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Advertising to
CHILDREN
The Language of Manipulation

**Empowering
Future-Ready
Graduates through
AI Literacy**

SOCIAL LOAFING
in modern workforces

supply chain 2025
Beyond Mere Good Delivery

social sustainability
IN MALAYSIAN SME

Chief Editor's Note



Assalamualaikum

All praise to Allah, the Almighty, the Most Gracious and the Most Merciful

Dear Authors and Readers

It is with profound pleasure, humility and anticipation that we celebrate the second volume (June-Nov 2025 for BizNewz. On behalf of the Editorial Team, I would like to extend a very warm welcome to the readership of this magazine. I take this opportunity to thank our authors, editors, all of whom have volunteered to contribute to the success of magazine.

Our faculty, lecturers have come together to support our collective mission: to nurture talent, advance knowledge, and strengthen our role as a catalyst for change in society. Despite our success, we are still in the period of mourning for the passing of our dear colleague and friend, Allahyarham En Zaimi b. Mohamed. He was a dedicated member of the Faculty of Business and Management family as well as BizNewz committee, whose quiet commitment, warm spirit and professional excellence left an imprint on all of us. In every publication, he contributed not just skill, but also kindness, mentorship and integrity. We will always remember how he “brought energy to our editorial team”

Let us carry the momentum into the coming year with renewed ambition, greater purpose and an unwavering belief in our shared potential. Along with the managing editors, I would like to extend my sincerest thanks to our tireless designers and editors without whom we could not have published the outstanding paper/articles we do.

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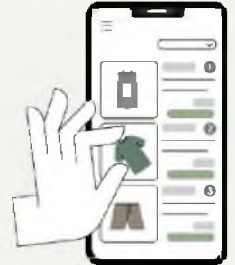
HAVE YOU JUST CLICKED TO SHOP ONLINE? START BY READING THIS!



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Online shopping has become a popular and useful way to buy almost anything, including gifts, clothing, electronics, and food. Regardless of your level of experience, knowing how to make safe and informed online purchases is essential. Online shopping is already a commonplace part of contemporary life. People love that everything is delivered right to their home and that it is quick and easy. However, convenience comes with a price. If you are not careful, cybercriminals might set traps for you in an effort to compromise your computer or steal your personal information.

For this reason, the US consumer protection agency Federal Trade Commission (FTC) (Federal Trade Commission, 2022) suggests taking a few simple steps to protect yourself. Your online shopping experience will be safer and more seamless if you follow these tips. Installing and maintaining an antivirus and firewall program is essential. Think of antivirus software as a guard that searches your computer for potentially harmful files. A good antivirus program should be able to identify both new and old viruses, update itself automatically, and help to reduce harm. Remember to update your protection often because outdated protection will be of no use. A firewall is also essential. In the same way that a closed fence keeps burglars out, it keeps unauthorized or questionable users off your computer.

Remember to update both your web browser and operating system. Software upgrades often fix security flaws, despite their seeming inconveniences. Your web browser (such as Chrome, Safari, or Edge) should be set up to recognize dubious downloads. Furthermore, you should update your operating system (like Windows or macOS) often because these updates usually include important security patches that guard against viruses and hackers. The most important guideline is to never email financial information. Never email your bank account information, passwords, or credit card number. It can be difficult to manage who can access your data once it is made public, and emails are easily intercepted. If a website or merchant requests your payment information, do not provide it if it is a security threat.

Be wary of email attachments and pop-up advertisements. Never open any attachments in emails that seem to be from friends or colleagues unless you are expecting them and know what they are. Some viruses pretend to be innocuous files that are downloaded via links. Additionally, refrain from clicking on links in pop-up ads. They have the ability to automatically install malicious software on your device without your knowledge. Online shopping can be fast, simple, and fun, but only if you are careful and protect yourself. By following a few simple steps, you can have a hassle-free online experience and protect your personal information and peace of mind. You can shop with assurance and protect your data at every stage if you exercise a little prudence and awareness. Good luck and happy shopping!

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Shopping online.



Advertising to Children: The Language of Manipulation

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Advertising aimed at children has become one of the most lucrative areas of marketing. What appears to be harmless advertisement is in fact a form of communication designed to influence desires and behaviors. Marketers prey on the gullibility of children by employing carefully crafted linguistic strategies that capture their attention and stimulate their desire to own. Children are recognized as a "triple market": current consumers with independent purchasing power, influencers of parental spending, and future adult consumers whose brand preferences are shaped early (Zlatanova-Pazheva, 2019; Janardhnam & Chetana, 2019). To ensure that the goal is achieved, the advertising industry ensures that intentional linguistic strategies are crafted and customized with the sole purpose to arouse children's attention and curiosity. The strategies used by marketers ensure that every word, phrase, slogan, and even jingles serve a deliberate psychological function.

Advertisers often exploit children's limited ability to recognize the motives behind messages sent in the advertisements. Terms such as "new", "delicious", "Surprise inside!", and "collect them all" are purposely repeated endlessly because they tap into excitement and curiosity.



These phrases bypass rational thought and target emotions like sense of owning, and the fear of missing out. For them, the message feels more like exciting promises than attempts to persuade, making them more likely to accept the content without question. Since their inferencing skills are still developing, they are easy targets for marketing strategies and more likely to be influenced.

It can be observed that the slogans used in advertisements is simple, repetitive, and sometimes incorporate onomatopoeia to enhance memory and stimulate desire, known as pester power. The slogan "Pop, crunch and munch away – fun flavor getaway" is an excellent example. The word "away" rhymes with "getaway", showing a smooth and catchy flow. Meanwhile, "Pop" and "Crunch" are onomatopoeia that evoke vivid sensory experiences of taste and sound, making the message more engaging. Lastly, the phrase "fun flavor getaway" conveys a sense of adventure and enjoyment that appeals to children's imagination, thereby heightening their desire to own the product.



The incorporation of auditory cues, particularly jingles, represents a powerful form of persuasion in advertisements. Through jingles, a brand can be more memorable and recognized by children as they are naturally more responsive to rhythmic and repetitive stimuli. Some jingles can even result in earworms, a phenomenon where a tune continuously replays in one's mind. This reinforces brand recall and emotional connection, thereby increasing children's desire to own the advertised product (McDermott et al., 2021). McDonald's jingle – "I'm lovin' it" creates a sense of happiness and contentment, emotions that align with the brand's promise of pleasure. The jingle created in 2003 by Justin Timberlake has become the most recognizable advertising jingle, portraying McDonald's image as a joyful and familiar part of everyday life.



Advertising language is particularly a powerful tool for shaping their perceptions and desires.

Through simple language, catchy slogans, and memorable jingles, marketers engage children's imagination and emotions, guiding their preferences and consumer identities. As children are less capable of distinguishing between information and persuasion, it makes them the perfect target for these tactics to work. Hence, recognizing how advertising language operates is crucial to understanding how early exposure shapes children's consumer identities at an early age.

Advertisers often exploit children's limited ability to recognize the motives behind messages sent in the advertisements. Terms such as "*new*", "*delicious*", "*Surprise inside!*", and "*collect them all*" are purposely repeated endlessly because they tap into excitement and curiosity.

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THE IMPORTANCE OF THE RIGHT CLIQUE WHEN PURSUING YOUR POSGRADUATE DEGREE (WHILE LECTURING!)

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Doing a PhD or DBA is no small feat. Doing it part-time while working as a lecturer? That is a whole different ball game. The workload of teaching, preparing materials, handling students, endless research responsibilities, and administrative tasks to meet our working KPIs can already stretch us thin. Add in the endless cycle of reading articles, writing drafts, and facing supervisors' comments, and suddenly, the journey can feel like climbing Mount Kinabalu without training.

That is why having the right clique around you makes all the difference. Now, when we say 'clique', we don't mean a group that isolates itself or competes for who publishes faster. We are talking about a small circle of peers who are going through the same struggles, the same late-night coffee sessions, and the same "why did I even sign up for this?" moments. These are the people who remind you that you are definitely not alone in this madness.



A good clique will check in on you, not just academically, but emotionally too. They will share resources such as, "Hey, here's a good article for your literature review!", give moral support before a progress meeting, or simply listen when you need to vent about supervisors' feedback that feels harsher than it should. Sometimes, just knowing that someone else is also fighting with their problem statements, finding the right method to perform Systematic Literature Reviews (SLR) and bibliometric analysis, figuring out how to interpret PLS-SEM output, or even battling Turnitin percentages can lighten our mental and emotions load.

More importantly, the right clique keeps you accountable. It is easy to procrastinate when deadlines feel far away. However, when your friend says, "Let's each finish one section by this weekend", you suddenly feel more motivated to deliver. It is like having an academic gym buddy, where you are less likely to skip the workout when someone is there waiting for you at the door.





Personally, our little circle of DBA/PhD buddies has become a lifeline. We celebrated each milestone together; going out for coffees, cakes, and makan-makan, no matter how small. Submitted a draft proposal? That calls for a teh tarik session, for sure. Survived a tough Q&A session with panels during DRP? Time for a late-night nasi lemak. These small rituals turn the journey into something less lonely, and dare we say, even enjoyable.

So, if you are embarking on your postgraduate journey while working, our biggest advice is this: find your people. They do not have to be many, sometimes, two or three is enough. What matters is that they are positive, supportive, and willing to walk the long road with you. Because in the end, a doctorate is not just about producing a thesis, it is about surviving the journey with your sanity (mostly) intact. And trust us, the right clique can make a huge difference between giving up halfway or finally crossing the finish line with a smile.

Friends in need is a friend indeed. You've got this!



THE POWER OF DISCIPLINE: SHAPING HUMAN POTENTIAL FOR SUCCESS

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Talent, intelligence, and advantageous circumstances are frequently seen as crucial components in the path to success. However, research continues to emphasise the importance of discipline. Self-control, consistency in effort, and persistence needed to pursue long-term objectives are all components of discipline. They provide an essential framework for enhancing motivation and talent and turning them into significant accomplishments.



Discipline and Academic Achievement

Discipline influences academic performance in a variety of contexts, according to numerous studies. University students who practise discipline through regular attendance, organised study schedules, and consistent submission of mid-term and final assignments outperform their peers with less self-control in terms of academic performance, according to Munir, Iqbal, and Munawar (2024). This is because disciplined efforts foster resilience, perseverance, and long-term learning strategies, which are necessary for sustained academic excellence.

Self-discipline and performance on tests for English majors have been found to be significantly positively correlated in a study conducted by Geng and Wei (2023) among undergraduate students in an online learning environment in China. According to their findings, students with moderate to high levels of self-discipline have performed better than those with low levels, especially in situations where autonomy and distractions have been high. Self-regulation in Grade-11 students has discovered that academic self-regulation is a significant predictor of performance in Mathematics, Chemistry, and Social Science courses, particularly when the students were given responsibility for some of their learning (Relleve et al., 2022).



Discipline in Workplace and Employee Performance

In professional settings, discipline has an equally transformative effect. According to a study conducted at PT Musi Hutan Persada in 2024, employee performance is significantly improved by work discipline, pay, and motivation. It is evident that workers who have followed company policies and behaved in a disciplined manner performed better than those who have not (Maqom Mahmuda et al., 2024).

According to a study, work discipline has an impact on employee performance through job satisfaction in small rubber-processing companies in East Java. Performance significantly has increased when employees were content and disciplined at work. Additionally, self-efficacy and work discipline have also been found to influence employee performance in a socio-preneur initiative. Discipline has been found to be a strong predictor, particularly in situations where role clarity and responsibility were prioritised (As-Syafi'iyah et al., 2023).

Discipline shapes human potential via several psychological and social pathways, which can be seen below:

1 Self-regulation and self-control: Self-discipline helps people to suppress distractions and delay gratification, which promotes deeper engagement, as demonstrated by the Chinese undergraduates (Geng & Wei, 2023).

2 Motivation and cognitive ability negotiation: Students frequently possess strong motivation or cognitive abilities, but they are underutilised in the absence of discipline. Maintaining motivation and making the best use of cognitive abilities are guaranteed by discipline.

3 Structured environments and routines: Disciplined routines and explicit expectations tend to lessen chaotic influences and aid in concentration in workplaces, schools, and online learning environments. For instance, when curricula gave the students autonomy within the structured tasks, the Grade-11 students' self-regulation has improved performance (Relleve et al., 2022).

4 Self-efficacy interaction: Self-efficacy is often strengthened by work discipline. Employees who have maintained discipline and had faith in their abilities performed better in the socio-preneur study. The formative effect of discipline has been amplified by this interaction (As-Syafi'iyah et al., 2023).





Challenges and Nuances

Not everyone responds well to discipline. This is because its effects are lessened by excessive stress, poor self-management, or a lack of preparation. For instance, the geometry of strength has varied considerably based on region, education level, and measurement tools in the meta-analysis of self-control and academic achievement (Cahyono, Retnawati, Mahmudah, & Putra, 2023). Additionally, some research has revealed that results were less consistent when discipline has been used alone without the presence of an encouraging environment or intrinsic motivation.

Implications for Practice

Coordinated efforts across several domains are necessary to acknowledge discipline as a key factor in determining human potential. Educational establishments need to consciously foster students' self-control, methodical planning, and successful goal-setting. Meanwhile, workplaces need to reward disciplined behaviour, foster accountability, and set clear standards among employees. It is crucial to develop resilience, consistency, and efficient distraction management at the individual level. In order to reinforce the role of discipline in maintaining long-term success, policymakers should incorporate constructive feedback systems, create supportive environments, and put stress-reduction techniques into practice.

In summary, discipline actively influences how potential is developed and maintained rather than merely being a byproduct of skill and drive. While it aligns behaviour and productivity in workplace, it also bridges the gap between motivation and cognitive ability in academic settings. Self-efficacy, self-regulation, and discipline are the qualities that shape human potential into success when they are fostered by structure.

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Seeing the Truth in Honey: How Light Helps Detect Fake Kelulut Honey

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The Science Behind the Shine

Kelulut honey, produced by stingless bees, has become one of Malaysia's most cherished natural treasures. Its sharp sweetness, healing qualities, and golden glow make it both a gift from nature and a source of livelihood for local beekeepers. Yet, as demand for this precious honey grows, so does the temptation to cheat. Somewhere between the hive and the bottle, some sellers quietly mix in sugar syrup, rice syrup, or water. What seems like a harmless shortcut ends up weakening the purity of the honey and the trust that binds consumers to honest farmers.


For years, scientists have searched for reliable ways to spot such deceptions. Traditional tests that rely on taste or colour often fail to reveal the truth. Even chemical analyses, though precise, can be costly and slow. But a new idea is now emerging, one that relies on something both simple and universal: light.

Every liquid bends light in its own way, a property known as the refractive index. Pure Kelulut honey has a distinctive refractive index created by its unique blend of natural sugars, moisture, and minerals. When other ingredients are added, this delicate balance changes, and so does the way light moves through it.

