, which are safety, privacy, and cost.

Among others, there are the questions of whether the drones can avoid accidents in the air and whether they will not be used to invade people's privacy, which is also related to the need for regulation. One of the innovation hurdles faced

in developing drones is regulators. In comparison between 4 countries: Australia, U.S., Canada, and U.K., the least regulated country on unmanned drone for commercial use is Australia. If we are to make comparison between China and U.S.A, a company in China is freer to explore the use of unmanned drone compared to the U.S.A where it had been restricted by the Federal Aviation Administration (FAA) for a commercial use.

Another issue discussed was where is the most suitable and cheapest place to produce them. There are also arguments on the necessity of producing unmanned drone based on its endless potential usage and producing them at the lowest cost. It is emphasized that Mexico is the



best location for large-scale drone production due to its efforts to prepare a highly skilled workforce at a low cost, its various FDI incentives, and its proximity to the United States, which can save significant transportation costs.



Electric Vehicle

Unmanned aerial vehicles (UAVs) and autonomous drones share the characteristic of operating without a pilot or passengers. Put another way, not a single person is on board. But the way they vary from one another is that the UAV is an aircraft that can be operated remotely without requiring an onboard pilot. Despite being a type of UAV, an autonomous drone is outfitted with more advanced technology that makes it unnecessary for anyone to manage it, not even from a distance. All required data, including the drone's destination and tasks, are encoded by its sensor suite, autopilot, and onboard computer (Mission Go, n.d.). The useful usage of Autonomous Drone especially for military purposes has long been discussed on many platforms. Lately however, you can see the use of Autonomous Drone in the war between Russia and Ukraine has recently received a lot of media attention, most probably because of the globalization of internet usage.

To be honest, we are a little hesitant to use autonomous drones because of privacy concerns. Still, we think it will be put to good use in the future because it can help a lot of people, particularly government agencies. Almost similar to the technology of Autonomous Drone except that it is landed, is unmanned car.

From unmanned aircraft, we are moving to unmanned car. An autonomous car, driverless car, robotic car, or self-driving car are more common terms for unmanned cars. It requires the adaptation of critical technologies like sensors, cameras, radar, and artificial intelligence (AI) to function without a human driver or human intervention. Only when it can find its way to a

predefined spot on a road or route that hasn't been prepped for its use in advance will it be deemed fully autonomous (Lutkevich, n.d.).

Many businesses, particularly automakers like General Motors, Tesla, Volkswagen, Audi, BMW, Ford, Toyota, and Volvo, are embracing the technology. Unexpectedly, Google is also experimenting with the technology, but it does so by testing it on Audi and Toyota vehicles. Given what Google excels at and the self-driving car technology itself, this is actually not that surprising. AI technologies are heavily utilized to support the operation of self-driving cars. To create a system that can recognize images such as traffic lights, pedestrians, signs, trees, curbs, etc., enormous amounts of data from image recognition systems, neural networks, and machine learning are required. Most of these technologies have already been the subject of Google research (Lutkevich, n.d.).

Since AI is being used, it learns as it goes. As a result, the same concerns about safety that surround UAVs also arise here because it will take some time for any self-driving car to mature and acquire high levels of driving expertise. The cost issue is no different. Even though it's claimed that automakers have already reached stage 4, the technology is still in its early stages, so it will take some time before self-driving cars are widely available at a reasonable cost for business use. The good thing is that perhaps one issue in the Autonomous Drone can be omitted here, that is privacy. There is no issue of snooping around or spying into anyone's house.

COMPANIES INVOLVED IN SELF-DRIVING VEHICLES

PONY.AI

Pony.ai inc. (Pony.ai) has just started 7 years ago (2016) in Silicon Valley but has already emerged as a major player in the field of autonomous mobility technology (self-driving cars). They are divided into three business divisions: Robotruck, Robotaxi, and Personally Owned Vehicle (POV). They were ranked #10 out of the 50 most inventive and disruptive businesses on the CNBC Disruptor list in the previous year (2022). The company has conducted 9.3 million autonomous testing in a few countries, including the United States and China, which gives them great confidence in their technology and product. Additionally, they are growing stronger since they have already partnered with a few well-known businesses, such as Toyota, SANY, FAW Group, GAC Group, OEMs, etc (Pony.ai, n.d.).

TOYOTA

Established in August 1937 as Toyota Motor Co., Ltd., the Japanese multinational automobile manufacturer later rebranded itself as Toyota Motor Corporation (Toyota Industries Corporation, n.d.). Prior to 1937, when they were in the loom manufacturing business rather than the automobile manufacturing business, Toyota was already engaged in innovation. They had continued to be driven by innovation up until this point. A subsidiary of Toyota, Tsusho, began to develop the logistics of the future by supplying drones to the Goto Islands in Nagasaki and

utilizing them to transport food and medical supplies. In addition, on August 4, 2023, in California, Toyota Motor (China) Investment Co., Ltd. (TMCI) and GAC Toyota Motor Co., Ltd. (GTMC) signed a joint venture agreement with Pony.ai to jointly accelerate the mass production and large-scale deployment of fully driverless robotaxis, particularly in China. This indicates that Toyota is also involved in the autonomous vehicle space. At the moment, Pony.ai is using 200 Toyota and Lexus models for its robotaxis testing in Beijing, Guangzhou, Shanghai, and Shenzhen, China's Tier-1 cities.