In 2018, researchers found that a simple laser beam and an optical sensor could detect these subtle changes. When the laser passed through pure honey, the light behaved predictably. But when the honey was mixed with syrup or water, the intensity of light that reached the sensor shifted, revealing the hidden tampering. It was a small but brilliant discovery that offered a faster and more affordable way to identify fake honey without using any chemicals.

A more recent study took this further. Using a Tunable Laser Source, which allows light to change colour, scientists tested samples of stingless bee honey mixed with different amounts of glucose syrup. The results were clear. As more syrup was added, the light that passed through became stronger. This showed that the purity of Kelulut honey can be determined by observing how light interacts with it. It is a clean, non-destructive, and environmentally friendly method that lets science speak for nature.

In 2024, another group of researchers explored how adulteration affects honey's physical properties such as thickness, moisture, and refractive index. Their findings confirmed a consistent pattern. The more foreign syrup added, the denser and optically heavier the honey became. Each drop told its own story under the glow of the light.



Why It Matters

These discoveries reveal that light, something so natural and ever-present, can become a trusted guardian of authenticity. The refractive index of honey works like an invisible fingerprint that records its purity. If this fingerprint can be read quickly and accurately, it could transform how honey is verified at farms, markets, and collection centres.

For small Kelulut beekeepers, this breakthrough could mean fewer losses and greater confidence in their product. For consumers, it means reassurance that what they are buying truly comes from the hive and not from a mixture made in a kitchen. It is science serving honesty, and honesty protecting tradition.

Looking Ahead

Researchers are now working to create portable devices powered by simple batteries that combine sensors, microcontrollers, and small power units. These tools could make testing honey as easy as checking temperature or acidity. Imagine holding a small device that can tell, within seconds, whether the honey before you is pure or mixed.

The concept remains simple but profound. When light meets honey, truth emerges. In that shining moment, Malaysia's Kelulut honey stands proud as a symbol of purity, trust, and innovation.

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SOCIAL LOAFING IN MODERN WORKFORCES

A group of business professionals in a meeting, with some individuals appearing to be disengaged or 'loafing'. The scene is captured from a high angle, showing several people in business attire. Some are standing and talking, while others are sitting or standing with their backs to the camera, suggesting a lack of attention. The background is a plain, light-colored floor.

*Causes, Consequences, and
Solutions*

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INTRODUCTION

In today's workplaces, collaboration has become the norm, with teams often responsible for driving innovation and delivering complex tasks. Yet, alongside the benefits of teamwork comes a persistent challenge known as social loafing. This term refers to the tendency of some individuals to put in less effort when working in groups compared to when working alone. While it may appear subtle, social loafing can significantly undermine team effectiveness, weaken morale, and limit organizational performance. To address this issue, it is important to explore the causes behind social loafing, understand its consequences, and identify strategies that can reduce its impact.

CAUSES OF SOCIAL LOAFING

Social loafing does not occur by chance. It is shaped by workplace conditions and team dynamics. Team size is one of the most significant factors. In larger groups, employees often feel that their individual contributions are less noticeable, which can reduce motivation and create a mindset of "someone else will do it." Research suggests that when accountability is diluted across many members, individuals are more likely to withdraw effort (Karau & Wilhau, 2020).

A second driver is the lack of visibility of effort. When team members believe their contributions are not directly observable or measurable, they may feel less compelled to give their best (Gabelica, De Maeyer, & Schippers, 2022). Similarly, the perception of dispensability can reinforce loafing behaviours. If employees assume their input is replaceable or unnecessary because others will fill the gap, they may deliberately scale back their involvement (Yang, 2023). Another contributor is role ambiguity. Unclear or overlapping responsibilities reduce ownership and accountability. Without defined expectations, employees may disengage, consciously or unconsciously contributing less to collective work (Chen, 2024).

CONSEQUENCES OF SOCIAL LOAFING

The impact of social loafing reaches far beyond lowered individual effort. Productivity is often the first casualty. When multiple team members reduce their contributions, overall output suffers, jeopardizing deadlines, quality, and organizational goals.

The effects also ripple into team morale. High-performing members may grow frustrated when they perceive an unequal distribution of effort, leading to resentment and disengagement. Over time, this erodes trust and weakens team cohesion. Another consequence lies in the loss of creativity and innovation. When fewer individuals actively participate, the diversity of perspectives and richness of discussion diminish. This can limit problem-solving capacity and hinder the team's ability to generate innovative solutions. If left unchecked, these effects can compromise both short-term effectiveness and long-term organizational competitiveness (Lukić Nikolić & Lazarević, 2025).

SOLUTIONS TO MITIGATE SOCIAL LOAFING

Organizations can employ a range of approaches to address social loafing and encourage active participation. One of the most effective measures is clarifying roles and responsibilities. When employees understand exactly what is expected of them, accountability is strengthened. Setting specific and measurable goals also reinforces focus and provides benchmarks for evaluating contributions.

Regular feedback and peer evaluations further reduce loafing by making effort visible and valued. Employees are more likely to stay engaged when they know their performance will be recognized (Karau & Wilhau, 2020). Recognition, whether through formal rewards or simple acknowledgement, is equally important. Publicly appreciating consistent effort motivates individuals and sets a positive example for others.

Fostering team cohesion is another powerful tool. When employees feel connected to their team and aligned with its goals, they are more willing to contribute actively. Activities that build trust, alongside supportive leadership, help create a sense of shared responsibility (Lukić Nikolić & Lazarević, 2025).

Finally, organizations should invest in team-building initiatives and leadership support systems. A culture that emphasizes collaboration, transparency, and accountability makes social loafing less likely to occur, ensuring that both individual and collective performance remain strong.

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CONCLUSION

Social loafing is an enduring challenge for modern organizations, with causes rooted in team size, role clarity, and perceptions of accountability. Its effects on productivity, morale, and innovation highlight the need for proactive solutions. By defining roles clearly, setting measurable goals, fostering team cohesion, and recognizing contributions, organizations can significantly reduce the likelihood of social loafing. Addressing this issue not only strengthens collaboration but also enhances organizational resilience and long-term success.

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Ethical Investing in a Time of Conflict: What the Sumud Flotilla Teaches Us

In recent months, the world's attention has turned to the Global Sumud Flotilla, a humanitarian effort that sought to deliver aid to Gaza despite the ongoing blockade. More than just a relief mission, the flotilla stands as a symbol of compassion, courage, and global solidarity. It also invites a deeper reflection on how moments of crisis influence our financial decisions. For investors who are mindful of Environmental, Social, and Governance (ESG) principles, the flotilla serves as a reminder that money is never neutral, every investment choice carries moral meaning. In today's interconnected world, where capital moves faster than ever, investing is not just about returns, it is also about responsibility.

Over the past decade, ethical investing has grown from a niche concern into a major global movement. Increasingly, investors are looking for ways to align their portfolios with their values which avoiding industries that harm people or the planet and supporting those that promote sustainability. According to Fakhrunnas, Kenc, and Zhang (2025), Islamic banks that incorporate ESG principles tend to enjoy stronger profitability and deeper stakeholder trust than those that do not. This finding challenges the old belief that ethics and profits are at odds. In reality, doing good and doing well can go hand in hand.

The humanitarian crisis in Gaza has once again highlighted the human cost of political and economic systems. The word Sumud itself, represents resilience in the face of injustice. Through the lens of investment view, it encourages investors to ask:

1. Where does my money go?
2. Does it support human dignity or undermine it?

Ethical investing, therefore, becomes more than a financial strategy. It becomes a quiet form of solidarity, where capital is directed toward fairness, compassion, and sustainability.

In Malaysia, Islamic finance has become a cornerstone of responsible investment behavior. Today, it accounts for nearly half of the national financial system, with sukuk and Islamic funds gaining recognition across the globe. Malaysia's leadership in this field shows that a nation can champion both ethics and economic growth. By integrating ESG principles with Islamic values, Malaysia offers a practical model of how financial markets can respond constructively to humanitarian and environmental challenges.

GLOBAL
SUMUD
FLOTILLA

Financial markets, however, remain highly sensitive to global tensions. Hasyim, Qomar, and Saleh (2024) observed that Islamic stock indices in Indonesia react more strongly to conflicts like the Israel-Palestine crisis, demonstrating how investor sentiment mirrors world events. Traditionally, such uncertainty triggers a “flight to safety,” where investors shift toward stable assets like gold or U.S. bonds. Yet, a new generation of ethical investors is taking a different route in redirecting their money toward peace-building and humanitarian projects instead. The Sumud Flotilla has reignited global discussions about the role of capital owners and institutions in shaping moral outcomes. If money can sustain industries of harm, it can also become a tool for healing and hope.

The message of the Sumud Flotilla transcends borders. It reminds us that global markets are not detached from human suffering. From Wall Street to Kuala Lumpur, investors face mounting pressure from stakeholders to uphold transparency, fairness, and social accountability. ESG principles and Islamic ethics have moved beyond faith-based investors and are now widely embraced as mainstream values, particularly by millennial and Gen Z investors who view finance as a mean to drive positive change.

As a leader in Islamic finance, Malaysia stands at the forefront of this transformation. Its regulators, financial institutions, and academics have worked together to create frameworks that combine profitability with ethical stewardship. Through this approach, Malaysia demonstrates that sustainable finance is not just a policy goal but a moral promise where one that aligns economic progress with the values of compassion and justice.

Ultimately, the Global Sumud Flotilla is more than a humanitarian mission. It is a reflection of human conscience and ethical resilience. Profit alone can no longer define success in a world struggling with inequality, conflict, and environmental decline. As the flotilla sails under the banner of “steadfastness,” it reminds investors everywhere to navigate with moral clarity. Real investment success begins not with returns, but with responsibility. In the spirit of sumud, every portfolio becomes a message to either uplift or erode our shared humanity.

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Empowering Future-Ready Graduates through AI Literacy

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Introduction

In line with UiTM's Strategic Plan 2025 to produce industry-ready graduates and strengthen academic-industry partnerships, two pivotal webinars were held in May 2025 as part of the Course-Integrated Digital Learning (CIDL) initiatives for OBM255 – Office Software for Application and BTM452 – Business Elements Essentials. Both programs showcased student-led engagements that immersed participants in current trends of Artificial Intelligence (AI), with relevance to the Malaysian and ASEAN context.

As Artificial Intelligence (AI) becomes increasingly embedded in modern workplaces, preparing students across all disciplines for this digital evolution is no longer optional—it is essential. Recognizing this, two impactful webinars were conducted under the Course-Integrated Digital Learning (CIDL) initiative in May 2025, embedded into the syllabi of OBM255 and BTM452.

These online academic programs not only exposed students to the world of AI but also fostered cross-country academic discourse and real-life industry engagement.

OBM255: AI in Workforce – What Should Non-AI Undergraduates Know?

Date: 17 May 2025

Platform: Microsoft Teams

Participants: 186 Diploma Students (BA132)

Speaker: Nik Hishamuddin Nik Mohd Yusoff (MDEC)

On 17 May 2025, 186 Diploma students from BA132 enrolled in OBM255 came together virtually for a forum entitled "AI in Workforce: What Should Non-AI Undergraduates Know?" conducted via Microsoft Teams.

This event was coordinated by students of TBA1324 Sections A to H, under the supervision of Ts. Yau'Mee Hayati Hj Mohamed Yusof, Wan Nur Nalisa Burdhan, and Nur Syaahidah Mohamad. The program featured Nik Hishamuddin Nik Mohd Yusoff, a representative from the Malaysia Digital Economy Corporation (MDEC), who offered industry insights into the essential competencies for future digital professionals.

Objectives and Impact

The main goal was to demystify AI for non-technical students, making complex concepts accessible and demonstrating AI's cross-industry impact. Topics explored included:

- The fundamentals of AI and its transformative capacity;
- Ethical implications and societal consequences of AI adoption;
- Practical examples of AI in administration, customer service, and document management.

Students walked away empowered with the understanding that AI is not exclusive to IT practitioners. Instead, it is a valuable tool that can complement and enhance roles across all business functions.

The program also supported the university's strategic thrusts under:

- U_L3: Fostering community and industry collaborations; and
- U_L7: Enhancing alumni engagement through knowledge transfer.

Challenges and Suggestionst

Despite its success, the event faced typical online learning challenges—such as poor internet connectivity and unfamiliarity with the Teams platform among some students. As part of continuous improvement, future events could include earlier platform training and better digital promotional strategies.

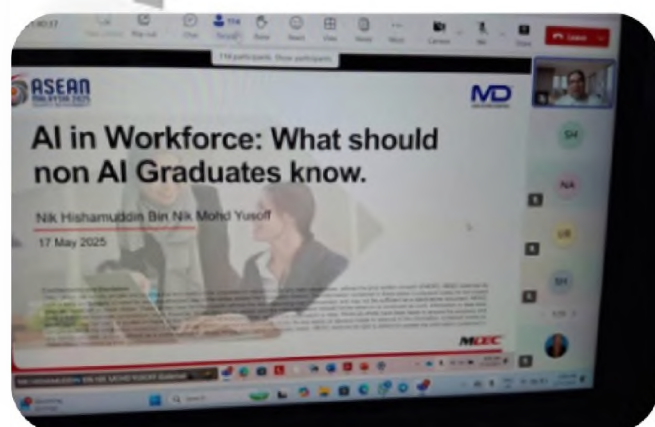


Image 1: Opening Session of OBM255 Webinar
 Caption: Students and moderators welcomed the speaker during the live Microsoft Teams session.



Image 2: Speaker Session with MDEC Representative
 Caption: Nik Hishamuddin shared real-world AI adoption in IIR, finance, and customer management.



Image 3: Behind the Scenes – OBM255 Student Committee
 Caption: Organizing team preparing slides and Q&A support for a seamless webinar. BM255 Webinar

Reflections & Outcomes

The program empowered students to:

- Rethink AI not as a threat, but as an assistant to business decision-making.
- Appreciate the relevance of AI in everyday office tools such as Microsoft Excel, PowerPoint, and cloud-based automation.
- Gain confidence through exposure to real industry expectations.

Although internet connectivity posed a minor challenge, the event succeeded in fulfilling the learning outcomes of OBM255 and aligned with UITMCT's Strategic Goals (U_L3 & U_L7).

One week later, on 24 May 2025, the BTM452 cohort participated in a regionally themed webinar titled "AI Education in ASEAN: A Comparative Analysis of Malaysia and Indonesia's Strategies and Innovations."

The event was spearheaded by students from TBA272 and TBA264, under the guidance of Ts. You'Mee Hayati Hj Mohamed Yusof, Ts. Dr. Nurul Nadwan Aziz, and Ph Noor Hafiza Mohammed.

The program featured two esteemed speakers:

- Dr. Paman Sukarno from Telkom University, Indonesia, and
- Dr. Norulhidayah Isa from UITM Terengganu.

Bridging Nations Through Knowledge Sharing

This session uniquely compared how Malaysia and Indonesia are advancing AI education and digital talent development. Participants explored:

- Strategic frameworks adopted by both governments and academic institutions;
- Innovations in AI integration for higher education;
- Challenges and collaboration opportunities across ASEAN.

The event attracted not only BTM452 students but also academics and learners from Malaysia and Indonesia, totaling over 200 participants. This collaboration exemplifies how UITM contributes toward the ASEAN Knowledge Ecosystem through meaningful academic exchange.

Key Learning Outcomes

Through this program, students:

- Understood AI's role beyond automation—such as in decision support, fraud detection, and customer experience enhancement;
- Recognized the ethical complexities tied to AI such as privacy and algorithmic bias;
- Compared international AI education efforts, promoting awareness of global competitiveness.

Aligned with UITMCT's KPIs, this initiative reflected:

- A_5: Academic involvement at international levels; and
- A_7: Active cross-fertilization between institutions.

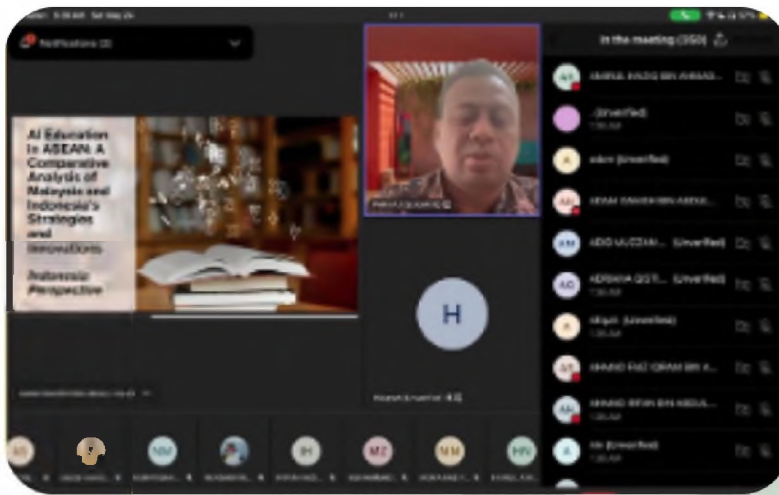


Image 4: Forum Session with Malaysian and Indonesian Academics
Caption: Cross-border collaboration enhanced the learning experience for BTM452 students.

BTM452: AI Education in ASEAN – A Comparative Analysis of Malaysia and Indonesia’s Strategies and Innovations

- Date: 24 May 2025
- Platform: Microsoft Teams
- Participants: 200+ including BA272, BA264, and academic guests from Malaysia & Indonesia
- Speakers:
 - Dr. Parman Sukarno (Telkom University, Indonesia)
 - Dr. Norulhidayah Isa (UiTM Terengganu)

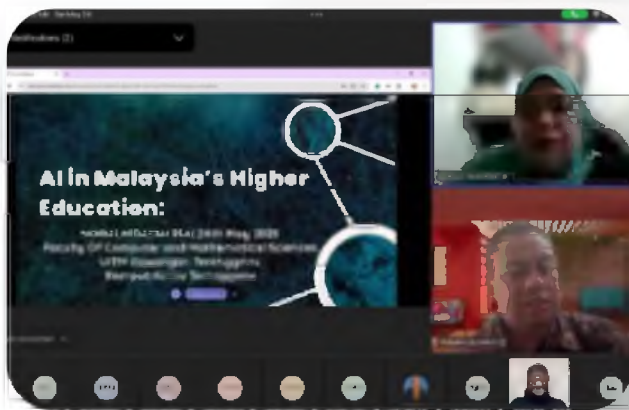


Image 5: Interactive Q&A Segment
Caption: Students posed questions related to AI ethics, funding, and application in education.

- Highlights:**
- Comparison of national AI strategies in higher education between Malaysia and Indonesia.
 - Discussion on technological tools and teaching innovations.
 - ASEAN-level networking among future talent.

- Learning Impact:**
Students gained new awareness of:
- International collaboration opportunities in AI education.
 - Strategic differences in digital policies.
 - The critical role of ethics and regulation in AI implementation.

In support of UiTM’s KPIs (A_5 & A_7), the webinar deepened regional ties and showcased UiTMCT as a proactive contributor to ASEAN education dialogue.

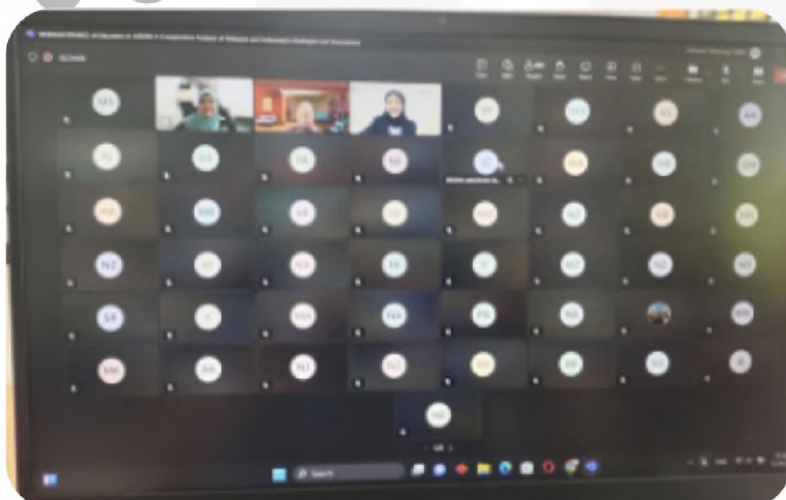


Image 6: Organizing Committee Briefing Session
Caption: UiTM students showcasing leadership in coordinating the international webinar.

Student Leadership in Action

Across both events, student-led committees managed every aspect—from promotions and technical setup to session moderation and feedback collection. This not only fulfilled course learning objectives but also:

- Encouraged teamwork and leadership;
- Improved digital presentation and communication skills;
- Exposed students to professional conduct in virtual environments.

Student Empowerment Through CIDL Projects

Both webinars were more than just learning sessions—they were also experiential learning platforms for students who served as organizing committee members. From developing digital posters and moderating sessions to managing registration, feedback forms, and follow-ups, students gained soft skills that are invaluable for real-world success.

The project leaders—Aseef Imran bin Ahmad Kamil (OBM255) and Hairul Aiman Rasyeed (BTM452)—demonstrated leadership excellence, backed by dedicated peers who contributed as moderators, technical coordinators, and logistics officers.

Reflections and the Road Ahead

The strong attendance and active participation in both webinars indicate a growing interest among business students in understanding and applying AI. While neither course (OBM255 or BTM452) is purely tech-based, the inclusion of these forward-looking activities reflects UiTM's commitment to embedding digital literacy and innovation into every academic discipline.

The webinars received positive feedback for their content relevance, speaker expertise, and student engagement. Nonetheless, future iterations could consider:

- Utilizing platforms with higher participant capacity;
- Involving more ASEAN institutions for broader impact;
- Conducting hybrid or in-person events where feasible to boost interactivity.

Conclusion

By integrating topical webinars into OBM255 and BTM452 coursework, the Faculty of Business and Management has taken a proactive step in preparing students for the future of work. These activities embody the spirit of holistic education, not only enriching the curriculum but also nurturing agile, informed, and globally competent graduates. To all the student teams, academic mentors, and speakers—Congratulation on a job well done. May this be the first of many impactful engagements that elevate our students' readiness for a digital future.

These webinars under OBM255 and BTM452 are clear examples of how UiTM's Faculty of Business and Management integrates current industry trends into academic delivery. Through collaborative learning and strategic engagement, students are not just consumers of technology—they are becoming informed contributors to a digital future.

To all students, advisors, and guest speakers—well done and thank you for your contributions toward advancing AI literacy among future business professionals.



SOCIAL SUSTAINABILITY IN MALAYSIAN SME

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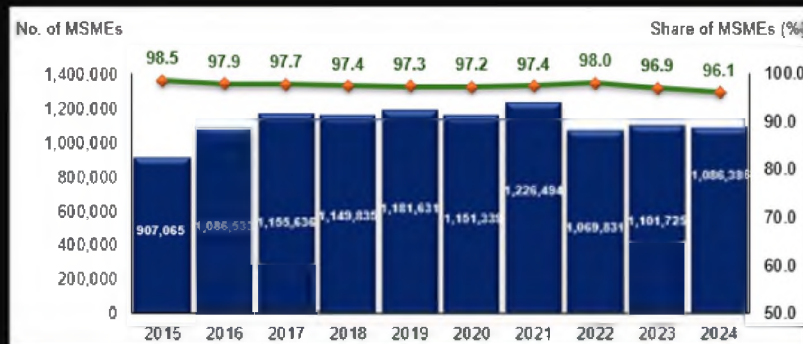


Sustainability is a multifaceted and dynamic concept that encompasses multiple dimensions and interpretations. According to Robertson M. (2017) sustainability refers to the ability of systems and processes to operate and continue over long periods of time without interruption or failure. The word has its roots in the Latin word "sustinere" (to hold). Other significant definitions include the words "support," "endure," and "sustain." However, in the recent past, specific definitions that hint towards the sustainability of humans on planet Earth have become popular. (Borgoanekar & Marhaba, 2021). The three dimensions of sustainability are.

- **Environmental:** Sustainability involves the responsible use of natural resources to ensure that the environment can continue to support life. This includes reducing raw material usage, minimizing energy consumption, and effectively managing waste. (Bajdor & Bhambri, 2024; Duncan, 2008)
- **Economic:** It also encompasses economic development that does not deplete resources or harm the environment, ensuring that future generations can meet their needs (Bajdor, & Bhambri, 2024, Langenwalter, 2007; Manea & Cozea, 2023).
- **Social:** Social sustainability focuses on equity, access to education, healthcare, and the elimination of poverty and hunger. It aims to maintain social well-being and community integrity over time. (Bajdor, P., & Bhambri, P. 2024, Dempsey, N., Bramley, G., Power, S., & Brown, C. 2011 & Cebrián, F., Sánchez, A., & García-León, J. 2018).

Contribution of SMEs

In Malaysia, SMEs have contributed a high percentage to the national GDP, employment, and innovation. According to the latest official data published by the Department of Statistics, Malaysia (DOSM), MSMEs accounted for 96.1% (1,086,386 firms) of all business establishments in Malaysia in 2024. This marks an increase of 180,000 firms compared to 907,065 in 2015, reflecting an average annual growth rate of 2.0% over the period. Small and Medium Enterprises (SMEs) are fundamental to the Malaysian economy, yet they often prioritize immediate financial survival over long-term strategic investments.



The concept of 'SME Sustainability' encompasses the integration of economic, environmental, and social practices within small and medium-sized enterprises (SMEs) to ensure long-term viability and positive impact on society and the environment. This definition is derived from various studies that highlight different aspects and approaches to achieving sustainability in SMEs.

Social Sustainability and SMEs

Sustainability is closely linked to the long-term survival and competitiveness of SMEs. Not like large corporations, SMEs often face resource constraints such as financial, technological and human resources that make sustainable practices a challenge and necessity. When SMEs adopt sustainability principles (environmental efficiency, ethical governance and social responsibility), they build stronger stakeholder trust, attract customers and increase resilience in the face of economic uncertainty.



Social sustainability, which focuses on people and communities, is not a luxury but a critical driver for the resilience, growth, and competitiveness of Malaysian SMEs. By shifting the idea of social responsibility from a cost to a strategic investment, SME businesses can unlock significant long-term value and secure their place in an increasingly global marketplace.

For SMEs, social sustainability can be effectively implemented by focusing on three core pillars. First, employee well-being involves internal practices such as fair wages, a safe working environment, and opportunities for professional growth, which increase loyalty and productivity. Second, community engagement is an external focus that involves hiring locally, sourcing from local suppliers, and participating in community initiatives to build a strong reputation and customer base. Finally, ethical governance ensures that a business operates with integrity and transparency, especially in its supply chain, which is essential for building trust and meeting the standards of larger corporate partners.

Despite the clear advantages, Malaysian SMEs face significant barriers to adopt social sustainability practices. The main barriers are resource constraints, lack of funds and time, as owner-managers are overburdened or over worked. Many SMEs also suffer from a lack of awareness or expertise on how to effectively implement these strategies. This is blended by a short-term business orientation driven by pressure to make immediate profits, which overshadows long-term planning. Finally, the lack of targeted government incentives and a supportive regulatory framework for SMEs makes adoption more challenging than for larger companies.

To overcome these barriers, a collaborative and multi-stakeholder approach is essential. SMEs should start with small, high-impact actions, such as improving workplace safety or launching local hiring programs and communicate these efforts to their stakeholders. Government agencies, such as SME Corp Malaysia, should provide targeted financial incentives, grants and practical training programs. Meanwhile, industry associations play a role in facilitating knowledge sharing and creating industry-specific benchmarks to guide SMEs on their sustainability journey.

Besides, a strong focus on social responsibility significantly improves talent attraction and retention, reducing costly employee turnover. It also strengthens brand reputation and customer loyalty, as modern consumers increasingly favor ethical and community-oriented businesses. Furthermore, by prioritizing local suppliers, SMEs can build more resilient and adaptable supply chains, making them less vulnerable to global disruptions. Finally, strong social credentials can increase access to new markets and finance, as investors and large corporations increasingly incorporate Environmental, Social and Governance (ESG) criteria into their decision-making.

In conclusion, social sustainability is strategically important, not an optional expense, for the long-term success of Malaysian SMEs. By investing in their employees, engaging with their communities, and operating ethically, they can build more resilient businesses that attract the best talent, loyal customers, and new opportunities. Fostering this shift requires a concerted effort from SMEs themselves, government bodies, and industry leaders to create an ecosystem where sustainable and profitable business practices go hand in hand, ultimately strengthening the overall Malaysian economy.

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GOOD CORPORATE GOVERNANCE ASSESSMENTS IN INDONESIAN ISLAMIC BANKS



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With a population of more than 270 million and a rapidly expanding middle class, Islamic banking continues to grow in Indonesia. Alongside this growth, it comes with responsibility to ensure that banks operate under a robust corporate governance structure that reflects international standards and Islamic ethical values. Islamic finance lies in the balance between profitability, accountability, and adherence to meet the principles of justice and fairness.

In order to fulfil Sharia obligations, Indonesia's financial authorities, Otoritas Jasa Keuangan (OJK) and Bank Indonesia (BI), have developed a comprehensive governance framework. Their collaboration ensures that Islamic financial institutions maintain high levels of transparency, fairness, and integrity. Under POJK No. 17/2023 on Governance Implementation for Commercial Banks and SEOJK No. 10/SEOJK.03/2014 concerning Health Rating Assessments for Islamic Commercial Banks and Sharia Business Units, Islamic banks are required to perform Good Corporate Governance (GCG) self-assessments twice annually, in June and December. This monitoring process serves as a mechanism for accountability and improvement, strengthening both compliance and confidence in Indonesia's Islamic banking sector. The inclusion of Sharia principles symbolizes Indonesia's unique contribution to the global Islamic finance industry, combining regulatory rigor with moral and religious integrity (Azmi et al., 2020).