SANY Heavy Truck of SANY Heavy Industry

Originating in Lianyuan, China, SANY Heavy Truck is a division of SANY Heavy Industry. After 34 years of operation, SANY Heavy Industry, which was founded in 1989, is currently ranked as the top heavy-equipment manufacturer in China and the third largest heavy-equipment manufacturer worldwide.

The company offers a variety of products and services, including renewable wind energy systems, port equipment, oil drilling equipment, and construction and mining equipment. Sany's commitment to innovation is demonstrated by their yearly R&D expenditures, which account for 5–7% of sales revenue. Additionally, they support their employees' participation in R&D, and as a result, over 7000 of them are currently engaged in the field (Sany1, n.d.).

It is also demonstrating its commitment to developing intelligent manufacturing, which integrates the internet into the entire manufacturing process by introducing a new electric product portfolio, realizing smart manufacturing, and utilizing autonomous operations with select

models.

Pony.ai and Sany Heavy Truck were drawn to each other as a result, and on July 27, 2022, they signed an agreement to begin producing autonomous trucks that will be driven by Pony.ai's Autonomous Driving Controller (ADC). The strategic agreement will enable them to build autonomous trucks, lead autonomous vehicle software, and create an innovative intelligent logistics business (Sany1, n.d.).

Be it unmanned aerial vehicles or drones, flying in the sky, or unmanned car or truck, gliding on the road, the innovation is seriously disrupting the way people live their daily lives and do things. Even though there will initially be concerns about safety, given how quickly the technology is advancing and how some local authorities in the US and China have approved its use for trial, we can conclude that technology is here to stay. Therefore, for innovation to continue to thrive and benefit society in the future, regulators need to figure out the best ways to guarantee public safety and privacy.

REFERENCE

Business Wire (2023, July 27th). Pony.ai and SANY Establish Joint Venture to Develop Next Generation of Autonomous Trucks for Mass Production. <https://www.businesswire.com/news/home/20220727006184/en/Pony.ai-and-SANY-Establish-Joint-Venture-to-Develop-Next-Generation-of-Autonomous-Trucks-for-Mass-Production>

Business Wire (2023, August 4th). Pony.ai and Toyota to Form Joint Venture to Advance Mass Production of L4 Autonomous Vehicles <https://www.businesswire.com/news/home/20230804774136/en/Pony.ai-and-Toyota-to-Form-Joint-Venture-to-Advance-Mass-Production-of-L4-Autonomous-Vehicles>

Lutkevich, B. (n.d.). Self-driving car (autonomous car or driverless car) <https://www.techtarget.com/searchenterpriseai/definition/driverless-car>

Mission Go (n.d.). Unmanned Aerial Vehicles (Uav), Unmanned Aerial Systems (Uas), And Autonomous Drones: What's The Difference? <https://www.missiongo.io/unmanned-aerial-vehicles-uav-unmanned-aerial-systems-uas-and-autonomous-drones-whats-the-difference/#~:text=UAV%20stands%20for%20any%20Unmanned,-computer%2C%20and%20sensor%20suite>.

Pony.ai (n.d.). Autonomous Mobility Everywhere. <https://pony.ai/?lang=en>

Reid, D. (2016, November 16).

Domino's delivers world's first ever pizza by drone. <https://www.cnn.com/2016/11/16/dominos-has-delivered-the-worlds-first-ever-pizza-by-drone-to-a-new-zealand-couple.html>

Sany1 (n.d.). Innovation. <https://www.sanyglobal.com/innovation/>

Sany2 (n.d.). Who we are. https://www.sanyglobal.com/about_us/

Sun Corridor Inc. (n.d.). Autonomous Driving Company Pony.Ai Expands into Tucson, Arizona. <https://suncorridorinc.com/2022/09/22/autonomous-driving-company-pony-ai-expands-into-tucson-arizona/>

Toyota Industries Corporation (n.d.). History. https://www.toyota-industries.com/company/history_2/

Toyota Times News (2023, July 12). High Flying Drones Carry the Future of Logistics. <https://toyotatimes.jp/en/newscast/025.html>

Trott, P. (2017). Innovation Management and New Product Development, 6th edn., Pearson Education Limited, United Kingdom.



BizNewz 2023
Faculty of Business and Management
Universiti Teknologi MARA Cawangan Terengganu, Kampus Dungun
Sura Hujung, 23000 Dungun, Terengganu, MALAYSIA
Tel: +609-8400400
Fax: +609-8403777
Email: biznewzuitm@gmail.com