The foundation of governance within Islamic banks rests upon six essential pillars that ensure both ethical conduct and operational efficiency (Wahyuni, 2025). These pillars are deeply rooted in Islamic teachings and modern corporate governance best practices.

Table 1. The Six Pillars of Good Corporate Governance in Islamic Banks

NO	PILLAR	DESCRIPTION
1	Transparency	Banks must disclose accurate, comprehensive, and timely information to stakeholders, including regulators, shareholders, and the public. This openness builds trust, which is fundamental in Islamic finance.
2	Accountability	The Board of Directors, Commissioners, and Sharia Supervisory Board (SSB) are fully responsible for their decisions and must be ready to justify them to stakeholders and before Allah.
3	Responsibility	Beyond compliance with the law, Islamic banks are morally bound to conduct business that benefits society, prevents harm (<i>mafsadah</i>), and promotes economic justice.
4	Independence	Decision-making must be free from external or internal pressures. Governance functions, oversight, management, and supervision should be clearly separated to avoid conflicts of interest.
5	Fairness	Reflecting the value of <i>'adl</i> (justice), all stakeholders must be treated equitably, and their rights protected within an ethical financial system.
6	Sharia Compliance	The unique element of Islamic governance ensures every product, transaction, and policy follows <i>fiqh mu'amalah</i> (Islamic commercial jurisprudence) under the supervision of the Sharia Supervisory Board.

These six pillars ensure that Islamic banking institutions in Indonesia uphold governance as both a professional standard and a spiritual responsibility. As noted in the OJK Sharia Report (2023), “Sharia compliance is not merely a regulatory requirement; it is the soul of Islamic banking governance.”

To measure how well these principles are implemented, Bank Indonesia established an official five-tier rating system. This matrix provides a clear benchmark for assessing the quality of GCG across institutions.

Table 2. Bank Indonesia’s Five-Tier Good Corporate Governance Rating System

Rating	Category	Definition (Official Description)
1	Very Good	Reflects that management has implemented GCG very well in overall. The fulfilment of governance principles is highly adequate, and any weaknesses are insignificant, easily corrected by management.
2	Good	Indicates that management has implemented GCG well in general, with adequate compliance and only minor weaknesses resolved through normal actions.
3	Fairly Good	Shows GCG is moderately effective, with sufficient compliance, but significant weaknesses requiring attention and improvement.
4	Less Good	Reflects that implementation is less effective, inadequately fulfilling governance principles, and significant weaknesses demanding comprehensive corrective measures.
5	Not Good	Demonstrates poor governance performance, where principles are highly inadequately fulfilled, and weaknesses are severe and difficult to correct.

This rating system allows both OJK and Islamic banks to evaluate governance quality objectively. It also drives continuous improvement and healthy competition among institutions to achieve “Rating 1 namely Very Good,” symbolizing excellence in ethical and operational governance.

In conclusion, the assessment of governance quality by OJK will create a holistic and balanced approach. Therefore, Indonesia's position as a leader in Islamic finance would sustain governance grounded in faith and integrity.

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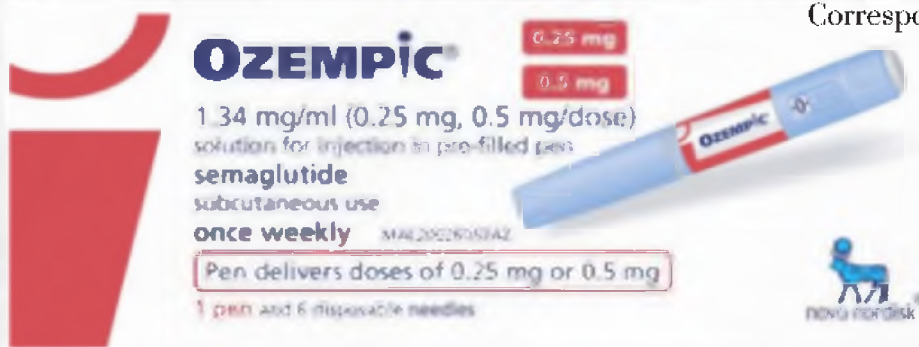
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POJK No. 17/2023: Governance Implementation for Commercial Banks

SEOJK No. 10/SEOJK.03/2014: Health Rating for Islamic Commercial Banks and Sharia Business Units

Bank Syariah Indonesia (BSI) Annual Report 2024

OJK Annual Report 2023



In recent years, the quest for effective weight loss solutions has intensified globally, and Malaysia is no exception. The latest craze sweeping the nation is Ozempic (semaglutide), a medication initially designed for managing type 2 diabetes. It's surprising and highly effective side benefit of weight loss has turned it into a hot topic among those seeking to shed pounds. Let's explore what Ozempic is, how it works, and why it has become so popular in Malaysia, leading to significant supply shortages.

WHAT IS OZEMPIC?

Ozempic is a GLP-1 receptor agonist, a type of medication that mimics the GLP-1 hormone naturally produced in the body. This hormone plays a crucial role in regulating blood sugar levels, slowing gastric emptying, and increasing feelings of fullness. These effects not only help in controlling blood sugar but also significantly reduce appetite and calorie intake, leading to weight loss.

WHY THE CRAZE?

The buzz around Ozempic stems from its dual benefits. For those struggling with type 2 diabetes, it offers improved blood sugar control. However, its ability to significantly aid in weight loss has captured the attention of a broader audience. A study published in "The Lancet" found that patients using Ozempic lost an average of 10-15% of their body weight over a year.

New Craze: Ozempic in the Fight Against Obesity

THE SCIENCE BEHIND OZEMPIC

Ozempic works by slowing down the emptying of the stomach, which helps you feel full for a longer period. This mechanism significantly reduces the urge to eat frequently, aiding in substantial weight loss when combined with a healthy diet and exercise.

Clinical trials have shown that Ozempic not only helps in weight reduction but also offers cardiovascular benefits, making it a comprehensive treatment for those with type 2 diabetes.

In Malaysia, the popularity of Ozempic has soared, leading to supply shortages due to high demand. Many pharmacies report limited stock availability, often needing to import from countries like Denmark to meet local demand. Major pharmacy chains like Watsons and Guardian typically do not stock Ozempic; instead, it is available through specialized clinics and online pharmacies. Sarah Tan, a 34-year-old from Kuala Lumpur, shared her success story: "I tried everything from diets to rigorous workouts, but nothing worked until I started Ozempic. I lost over 12 kilograms within months, and my energy levels have soared."

SAFETY AND SIDE EFFECTS

While Ozempic is a game-changer, it's not without potential side effects. Common issues include nausea, vomiting, diarrhea, and constipation, which typically subside as the body adjusts to the medication.

More serious risks include:

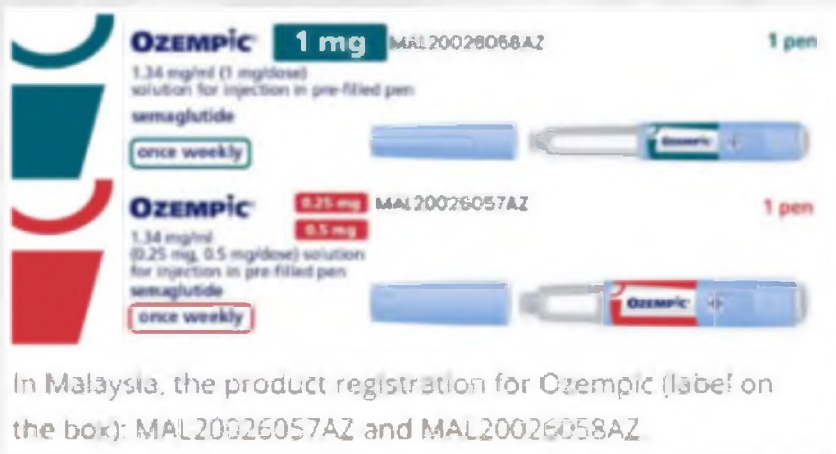
- **Thyroid Tumors:** Animal studies have shown a potential risk, though this has not been confirmed in humans.
- **Pancreatitis:** Those with a history of pancreatitis should use Ozempic cautiously.
- **Gallbladder Issues:** Users may experience gallstones or other gallbladder problems.

In 2023, the FDA added a warning about the risk of intestinal blockage (ileus), a serious but rare side effect.

BMI 18.5 - 24.9
NORMAL WEIGHT

OVERWEIGHT

OBESSE



AVAILABILITY IN MALAYSIA

Ozempic is available in Malaysia and can be prescribed by healthcare providers. Its use, particularly for weight loss, should be closely monitored by a medical professional to ensure safety and effectiveness. The medication is typically priced between RM 1,000 and RM 1,500 for a month's supply, depending on the dosage.

WHERE TO BUY OZEMPIC IN MALAYSIA

1. Caring Pharmacy: Known for competitive pricing and reliable stock of prescription medications.
2. Pulse Clinic: Available in Kuala Lumpur and Penang, Pulse Clinic offers Ozempic along with other semaglutide options like Rybelsus.
3. Premier Cherang Clinic: Specializes in weight management programs and stocks Ozempic as part of their treatment options.
4. NextMed Clinic: Another option where Ozempic is available for weight management programs.
5. Online Pharmacies: Websites like DoctorOnCall offer the convenience of home delivery for Ozempic, ensuring easy access for those who prefer online shopping.

RECOMMENDATIONS

If you are considering Ozempic for weight loss, it is essential to consult with a healthcare provider to discuss whether it is appropriate for you. Your doctor will evaluate your medical history and monitor your progress to mitigate any potential risks.

CONCLUSION

Ozempic is swiftly becoming a popular choice for weight loss in Malaysia due to its impressive efficacy. While it offers a promising solution for those struggling with obesity, it is vital to use it under medical supervision to ensure it is safe for your specific health needs. As with any new health trend, informed decisions and professional guidance are key.

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Benefits



Ozempic (Semaglutide) is a once-weekly injectable prescription medicine that may improve blood sugar (glucose) levels in adults with type 2 diabetes. It also contributes to weight loss and reduces the risk of major adverse cardiovascular events such as heart attack, stroke, or death in adults with type 2 diabetes with known heart disease.

SUPPLY CHAIN 2025: BEYOND MERE GOODS DELIVERY

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Today's supply chain is more than just moving products in and out. By 2025, the global business landscape is predicted to become increasingly difficult, with disruptions including geopolitical conflicts, natural catastrophes, pandemics, and economic uncertainty. All of this has a direct influence on the supply chain, which is the backbone of a company's operations. Previously, supply chain was thought to be only a component of standard logistics operations. However, it has now become an essential component in maintaining a company's competitive edge and survival (Kareem et al., 2025). Thus, the idea of "supply chain resilience" is no longer, but rather an urgent need for being relevant and surviving in a competitive market. Consequently, the concept of supply chain resilience has become a critical component in guaranteeing the continuity of business operations in Malaysia and around the globe. The capacity of an organisation to anticipate, respond to, and recuperate from disruptions that may disrupt the flow of products or services is referred to as supply chain resilience. It is not solely about cost reduction or efficiency enhancement. It is also about adaptability, resource diversification, and resilience in the presence of uncertainty. When raw material supplies are delayed and logistics costs rise significantly, small and medium-sized manufacturing companies (SMEs) in Malaysia are negatively affected. Similarly, the agriculture and agricultural sectors are also experiencing significant disruptions because of the dramatic climate change (Tan et al., 2023). The country's food supply chain has been further strained by the prolonged torrential rainfall in several states, which have impacted crop production.

Key Supply Chain Challenges in 2025

Supply chains deal with a few significant issues that are getting more complicated. First, due to the nature that nations are interdependent, disruptions in one area can significantly affect another. For example, trade restrictions might hinder the availability of vital minerals. Second, businesses must adhere to stringent ethical, legal, and environmental sustainability standards, which can occasionally make implementing green practices challenging. Third, while new technologies like blockchain, IoT, and AI increase efficiency, they also pose cybersecurity threats that call for more robust defenses. In order to ensure their supply chains are robust and competitive, businesses must thus integrate technological security, regulatory compliance, and a multi-sourcing strategy. Furthermore, a strategy to strengthen supply chain resilience is incorporated as indicated in the table.



Strategy	Solution
Diversification	Avoid dependence on a single supplier, or location. Source from multiple suppliers and regions.
Technology & Analytic	Use IoT, AI, and predictive analytics to monitor operations in real time and predict disruptions.
Collaboration & Communication	Increase information sharing with suppliers, carriers, and customers for rapid response.
Sustainability & Ethics Practice	Responsible sourcing, reducing environmental impact, and ensuring fair labor practices.
Risk Assessment & Planning	Conduct regular risk assessments and prepare contingency plans for various disruption scenarios.
Invest in Cybersecurity	Protect supply chain digital systems from cyberattacks through regular audits and training.

IoT and AI are examples of new technologies that help businesses easily check their inventory levels, predict delays, and make the best use of their supplies. Cloud computing and automation speed up the processing of orders, and blockchain makes it easier to track products from the time they are made from raw materials to the person who buys them (Kanyepe et al., 2025).

Supply chain resilience in 2025 goes beyond simply surviving interruptions. It encompasses the capacity to change, bounce back fast, and propel expansion amid ever more difficult and uncertain surroundings. Companies that give smart technology, resource diversity, sustainability, and digital security top priority will not only reduce risk, but also create long-term competitive advantage in this new age of globalisation.

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BALANCING ROLES: UNDERSTANDING THE MOTIVATION OF PART-TIME UNIVERSITY STUDENTS

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In recent years, universities have witnessed a growing number of part-time students, many of whom are working adults managing multiple responsibilities. These students, often in their 30s to 50s, balance demanding careers, family obligations, and academic pursuits. Their motivation to pursue higher education reflects resilience, lifelong learning values, and a desire for personal and professional growth. Hence, understanding what drives these students is essential for educators and institutions to create supportive learning environments.

MOTIVATIONAL FACTORS AMONG WORKING ADULT LEARNERS

Motivation among adult learners is often rooted in intrinsic and extrinsic factors. Intrinsic motivation refers to internal desires for self-improvement and personal fulfilment, while extrinsic motivation is driven by external rewards, such as career advancement or financial stability (Pandya, 2024). For many part-time students, returning to university symbolises a commitment to lifelong learning and self-development. Adult learners are motivated by economic and career enhancement opportunities (Bellare et al., 2023), achieve academic goals left unfinished earlier in life, or set an example for their children (Das & Kumar, 2022).

Unlike traditional full-time students, working adults approach education with a clear sense of purpose and practical goals. Their maturity and life experience often translate into strong perseverance and discipline. However, their motivation can fluctuate due to competing demands from work and family. Therefore, institutional support systems play a vital role in sustaining their engagement.

THE CHALLENGE OF BALANCING MULTIPLE ROLES

Part-time students, who are also employees and family members, face unique pressures. Managing time between work commitments, family responsibilities, and academic tasks can lead to stress and fatigue. It is clear that time constraints and workload are among the most significant barriers affecting motivation and academic persistence among working students (Wilson & Pool, 2024).

Middle-aged learners often experience 'role conflict', a situation where their identities as workers, parents, and students overlap (Andrade et al., 2024). Despite these challenges, many continue their studies driven by long-term aspirations and intrinsic satisfaction. Family encouragement (Hernawati et al., 2025) and workplace flexibility have been found to enhance persistence and reduce dropout rates among part-time learners (Serikov, 2025).

INSTITUTIONAL SUPPORT AND LEARNING ENVIRONMENT

Universities play a crucial role in fostering motivation among part-time students. Flexible scheduling, blended or online learning options, and accessible academic resources can greatly reduce stress and enhance engagement. In the meantime, a supportive environment that recognises adult learners' prior experiences also contributes to a sense of belonging and accomplishment.

Meanwhile, instructors can further motivate adult learners by applying andragogical principles—an approach that values learners' autonomy, experience, and self-direction (Lewis & Bryan, 2021). Encouraging a practical application of theories, peer sharing, and reflective learning helps part-time students to relate coursework to their professional and personal lives.

MOTIVATIONAL FACTORS AMONG WORKING ADULT LEARNERS

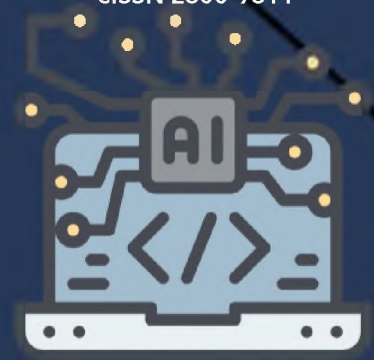
The pursuit of higher education by working adults with families is a testament to perseverance and lifelong learning. Despite facing time constraints and competing responsibilities, their determination demonstrates the transformative power of education. As universities continue to diversify their student population, understanding and supporting the motivation of part-time learners is essential.

Their stories remind us that education is not confined to a particular age or life stage—it is an ongoing journey of growth, resilience, and purpose

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AI ADOPTION IN ACADEMIA:



ACADEMICIANS' READINESS FOR EDUCATIONAL CHANGE

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The current shift in educational trends requires academicians to adopt Artificial Intelligence (AI) to improve the quality and effectiveness of their teaching. Besides, incorporating AI into teaching and learning process also offers opportunities to make instruction more flexible and responsive to students' evolving needs.

By utilising AI technology, various applications enable academicians to become more effective planners, controllers, guides, motivators, and evaluators. According to Russel et al. (2009), AI refers to computer-based systems capable of performing tasks beyond human ability. The use of AI in education not only has transformed the education system but has also changed how knowledge is shared, learning approaches, cognition, and even the development of civilisation (Kaur, 2021).

AI is also seen as a helpful tool for academicians in managing daily tasks, as it can generate assignments, conduct assessments, and provide grades and feedback automatically. A study by Lin (2022) has found that AI can facilitate personalised learning by analysing skill mastery, offering students the most suitable educational activities and encouraging them to learn at their own pace and ability level to achieve learning goals. The benefits of AI technology are further supported by research from Budi Sulistiyo et al. (2024), which has highlighted that student motivation and engagement increase, contributing to better academic performance.





The rise of digital transformation brings many changes, and the emergence of advanced technologies like AI should be viewed positively academicians. AI is a branch of science and technology that is rapidly evolving, especially in the field of education. The concept of AI refers to the ability of computers and systems to mimic human intelligence in learning, thinking, and decision-making (Normadiah & Rafizah, 2023). AI technology, found in various applications, has significantly changed the way humans think and seek information (Chai et al., 2021). Moreover, the use of AI in education offers numerous benefits for both students and academicians, as it can enhance students' learning comprehension and allow teachers to access a wide range of educational resources tailored to the students' abilities and levels.

Awareness on the use of AI in the teaching and learning process is crucial for spreading awareness about the role of technology in education. Academicians' willingness to adopt AI-based tools is, therefore, an essential, initial step towards successful educational transformation. This is because AI holds great potential to improve the quality of education by enabling academicians to design teaching methods and learning strategies more easily and effectively, tailored to the diverse needs of students (Elisnorazmaliza et al., 2023).

Overall, several factors influence the readiness of academicians to implement AI in the teaching and learning process. Therefore, academicians should be prepared to enhance their knowledge and equip themselves to understand the use of AI in education, ensuring that the teaching and learning process benefits from the wise and effective use of technology.

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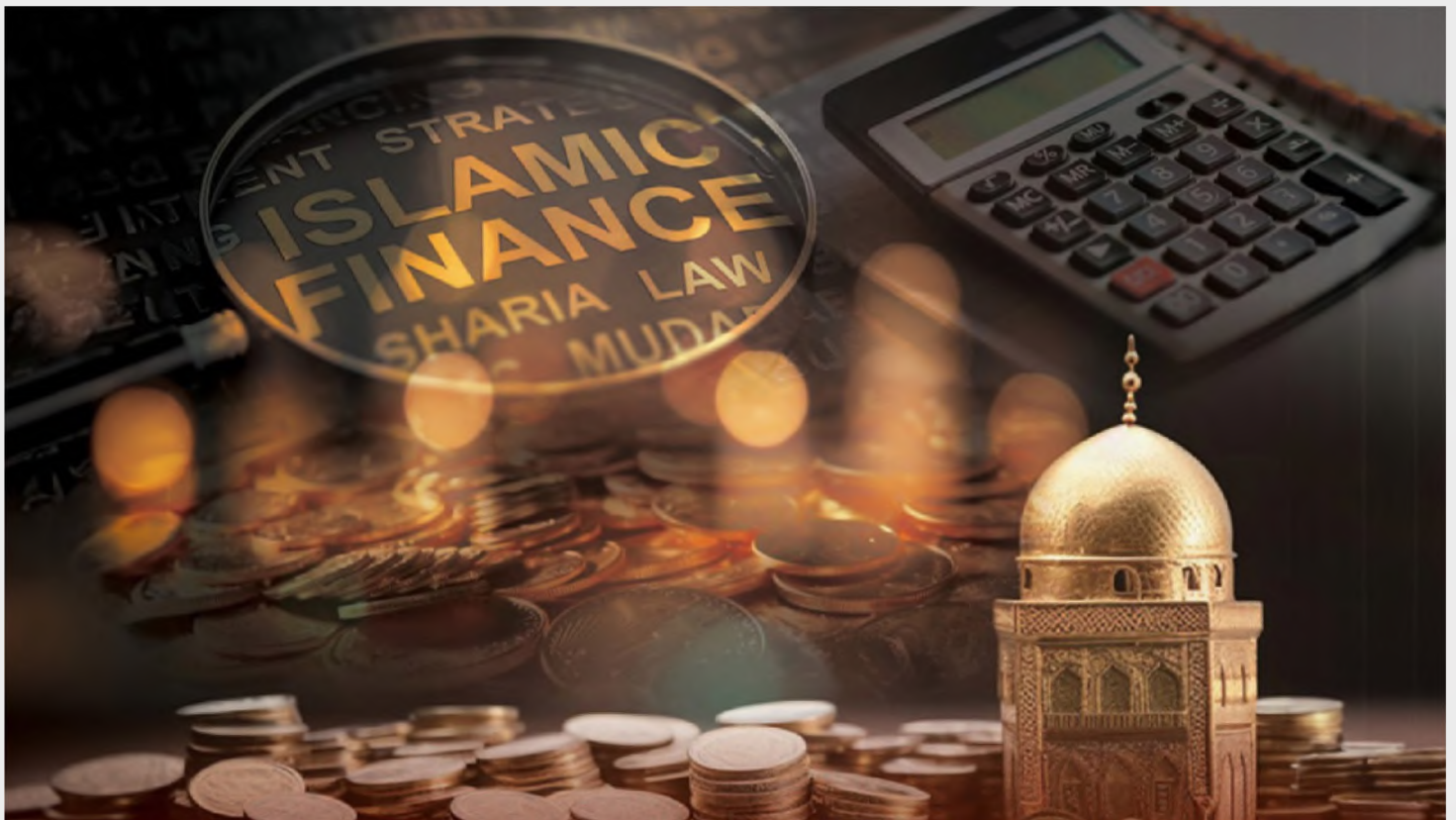
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TRUE INVESTMENT IN TODAY'S ERA: A REFLECTION BEYOND PROFIT

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When we talk about investment today, most people immediately think of stocks, unit trusts, property or perhaps cryptocurrencies. However, while these popular investments may seem attractive, they also have hidden weaknesses that many people overlook. In reality, there exist many alternative and morally grounded investment avenues for Muslims, which are guided not merely by the pursuit of wealth, but by the principles of justice, ethics and spirituality.

THE FLAWS BENEATH THE SURFACE



Each major type of investment carries its own risks, not just financial ones. The following are the five most common ones.

Stock markets - highly volatile and emotionally driven. Investors are often driven by greed and fear, making quick decisions without proper research. Some companies operate in sectors that contradict Islamic principles that may include usury-based banking, alcohol or gambling.

Unit trusts - Although often promoted as safe, involve management fees and still carry the risk of capital loss, as many also include interest-bearing instruments.

Property investment - While tangible, demands high capital and is non-liquid. Besides, there are maintenance issues, tenant problems and the risk of speculative bubbles.

Cryptocurrencies - the most hyped yet problematic. Their extreme volatility, lack of regulation and association with scams make them not only risky but, in many cases, haram.

Bank savings and fixed deposits - often seen as secure but involve riba and lose real value over time due to inflation. The depositor has no control over how the money is used.

THE PSYCHOLOGICAL COST OF CHASING WEALTH

Beyond numbers and charts lies a deeper issue: the emotional toll of financial pursuit through investment. Many people who appear successful i.e. driving luxury cars, living in high-rise condos, vacationing abroad, are trapped in a cycle of work, pride and indulgence. Internally, they struggle with fatigue, anxiety, greed and obsession. Their souls are restless, despite their material wealth. This lifestyle is not worth the cost.

REDEFINING INVESTMENT: TAWAKKAL AND SIMPLICITY

True investment, in contrast, is not about chasing returns; it's about aligning our financial decisions with spiritual values.

The first rule is simple: *no debt*. Borrowing to invest is a dangerous game. If the investment fails, not only is the capital lost, but the debt remains, often leading to bankruptcy and loss of previously owned assets. Instead, we should focus on investments that promote sustainability, gratitude and ethical living. Here are three alternative investments.

Gold and silver - real money. Diagram 1 below shows the trend of gold prices from 1970 to the present. Silver, in particular, is both a monetary and industrial metal, essential in modern technologies due to its unmatched conductivity.

Land - timeless investment whether for farming, livestock or building a modest home. Interestingly, many people in developed countries are now moving out of crowded cities to live in smaller towns or rural areas. They are looking for peace, lower living costs and a better quality of life as opposed to stressful and fragile city life.

No matter where life takes you, starting a *small business* is always a smart move, especially when built on Islamic principles like musyarakah and mudarabah. Crowdfunding can be a powerful tool, but honesty is paramount.



LESSONS FROM ISLAMIC INVESTORS

It is worth to be reminded of three remarkable figures from Islamic history who exemplify true investors.

Abdur-Rahmān ibn Awf (RA): He migrated to Madinah with nothing and built his wealth through honest trade. His motto, “Show me where the market is,” reflects his entrepreneurial spirit. He used his wealth to support Islam, including funding the Tabuk expedition.

Uthmān ibn Affān (RA): A strategic investor who bought and endowed the Well of Rumah, benefiting generations. His contributions to the Muslim army and public welfare show how wealth can serve the community.

Khadījah bint Khuwaylid (RA): A respected businesswoman who ran trading caravans and supported the Prophet (PBUH) during the early days of Islam. Her integrity, intelligence and faith-guided leadership remain a model for all entrepreneurs. These individuals did not just accumulate wealth; they used it to uplift others and earn lasting spiritual rewards.

CONCLUSION: INVESTING WITH A PURPOSE

Investment is not just a financial act; it’s a moral and spiritual choice. True investors do not chase wealth for its own sake; they seek barakah, peace of mind and sustainability. They avoid debt, live simply, and use their resources to benefit others. In a world obsessed with profit and wealth, this perspective is both radical and necessary. Let us teach our students and remind ourselves, that the best investments are those that nourish the soul, serve the community and align with our deepest values.



This article is based on a talk delivered at the 13th Anniversary International Seminar on Islamic Banking, UIN Salatiga, 2025.

DBA PHD

VS

SAME MOUNTAIN, DIFFERENT TRAILS

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When you hear someone say, "I'm doing my PhD," it usually triggers images of thick books, late nights, and someone lost in the world of theories. But when you hear "I'm doing my DBA," the picture might not be so clear. Some people even wonder, "Eh, isn't it the same thing?". Are they different? And more importantly, which one makes sense for you? The truth is, both are doctorates, both come with the coveted 'Dr.' title at the end, but the journey and the flavour are a little different.

The PhD (Doctor of Philosophy) is the more traditional path; it is often called the 'classic' doctorate. It is about pushing the boundaries of knowledge, asking the big 'why' questions, and spending years exploring theory. PhD candidates often aim to contribute to academic discussions, publish in journals, and shape the way we understand the world. It is the kind of doctorate that prepares you for a career as a full-time researcher or academic, although of course, some do bring their expertise into policy-making or consulting.

The DBA (Doctor of Business Administration), on the other hand, is more like PhD's younger cousin who is practical and a bit street-smart. It is not that it ignores theory, but its focus is on solving real-world problems. Instead of asking 'why', DBA students often ask 'how'. How can this business model work better? How do we address this management challenge in the industry? Many who take the DBA are already professionals; managers, entrepreneurs, and yes, even lecturers in our public universities. They juggle study with office deadlines, teaching commitments, family responsibilities, and maybe the occasional teh tarik session to keep sane.

For educators, the DBA can be a valuable way to bridge classroom knowledge with industry practices, giving them that extra edge in guiding students who themselves are future practitioners. It is meant for people who want to stay grounded in practice while still adding the 'Dr.' title in front of their name.

At the end of the day, it is not about which one is better, but which one fits your purpose. If you love living in the world of theory and want to contribute to the academic community, then PhD is for you. If you would rather take research and use it directly to improve the workplace, the classroom, or the industry, then DBA may make more sense.

Both are tough. Both come with sleepless nights, moments of self-doubt, and the occasional "Why did I sign up for this ah?" Whether it is a PhD or a DBA, you are climbing the same mountain, just on different trails.

So, the next time you meet someone who is on either path, do not ask which is harder. Just smile, maybe belanja them kopi, and say, "All the best, Dr.-to-be. You can do it!"

WHEN EMOTIONS INTERFERE WITH DUTY: WHY PROFESSIONALISM MATTERS

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In Malaysia, the public service has always been described as the backbone of the nation. With more than one and a half million civil servants, civil service plays a pivotal role in shaping how government policies are experienced by citizens and businesses. Whether it involves applying for a business license, seeking student financial aid, or dealing with local councils, the interaction between the citizen and government officers forms the foundation of public trust. Yet, one recurring challenge continues to emerge: the influence of personal emotion during professional duty.



Civil servants are, after all, human beings with emotions, preferences, and frustrations. Research in psychology and organizational behavior has shown that emotions influence judgment by shaping attention, memory, and risk perception (McConnell, 2024). A polite applicant may receive warmer treatment than one perceived as rude, while a worker's bad day can inadvertently result in dismissive communication.

In the Malaysian context, where the slogan of customer friendly and efficiency are constantly emphasized, such lapses create discontent and erode trust in the system.

The tension between personal feelings and professional obligations is not unique to Malaysia. Globally, studies in healthcare, policing, and journalism reveal how emotions shape professional decision-making. In healthcare, unmanaged negative emotions toward "difficult" patients can pose bias diagnostic accuracy and treatment decisions (McConnell, 2024). In policing, research demonstrates that anger and frustration can escalate conflicts instead of promoting de-escalation, whereas emotional regulation leads to better professional outcomes, and stronger community relations (Larney, 2022). Journalists reporting on traumatic events often struggle between human empathy and the need for objectivity, with emotional suppression sometimes reducing their effectiveness in the long run (Knight, 2020). These findings illustrate that emotional interference is not confined to one sector but is a widespread professional challenge.

For Malaysia, the issue is particularly critical because professionalism in the civil service has direct implications for national competitiveness. Investors and entrepreneurs often judge ease of doing business not only by regulations but also by the efficiency and fairness of government agencies.

If outcomes appear to depend on personal biases or interpersonal relationships, it discourages innovation and investment. This aligns with research showing that emotional biases in organizational contexts can reduce efficiency and compromise ethical decision-making (McManus, 2021).

Professionalism provides the safeguard. Instead of requiring officers to suppress emotions completely, professionalism emphasizes integrity, fairness, accountability, and respect. In practice, this means treating every citizen equally, communicating courteously, and ensuring that procedures, rather than moods, determine outcomes. Professionalism does not demand emotional detachment, but rather emotional discipline. Studies have shown that when organizations cultivate emotional intelligence through structured training, supervision, and reflection, professionals are better able to manage emotional interference while preserving empathy (Korkut & Sinclair, 2020; McIntosh, Antes & DuBois, 2021).



This balance between emotion and duty is especially important in Malaysia's multi-ethnic society. Public officers often deal with citizens from different cultural, linguistic, and socioeconomic backgrounds. Research on emotional ambivalence indicates that conflicting feelings, if not managed, can contribute to burnout and withdrawal (Alawwiyah, Sugma & Hasanati, 2025). Such outcomes reduce productivity and harm the very institutions meant to serve the public. However, environments that provide structured support, such as peer consultation and organizational cultures that acknowledge emotional challenges, tend to achieve better results (Maslach & Leiter, 2016).

Emerging technology brings new complexities. Artificial intelligence systems that monitor employee emotions are already being tested in some workplaces worldwide. While these tools may promise efficiency, they raise concerns about emotional privacy and could compel workers to hide authentic feelings, creating additional stress (Roemmich, Schaub & Andalibi, 2023). Malaysia must be cautious in adopting such practices, ensuring that any innovation respects human dignity and professional autonomy. Ultimately, professionalism matters because it sustains the trust that binds citizens and government. Emotional regulation should not strip officers of humanity, but help them harness empathy while remaining fair and consistent. This requires continuous professional education, leadership that models integrity, and policies that reward professionalism rather than tolerating bias.

In Malaysia's journey toward a high-income nation, the credibility of the civil service is as important as policy itself. When emotions interfere with duty, the citizen perceives injustice, efficiency declines, and trust erodes. On the contrary, when professionalism prevails, citizens feel respected, businesses thrive, and national progress accelerates. The challenge lies not in eliminating emotion from public service but in ensuring that it is wisely managed in the service of integrity, fairness, and accountability.

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The AI Era: Are We Adapting or Merely Surviving?



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Artificial Intelligence (AI) has become increasingly integral to contemporary business operations, enhancing organisational efficiency, facilitating data-driven decision-making, and fostering innovation (Dissanayake et al., 2024). Primarily, Artificial Intelligence (AI) applications were primarily confined to solving complex computational and algorithmic problems. However, advancements in machine learning, big data analytics, and automation have broadened its scope to encompass cognitive functions such as natural language understanding, image recognition, and intelligent decision-making. (Dissanayake et al., 2024).

In recent years, organisational operations have undergone substantial transformation, particularly with the integration of AI technologies in Human Resource (HR) Management. Although the adoption of AI-driven tools in HR is increasing, there remains a limited level of awareness and understanding regarding the range of available systems and their potential applications. AI presents significant opportunities to automate and optimise HR processes, enhance decision-making, and design personalised employee training programmes. Nevertheless, many organisations continue to face difficulties in identifying, evaluating, and implementing the most appropriate AI solutions to effectively improve HR functions. (Tusquellas et al., 2024).

Furthermore, AI provides substantial benefits by automating tasks that were previously performed manually and by enhancing organisational processes through synergistic collaboration between humans and intelligent systems (Makowski & Kajikawa, 2025). Nevertheless, AI is increasingly influencing diverse sectors of society, including marketing, healthcare, and human rights. However, the unchecked development and deployment of AI technologies without adequate ethical and regulatory oversight may result in significant social and ethical implications (Mishra & Pani, 2020).



Moreover, AI not only contributes to the growth and development of established organisations but also plays a pivotal role in fostering entrepreneurial activity and the creation of new ventures. It has the potential to shape individuals' entrepreneurial intentions, enhance opportunity recognition, and influence the processes through which innovative business ideas are generated and exploited (Chalmers et al., 2020).

In conclusion, Artificial Intelligence presents considerable opportunities to enhance talent acquisition processes within human resource departments, particularly through automated résumé screening, predictive analytics for candidate success, and the reduction of bias during initial selection stages. Collectively, these applications can improve recruitment efficiency and broaden the pool of potential candidates. However, organisations must exercise caution in addressing potential drawbacks such as algorithmic bias that may reinforce existing inequalities, excessive reliance on data-driven metrics that could undervalue intangible attributes like creativity and cultural fit, and privacy concerns associated with large-scale candidate data collection. While AI can function as a powerful tool to streamline recruitment and systematically identify promising talent, its effective implementation requires continuous ethical oversight, regular bias auditing, and the preservation of human judgment. Such measures are essential to ensure that AI-driven hiring practices remain fair, comprehensive, and aligned with both organisational objectives and candidate well-being.

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BNM'S CREDIT RISK DISCLOSURE ITS ROLE IN STRENGTHENING MALAYSIA'S BANKING STABILITY



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In recent years, Bank Negara Malaysia (BNM) has placed greater attention on improving transparency in the banking industry, particularly through clearer credit risk disclosure. These disclosures require banks to provide detailed information about their lending activities, the quality of their loans, and how they manage potential losses. The main goal is to build trust, promote sound risk management, and maintain financial stability in Malaysia's banking system.

BNM's regulatory framework encourages banks to be open about their credit exposure, capital strength, and risk management practices. Through the Pillar 3 disclosure requirements under the Basel framework, banks must regularly publish data on loan portfolios, non-performing loans (NPLs), provisions, and capital adequacy ratios. This allows investors, regulators, and the public to understand how much risk each bank carries and how well it can absorb potential shocks. (Aris et al, 2019)

In addition, BNM has introduced newer expectations related to climate-related financial risks. Banks are now required to assess how environmental and transition risks may affect their borrowers, particularly those in sensitive sectors like energy, agriculture, and property development. This means credit risk disclosure has evolved from simply reporting past numbers to including forward-looking analysis and scenario-based assessments.

WHY BETTER DISCLOSURE MATTERS?

Firstly, transparent disclosure helps to detect risks early. When banks publish timely and accurate information about loan quality and exposure, supervisors can identify sectors that show early signs of distress. This helps prevent small issues from growing into systemic problems. For example, if a particular industry faces declining repayment ability, BNM and banks can act quickly by imposing tighter lending standards or providing focused support.

Second, greater disclosure improves market discipline. When more information is available, investors and analysts can assess the health of each bank more accurately. This encourages responsible behaviour, as banks that manage risks poorly may face higher funding costs or weaker investor confidence. In this way, transparency rewards prudence and discourages excessive risk-taking. (Nahar and Jahan, 2021)

Third, it helps build resilience against future uncertainties. By requiring banks to conduct climate-related stress tests and scenario analysis, BNM ensures that the financial sector considers how extreme weather events or energy transitions might affect loan repayment. The results of these exercises are shared through disclosures, giving both the market and policymakers a clearer view of the system's preparedness for long-term risks.



HOW ARE MALAYSIAN BANKS ADAPTING?

Most local banks have taken positive steps to improve the quality and scope of their credit risk reports. Many have enhanced their data systems, upgraded credit modelling tools, and introduced expected credit loss (ECL) models to comply with international standards. Their annual and sustainability reports now include detailed explanations of how loans are classified, what assumptions are used in provisioning, and how exposures are distributed across sectors.

Some banks also include summaries of climate risk initiatives, linking their strategies to BNM's guidelines. This shows that the industry is slowly shifting from a backward-looking approach to a more forward-looking risk culture, where banks actively assess what could happen in the future rather than just reporting what has already occurred.

However, challenges remain. Habit et. al (2025) said that smaller financial institutions may find it difficult to produce detailed disclosures or perform complex scenario analyses due to limited resources and expertise. Differences in how data is presented can also make it harder to compare banks. To address this, BNM continues to provide standardized guidance and industry-wide exercises, which help align practices across the sector.

Striking a balance between transparency and practicality remains crucial for Malaysia's banking sector. While detailed disclosures enhance accountability and investor confidence, they may also lead to misinterpretation. For instance, a temporary increase in loan provisions could be mistaken for financial weakness rather than prudent risk management. Additionally, the cost and complexity of implementing advanced data and reporting systems pose challenges, particularly for smaller banks. Through its phased approach and capacity-building initiatives, Bank Negara Malaysia (BNM) helps financial institutions navigate these challenges effectively.

In conclusion, Bank Negara Malaysia's efforts to improve credit risk disclosure are key to keeping the country's banking system stable and strong. By making sure banks share clear and timely information about their risks and financial health, the central bank helps build trust and transparency in the market. Including climate-related risks in these reports is also an important step toward preparing the financial system for future challenges.

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Buy Now, Pay Later (BNPL): Financial Lifeline or Debt Trap for the Digital Generation?

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Scenario 1: At a hip café in downtown Kuala Lumpur, Asma sips her latte while strolling through her favourite shopping app. Her eyes lock onto a pair of locally crafted leather shoes RM450. “Hmm... a bit pricey,” she murmurs. But then, a tempting option appears: Pay RM112.50 a month for 4 months. No interest. One clicks later; the shoes are on their way. Easy. Fast. Guilt free.

Scenario 2: Meanwhile, Aween, a final semester diploma student at a local university, receives an invitation from the faculty club to the semester end dinner, a glamorous night every student dream of. Excited but anxious, she realizes she has nothing suitable to wear. On an e-commerce site, she finds the perfect emerald satin gown. The price? RM280, well beyond her PTPTN budget. But “buy now, pay later” (BNPL) swoops in like a saviour: RM70 a month for 4 months with no interest. She clicks. The gown arrives just in time. Aween looks stunning. But after the event, reality bites. She now juggles a part time job to repay the dress.

Welcome to the new financial frontier, Buy Now, Pay Later (BNPL). But is it truly a convenience, or just a delay tactic for financial burden?

The Numbers Behind the Temptation

According to Malaysia’s Ministry of Finance, BNPL transactions hit 102.6 million in the first half of 2025, totalling RM9.3 billion, a 31% surge from RM7.1 billion at the end of 2024. Out of this, RM3.8 billion remains unpaid, with 3.2% (RM121.8 million) overdue.

More concerning: 40% of BNPL users are youth under 30, and 70% of active users come from the B40 income group, those earning below RM5,000 monthly. A study by the Consumer Credit Oversight Board (CCOB) found that 12% of users pay late, and nearly 1% are unable to repay at all.

Late payments aren’t just technical hiccups. They carry emotional and financial consequences. Despite being interest free, users face penalties of RM10 to RM30 per transaction. Left unchecked, debts snowball, credit scores plummet, and future loan access becomes a challenge.



Spending Psychology: Wants vs need

BNPL isn't just a financial tool, it's a mirror reflecting our digital lifestyle, where desire often trumps necessity. Gen Z and Millennials, raised on e-commerce and social media, are more prone to impulsive purchases. BNPL offers an illusion of control: "Pay later" sounds lighter than "Go into debt."

But every click is a commitment. Without disciplined budgeting, users risk falling into a cycle of micro debt like Asma and Aween.

Regulation to the Rescue

As BNPL continues to reshape consumer behaviour in Malaysia, concerns about its long-term impact on financial health, especially among youth and low-income group, have prompted policymakers to take decisive action. Recognizing the urgency, the Malaysian government enacted the Consumer Credit Act 2025, a landmark legislation designed to bring structure, accountability, and protection to the rapidly growing BNPL ecosystem.

Central to the Act is the creation of the Consumer Credit Commission (CCC), which oversees BNPL providers and ensures responsible lending. Providers must now assess users' income and financial commitments before approving instalment plans. The CCC will also manage a centralized database to monitor user behaviour and prevent excessive borrowing. The law mandates clear disclosure of repayment terms, fees, and penalties, and bans aggressive debt collection practices. Existing BNPL providers have six months to comply with the new rules. Additionally, borrowers facing financial hardship will be protected from enforcement actions while their relief applications are being assessed.

This regulatory overhaul marks a pivotal shift from reactive to proactive governance. It acknowledges BNPL's role in modern finance but insists that its growth must be accompanied by robust consumer protections. For Malaysia's digital generation, this is more than a policy, it's a promise of financial dignity in an age of instant gratification.

Final Thoughts: A Thin Line Between Help and Harm

BNPL isn't the enemy. It's a tool like a kitchen knife; it can nourish or injure. The difference lies in knowledge and discipline. For today's generation, financial literacy isn't optional, it's essential. Before clicking "Pay Later," ask yourself: "Can I really afford this later?"

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GENERASI TANPA RASUAH: PERANAN KOKURIKULUM UNIVERSITI "INTEGRITI BUKAN SEKADAR KATA – IA ADALAH CARA HIDUP YANG MENENTUKAN MASA DEPAN NEGARA."

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Pengenalan

Ko-kurikulum di universiti tempatan memainkan peranan penting dalam membentuk jati diri dan nilai moral mahasiswa. Selain pencapaian akademik, universiti juga berperanan sebagai platform untuk memupuk nilai integriti dan membanteras budaya rasuah di kalangan generasi muda. Seiring dengan aspirasi Pelan Antirasuah Nasional (NACP), pelaksanaan ko-kurikulum berasaskan integriti dan antirasuah kini menjadi fokus utama dalam sistem pendidikan tinggi negara (Suruhanjaya Pencegahan Rasuah Malaysia, 2023).

Aktiviti dan Pendekatan Program

Program ko-kurikulum integriti dan antirasuah di universiti dijalankan dengan pelbagai pendekatan menarik seperti ceramah kesedaran, bengkel etika, simulasi kes rasuah, dan projek komuniti. Aktiviti seperti Youth Integrity Camp dan kempen "Saya Anti Rasuah" memberi peluang kepada pelajar menerapkan nilai kejujuran dan tanggungjawab melalui pengalaman praktikal (Universiti Teknologi MARA, 2024).

Selain itu, kursus elektif dan modul integriti turut dimasukkan dalam kurikulum wajib pelajar. Pendekatan ini memastikan nilai integriti diaplikasikan dalam setiap bidang pengajian. Contohnya, pelajar undang-undang mendalami etika profesional, manakala pelajar kejuruteraan dan perniagaan memahami tadbir urus korporat dan tanggungjawab sosial.

"PELAJAR YANG MEMAHAMI NILAI INTEGRITI LEBIH BERDISIPLIN, BERETIKA, DAN MAMPU MENJADI AGEN PERUBAHAN DI KAMPUS."

Kesan Terhadap Pembangunan Mahasiswa

Kesan positif pelaksanaan program ini jelas dapat dilihat melalui peningkatan kesedaran moral di kalangan mahasiswa. Mereka bukan sahaja mampu mengenal pasti perbuatan rasuah dan penyalahgunaan kuasa, tetapi juga berani menolak amalan tidak beretika.

Menurut Abdullah & Rahman (2022), penerapan nilai integriti dalam pendidikan tinggi dapat melahirkan graduan yang bukan sahaja cemerlang akademik, malah berperibadi teguh dan bertanggungjawab kepada masyarakat.

Universiti tempatan dilihat semakin komited dalam memperkukuh budaya integriti melalui kolaborasi strategik dengan agensi seperti SPRM. Ini menunjukkan usaha pendidikan tinggi kini bukan sekadar melahirkan intelektual, tetapi juga insan berakhlak mulia.

Kesimpulan

Secara keseluruhannya, ko-kurikulum integriti dan antirasuah di universiti tempatan merupakan inisiatif penting ke arah membentuk generasi muda yang beretika dan bebas rasuah. Nilai integriti perlu terus dipupuk melalui pendidikan berterusan dan teladan daripada warga universiti sendiri. Apabila budaya jujur dan amanah menjadi sebahagian daripada kehidupan pelajar, maka lahirlah generasi profesional yang mampu membawa Malaysia ke arah masa depan yang lebih bersih dan berintegriti.

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Seharian bekerja, apabila pulang ke rumah setelah menjemput anak-anak dari transit, terlihat di laman pokok-pokok agak layu terutamanya pasu-pasu yang ditanam dengan pokok "little ruby". Berbanding pokok-pokok lain, dedaun "little ruby" mudah dilihat layu apabila cuaca panas dan tidak disiram setiap dua ke tiga hari. Justeru, dalam waktu menghampiri maghrib itu, tangan mencapai paip getah, dipulas kepala paip untuk memulakan aktiviti menyiram pokok-pokok yang disayangi. Seronok kalau hari hujan, tak perlulah siram pokok satu persatu. Dalam hati kerap berdoa, "Tolonglah ya Allah turunkan hujan rahmat malam ini, supaya esoknya tak perlu menyiram pokok."

Menyalurkan kasih dan perhatian pada tanaman ini amat penting. Begitulah Allah ciptakan makhluk-Nya, hidup saling melengkapi. Pokok besar mampu meredupkan rumah dan memberi oksigen, tetapi pada masa sama menghasilkan daun-daun kering yang perlu dikemas. Untuk menikmati suasana yang redup, teduh dan nyaman, perlulah mengutip daun-daun kering yang berguguran agar laman sentiasa rapi dan sedap mata memandang.

Kita di Malaysia cukup bertuah. Apabila dahaga, kita boleh mencari air untuk diminum. Waima pohon yang kelihatan layu, cepat-cepat disiram supaya segar kembali. Namun, nun jauh di sana, di bumi Gaza, mereka dahagakan air tetapi tiada air bersih untuk diminum. Menurut Pertubuhan Bangsa-Bangsa Bersatu (PBB), lebih 90% air di Gaza tidak selamat diminum, dan sejak konflik terbaru, sumber air semakin terhad. Kelaparan pula amat dahsyat; menurut World Food Programme, hampir separuh penduduk Gaza berisiko kebuluran. Bukan sahaja tiada makanan untuk kenyang, bahkan sekadar mengalas perut pun sukar.

Tekanan demi tekanan menimpa warga Gaza - wanita, lelaki, kanak-kanak, bayi, dan warga tua. Gambar-gambar yang tersebar di media sosial memperlihatkan tubuh mereka terlalu kurus sehingga menampakkan rangka. Dalam sejarah moden, keadaan ini digelar "kemusnahan senyap", di mana sekatan dan penindasan menjadi senjata. Hati ini tersentuh, namun keyakinan tetap utuh bahawa warga Gaza tidak pernah berputus asa dengan rahmat Allah. Pertolongan Allah hadir dengan cara yang tidak disangka-sangka, kerana janji-Nya bahawa kemenangan memihak kepada mereka yang sabar dan beriman.

Mereka adalah saudara kita seakidah. Kiblat kita sama – Masjidil Aqsa di bumi yang diberkati, dan kini Kaabah di Tanah Suci Makkah. Walaupun jauh, kita masih punya “senjata” tersendiri walaupun bukan dalam bentuk fizikal:

Senjata umat Islam untuk Gaza:

1. Doa – Senjata mukmin yang menembusi langit tanpa sempadan.
2. Ekonomi – Menyokong boikot produk yang menyumbang kepada kezaliman dan membantu produk tempatan.
3. Media Sosial – Menyebarkan kesedaran dan membetulkan naratif dunia.

Mehnah atau ujian dalam perjuangan pasti ada. Sedangkan penduduk dunia yang bukan Islam ada yang lantang bersuara menentang kezaliman, apatah lagi kita sebagai umat Islam – seharusnya lebih gigih. Tindakan kita tidak semestinya gegak gempita atau perlu dihebahkan, kerana keikhlasan lebih tinggi nilainya di sisi Allah. Bertindaklah mengikut kemampuan masing-masing. Hasilnya bukan di tangan kita, tetapi di tangan Allah, Raja segala kerajaan.

Sejarah membuktikan setiap pencerobohan ada titik akhirnya. Dari zaman Firaun hingga kejatuhan empayar besar, penzalim tidak pernah kekal. Penindas di bumi Gaza juga akan menerima pembalasan mereka. Bila masanya? Itu dalam ilmu Allah yang Maha Mengetahui. Tugas kita adalah terus berdoa, membantu sedaya mungkin, dan tidak pernah berputus asa daripada rahmat Allah.

Kerana seperti menyiram pokok layu agar kembali segar, doa dan usaha kita untuk Gaza adalah siraman harapan. Suatu hari nanti, bumi yang kering itu akan kembali subur dengan keamanan dan keadilan, sebagaimana janji Allah yang tidak pernah mungkir.



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Pengenalan

Zakat merupakan salah satu daripada lima rukun Islam yang menjadi asas kepada keimanan dan kesejahteraan umat Islam. Ia bukan sekadar tanggungjawab individu kepada Allah, tetapi juga satu mekanisme sosial dan ekonomi bagi membasmi kemiskinan serta mengimbangi agihan kekayaan dalam masyarakat. Walau bagaimanapun, realiti menunjukkan bahawa tahap kesedaran umat Islam terhadap kewajipan zakat masih rendah. Walaupun zakat fitrah dilaksanakan hampir oleh semua umat Islam setiap tahun, akan tetapi, zakat harta, zakat pendapatan, dan zakat perniagaan sering diabaikan. Fenomena ini membangkitkan satu persoalan: Mengapakah masyarakat masih belum cakna terhadap kewajipan yang jelas disebut dalam al-Quran dan Sunnah (Hairun, 2020)? Lebih membimbangkan, kelalaian terhadap kewajipan zakat ini menjadikan kita berhutang dengan rukun Islam itu sendiri dan menjadi satu kelalaian yang bukan sahaja menjejaskan hak asnaf, tetapi juga menghalang kita daripada meraih rahmat dan redha Allah S.W.T

Tahap Ketidackaknaan Masyarakat Islam terhadap Zakat

Kajian-kajian terkini menunjukkan Walaupun boleh dikatakan setiap institusi bahawa kadar kesedaran dan zakat negeri di Malaysia, sebagai contoh, pembayaran zakat dalam kalangan umat Lembaga Zakat Selangor (LZS), Pusat Islam masih belum mencapai tahap yang Pungutan Zakat (PPZ) Wilayah memuaskan. Menurut hasil kajian oleh Persekutuan, dan Majlis Agama Islam dan Universiti Kebangsaan Malaysia (Hairun, Adat Melayu Terengganu (MAIDAM), telah 2020), hanya sekitar 28.7% umat Islam memperkenalkan pelbagai kemudahan yang layak membayar zakat pendapatan dalam talian dan kempen kesedaran, benar-benar menunaikannya, manakala masih ramai umat Islam yang tidak 71.3% tidak berbuat demikian. Manakala memahami konsep, syarat, dan kelebihan data daripada beberapa Majlis Agama zakat. Situasi ini menggambarkan bahawa Islam Negeri juga menunjukkan bahawa masalah ini bukan hanya pada sistem peratusan pembayar zakat harta masih pungutan, tetapi turut berpunca daripada rendah berbanding jumlah umat Islam aspek kefahaman, sikap, dan nilai yang berpendapatan melebihi nisab zakat keagamaan masyarakat itu sendiri (Mohd (PPZ-MAIWP, 2023). Ali, 2021).

Punca Ketidakkacnaan terhadap Zakat

1. Kurangnya Pengetahuan dan Kefahaman

Ramai umat Islam masih menganggap zakat hanya berkaitan dengan zakat fitrah yang dibayar pada bulan Ramadan. Kefahaman terhadap zakat harta, pendapatan, saham, atau emas masih terbatas. Menurut kajian oleh Mohd Ali (2021), sebahagian masyarakat tidak tahu cara mengira zakat atau institusi mana yang sah untuk menerima bayaran. Kurangnya pendidikan zakat di peringkat sekolah dan universiti turut menyumbang kepada kelemahan ini (Hairun, 2020).

2. Sikap Individualistik dan Kurang Keinsafan

Sikap mementingkan diri dan kurang rasa tanggungjawab sosial menyebabkan umat Islam tidak melihat zakat sebagai satu keperluan sosial. Ada yang menganggap zakat hanya membebankan atau merugikan pendapatan. Kelemahan iman dan kurangnya kesedaran spiritual menjadikan zakat bukan lagi ibadah wajib, tetapi sekadar pilihan (Mohd Ali, 2021).

3. Kekeliruan terhadap Agihan dan Ketelusan Institusi

Ada segelintir masyarakat yang ragu-ragu terhadap pengurusan dana zakat oleh institusi zakat negeri. Persepsi negatif seperti "zakat tidak sampai kepada asnaf sebenar" atau "birokrasi terlalu ketat" menyebabkan mereka lebih suka mengagihkan sendiri tanpa melalui saluran rasmi. Walaupun sebahagian persepsi ini tidak berasas, ia tetap menjejaskan keyakinan umum (LZS, 2024).

4. Kelemahan Penguatkuasaan dan Galakan

Tidak seperti cukai, zakat tidak mempunyai mekanisme penguatkuasaan yang ketat. Ia bergantung kepada kesedaran dan keikhlasan individu. Kekurangan insentif atau sistem sokongan oleh sesetengah pihak majikan, contohnya potongan gaji automatik, juga menjadikan pembayaran zakat tidak konsisten (PPZ-MAIWP, 2023).

Implikasi Ketidakkacnaan terhadap Ummah

Kelewatan dan pengabaian pembayaran zakat memberi kesan besar kepada umat Islam. Pertama, ia menjejaskan sumber kewangan bagi membantu golongan asnaf yang memerlukan. Kedua, ia melemahkan fungsi zakat sebagai alat keadilan sosial dan ekonomi. Ketiga, dari sudut spiritual, individu yang mengabaikan zakat berisiko jatuh ke dalam dosa besar kerana meninggalkan kewajipan agama yang diperintahkan oleh Allah dalam Surah al-Taubah, ayat 103. Tambahan pula, masyarakat yang lemah kesedaran zakat juga menunjukkan kelemahan dalam sistem solidariti Islam dan ukhuwah sesama umat (Mohd Ali, 2021).

Kaedah dan Strategi Mengatasi Masalah Ketidakkacnaan

1. Pendidikan Zakat secara Formal dan Informal

Kesedaran harus bermula dari pendidikan. Sebagai contoh, modul zakat perlu diperkenalkan dalam kurikulum Pendidikan Islam di sekolah dan institusi pengajian tinggi. Program seperti 'Kelas Literasi Zakat' di masjid dan surau juga dapat membantu masyarakat memahami jenis, syarat, dan manfaat zakat. Penerangan yang berterusan perlu diberikan dalam bahasa yang mudah, disertakan contoh praktikal dan testimoni penerima bantuan zakat (Hairun, 2020).

2. Pemerksaan Institusi Zakat

Institusi zakat negeri perlu terus meningkatkan ketelusan, mempercepatkan proses bantuan, dan memperkukuh komunikasi dua hala dengan pembayar zakat. Laporan tahunan dan pendedahan tentang agihan kepada asnaf boleh diterbitkan secara terbuka untuk meningkatkan kepercayaan awam. Teknologi digital seperti aplikasi zakat mudah alih dan portal maklumat interaktif juga harus dimanfaatkan sepenuhnya (LZS, 2024).

3. Kempen Kesedaran Melalui Media dan Tokoh Agama

Media massa dan media sosial berperanan besar dalam membentuk persepsi. Ceramah agama, video pendek, dan testimoni asnaf yang dibantu zakat boleh menyentuh hati masyarakat. Selain itu, penglibatan tokoh agama dan mempengaruhi Islam juga boleh memberi impak positif terhadap golongan muda (PPZ-MAIWP, 2023).

4. Galakan dan Insentif

Kerajaan boleh memperluaskan insentif potongan cukai untuk pembayar zakat, manakala majikan boleh bekerjasama dengan institusi zakat bagi membolehkan potongan gaji zakat dilakukan secara automatik. Pendekatan ini bukan sahaja memudahkan pembayaran, malah mendidik masyarakat untuk berzakat secara konsisten (Mohd Ali, 2021).

Kesimpulan

Tahap ketidakkacnaan terhadap kewajipan zakat masih menjadi cabaran utama dalam usaha memperkukuh kesejahteraan umat Islam dari aspek rohani dan ekonomi. Zakat bukan sekadar kewajipan ritual, tetapi instrumen sosial yang menjamin keadilan dan keseimbangan masyarakat. Menunaikan zakat boleh diibaratkan seperti menjahit tepi sehelai kain: tanpa jahitan yang kemas, benangnya akan terurai dan kain kehilangan bentuknya. Begitulah juga kehidupan seorang Muslim. Tanpa zakat, struktur keimanan dan kesejahteraan sosialnya akan menjadi pincang. Justeru, kesedaran dan pelaksanaan zakat perlu diperkasa agar keberkatan dan keseimbangan dalam kehidupan dapat diwujudkan dengan sempurna.

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MEMAS

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PENGENALAN

Minat terhadap aktiviti memasak semakin mendapat perhatian dalam kalangan masyarakat moden. Dahulu, memasak sering dikaitkan dengan keperluan harian. Namun kini, ia telah berkembang menjadi aktiviti yang mempunyai nilai psikologi, sosial, malah ekonomi. Pengaruh seperti Khairul Amin, Che Sayang, Che Nom, Limau Nipis, dan beberapa yang lain dikenali ramai melalui konten masakan yang sihat, ringkas dan mudah disediakan. Minat memasak dapat dilihat dari pelbagai perspektif iaitu sebagai hobi, sebagai terapi untuk mengurangkan tekanan, serta sebagai asas kepada perkembangan industri makanan dan kulinari.

MEMASAK SEBAGAI AKTIVITI PSIKOLOGI POSITIF

Memasak mampu memberi kesan positif kepada kesejahteraan psikologi individu. Menurut Farmer et al. (2021), memasak dapat meningkatkan rasa pencapaian diri serta keyakinan kerana individu merasakan mereka menghasilkan sesuatu yang dapat dilihat, dirasai, dan memberi manfaat. Selain itu, melalui proses penyediaan makanan yang memerlukan fokus seperti memotong bahan atau mengikut resipi, bertindak sebagai bentuk kesedaran minda (*mindfulness*) yang dapat mengurangkan tekanan dan kerisauan.

PERANAN MEMASAK DALAM HUBUNGAN SOSIAL

Memasak juga berfungsi sebagai medium sosial yang mengeratkan hubungan kekeluargaan dan komuniti. Di Malaysia, aktiviti memasak bersama keluarga pada musim perayaan menjadi simbol kebersamaan dan identiti budaya. Begitu juga ketika majlis keraian seperti majlis perkahwinan, di mana aktiviti gotong-royong atau rewang untuk menyediakan makanan kepada para tetamu dilakukan secara bersama. Kajian oleh Beagan dan Chapman (2020) mendapati bahawa aktiviti memasak di rumah bukan sahaja menghasilkan makanan, tetapi juga mewujudkan ruang interaksi sosial, perkongsian nilai, serta pemindahan budaya antara generasi. Justeru, minat memasak bukan sekadar aktiviti individu, tetapi turut mengukuhkan jaringan sosial dalam masyarakat.


 MASAK

MEMASAK DAN PEMAKANAN

Selain memberi manfaat psikologi dan sosial, memasak juga berkait rapat dengan amalan pemakanan sihat. Kajian oleh Mills et al. (2020) mendapati bahawa individu yang mempunyai minat memasak lebih cenderung memilih bahan segar, mengawal jumlah gula, garam, serta minyak, sekali gus menyumbang kepada gaya hidup yang lebih sihat. Oleh itu, memupuk minat memasak dalam kalangan generasi muda dapat menjadi strategi jangka panjang untuk menangani isu kesihatan yang berpunca dari gaya pemakanan seperti obesiti, diabetes, hipertensi, dan juga penyakit jantung.

MEMASAK SEBAGAI PELUANG EKONOMI

Dalam era digital, aktiviti memasak turut membuka peluang kepada individu untuk menceburi bidang keusahawanan. Media sosial dan platform dalam talian memberi ruang luas kepada individu untuk memasarkan produk makanan buatan sendiri. Kajian oleh Ahn & Lee (2022) menegaskan bahawa minat memasak yang disokong dengan inovasi digital dapat mendorong pertumbuhan perniagaan kecil dalam bidang kulineri. Fenomena ini dapat dilihat di Malaysia apabila ramai usahawan mikro memulakan perniagaan makanan dari rumah, khususnya selepas pandemik COVID-19.

KESIMPULAN

Secara keseluruhannya, memasak memberikan pelbagai dimensi manfaat yang meliputi aspek psikologi, sosial, kesihatan, dan ekonomi. Ia bukan sekadar hobi, tetapi turut memainkan peranan dalam pembentukan identiti individu serta masyarakat. Masyarakat wajar melihat aktiviti memasak sebagai amalan bernilai tinggi yang dapat meningkatkan kesejahteraan hidup serta membuka peluang baharu dalam industri makanan. Oleh itu, usaha menggalakkan minat memasak sejak di bangku sekolah hingga dewasa amat penting bagi melahirkan individu yang lebih seimbang, sihat, dan berdaya saing.

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HUBUNGAN IBU & ANAK REMAJA: CABARAN DAN HARAPAN

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Pendahuluan

Hubungan antara ibu dan anak sama ada lelaki atau perempuan ialah sebuah ikatan yang unik, terbina sejak lahir dan terus berkembang sepanjang kehidupan. Namun, apabila anak meningkat remaja, hubungan ini sering diuji dengan pelbagai cabaran. Fasa remaja adalah tempoh peralihan penting di mana individu mencari identiti, kebebasan, serta cuba menegakkan pendirian sendiri. Perubahan ini kadangkala menimbulkan konflik dengan ibu, yang sering dianggap terlalu mengawal atau kurang memahami perasaan remaja. Walau bagaimanapun, penyelidikan menunjukkan bahawa hubungan ibu dan anak remaja tetap menjadi faktor penting dalam membentuk kesejahteraan emosi, akademik, dan sosial mereka.

Mengapa Hubungan Ini Penting?

Menurut Oliva et al., (2023) ibu bapa yang berkomunikasi secara terbuka berkait rapat dengan kepuasan hidup dan harga diri remaja. Apabila ibu menjadi pendengar yang baik dan memberi maklum balas penuh empati, remaja lebih mudah berkongsi pengalaman hidup atau sebarang permasalahan tanpa rasa takut dihakimi. Sebaliknya, komunikasi yang statik atau dipenuhi kritikan boleh menyebabkan remaja berasa kecewa dan mencari tempat lain untuk mendapatkan sokongan serta perhatian.

Selain komunikasi, pemantauan yang bersesuaian juga memainkan peranan penting dalam hubungan antara ibu dan remaja. Hasil penyelidikan menunjukkan bahawa remaja yang dipantau dengan tahap kawalan sederhana memberi kesan yang lebih baik terhadap kesihatan mental remaja. Sebagai contoh, ibu mengenali dan mengetahui siapa rakan-rakan anaknya serta ke mana mereka pergi, tetapi tidak terlalu menyekat dari segi pergaulan sosial mereka (Cano et al., 2025).





Cabaran yang Wujud

Tidak dapat dinafikan bahawa konflik antara ibu dan remaja adalah lumrah. Perbezaan pendapat tentang pakaian, waktu keluar, pergaulan, atau penggunaan media sosial sering menimbulkan perselisihan faham. Menurut Pratiwi (2017), konflik ini tidak semestinya merosakkan hubungan, sebaliknya boleh menjadi peluang untuk ibu dan anak belajar menyelesaikan masalah secara matang.

Namun, cabaran lain yang sentiasa wujud ialah harapan ibu terhadap anak. Terdapat segelintir ibu yang menetapkan standard akademik terlalu tinggi hingga anak berasa terbeban. Kajian menunjukkan bahawa harapan yang realistik mampu mendorong pencapaian akademik, tetapi jika tidak seimbang, ia boleh menimbulkan tekanan emosi dalam kalangan anak-anak (Wang et al., 2024).

Apa yang Boleh Dilakukan oleh Ibu?

Berikut adalah beberapa langkah praktikal yang boleh diamalkan oleh ibu untuk mengukuhkan hubungan dengan anak remaja:

- Berkomunikasi dengan hati terbuka – Luangkan masa mendengar anak bercerita tanpa cepat mengkritik. Kadangkala, remaja hanya mahu didengari.
- Tetapkan had yang jelas tetapi fleksibel – Remaja masih perlukan bimbingan, tetapi mereka juga perlu belajar membuat keputusan sendiri.
- Tunjukkan kasih sayang tanpa syarat – Pelukan, doa, dan kata-kata positif mampu memberi rasa selamat kepada remaja.
- Selesaikan konflik secara matang – Elakkan memanjangkan pertengkaran. Sebaliknya, pilih waktu sesuai untuk berbincang secara tenang.

Kesimpulan

Hubungan antara ibu dan anak remaja ialah tentang membina kepercayaan, kasih sayang, dan komunikasi yang sihat. Dalam dunia kini yang semakin mencabar, peranan ibu sebagai penyokong utama tidak boleh dinafikan. Hasil kajian menegaskan bahawa hubungan berkualiti dengan ibu mampu melindungi remaja daripada tekanan, memupuk keyakinan diri, dan membantu mereka membuat pilihan lebih baik untuk masa depan.

Oleh itu, meskipun cabaran sentiasa wujud, ibu yang sabar dan bijak menyesuaikan pendekatan dalam mendidik akan dapat melahirkan remaja yang matang, berilmu, berakhlak mulia, dan mampu membina hubungan yang erat serta kekal menjadi sumber kekuatan sepanjang hayat.

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KEIKHLASAN BEKERJA

Pekerjaan merupakan sumber rezeki utama bagi individu samada bekerja sendiri atau bekerja dengan sesebuah organisasi. Namun kita perlu memastikan sesuatu pekerjaan itu halal dan tidak bercanggah dengan syariah. Menurut sumber dari Jabatan Perangkaan Malaysia (Disember 2024), sebanyak 70.6% kadar penyertaan tenaga buruh, 68.3% nisbah pekerja kepada penduduk dan 3.1% pengangguran. Ini menunjukkan 70.6% penduduk di Malaysia mempunyai pekerjaan dalam pelbagai sektor atau bidang. Namun begitu masih ada segelintir penduduk yang masih berusaha untuk mendapatkan pekerjaan.

Apabila melangkah masuk ke alam pekerjaan, pekerja akan terikat dengan pelbagai peraturan, polisi dan proses kerja yang telah ditetapkan. Selain dari itu, penetapan key performance index (KPI) juga tidak terkecuali bagi mengukur prestasi setiap pekerja. Dalam aspek prestasi kerja, kesungguhan, kejujuran dan keikhlasan adalah penting untuk mencapai KPI dunia dan KPI akhirat. Pekerja yang ikhlas bekerja kerana Allah SWT akan menerima tanggungjawab dengan penuh keredaan dan akan komited bagi menyelesaikan setiap kerja yang ditugaskan. Sifat ini bersesuaian dengan sabda Rasulullah SAW yang bermaksud: "Sesungguhnya Allah SWT kasih apabila seseorang daripada kamu melakukan sesuatu amalan hendaklah dibuat secara tekun." (Sunnah.com, Hadith No. 180). Kerja yang dilakukan dengan kesungguhan akan menghasilkan kualiti kerja yang baik dan mencapai piawaian/KPI sebagaimana yang ditetapkan oleh pihak majikan.

Walau bagaimanapun terdapat segelintir pekerja bekerja hanya untuk mendapatkan gaji/upah semata-mata. Kerja yang diberikan dibuat secara ala kadar dan sekiranya mereka ini bekerja dalam kumpulan, mereka hanya mengharapkan ahli kumpulan untuk menyiapkan tugas bagi pihak mereka dan ini akan menimbulkan ketidakpuasan hati dikalangan pekerja.



Dalam situasi begini, sifat amanah dan bertanggungjawab haruslah diterapkan dalam diri setiap pekerja bagi memastikan setiap pekerjaan yang dibuat mencapai matlamat dan tujuan serta menepati prinsip ajaran Islam sebenar. Sifat amanah dan bertanggungjawab merupakan salah satu daripada etika kerja dan ianya ada dinyatakan dalam sabda Rasulullah SAW yang membawa maksud: "Wajib atas kalian harus berlaku jujur, kerana kejujuran itu akan membimbing kepada kebaikan. Dan kebaikan itu akan membimbing ke syurga. Seseorang yang sentiasa berlaku jujur dan memelihara kejujuran, maka ia akan dicatat sebagai orang yang jujur di sisi Allah. Dan hindarilah dusta, kerana kedustaan itu akan mengiring kepada kejahatan dan kejahatan itu akan menjerumuskan ke neraka. Seseorang yang senantiasa berdusta dan memelihara kedustaan, maka ia akan dicatat sebagai pendusta di sisi Allah." (Sunnah.com, Hadith No. 2607c)





Sebagai Muslim, kita bukan sahaja perlu memenuhi KPI kerja, tetapi perlu seimbang dengan KPI akhirat. Setiap tugas yang telah diamanahkan kepada kita perlu disertakan dengan niat yang ikhlas agar sesuatu yang kita buat dapat dijadikan sebagai ibadah yang menjanjikan ganjaran pahala yang besar oleh Allah SWT. Jika kita ikhlas melakukan sesuatu perkara, insyaAllah perkara atau tugas yang sukar akan dipermudahkan oleh Allah SWT. Sebagai contoh, Allah akan memberi ilham kepada kita untuk mendapatkan idea, dikelilingi rakan-rakan yang membantu, ketua yang memberi sokongan, bijak menguruskan masa, sabar, berlemah lembut ketika berurusan, berbudi bahasa, tidak terburu-buru membuat keputusan dan tidak mudah berputus asa.

Kesimpulannya ialah alam pekerjaan merupakan medan pahala untuk meraih keredhaan Allah SWT. Pekerjaan adalah amanah yang perlu dilaksanakan dengan penuh tanggungjawab kerana setiap perbuatan akan dinilai dan dibalas oleh Allah SWT. Rezeki yang diberkati datang daripada sumber yang halal dan usaha yang ikhlas. Jadikan bekerja bukan sekadar mencari nafkah, tetapi juga sebagai satu ibadah yang mendekatkan diri kepada-Nya.

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Perkembangan teknologi digital hari ini telah mengubah cara masyarakat moden membeli-belah. Kini, barangan keperluan harian boleh didapati di hujung jari, melalui aplikasi mudah alih, laman sesawang e-dagang atau melalui pelbagai platform media sosial, menjadikan aktiviti membeli-belah semakin mudah dan cepat. (Husin, N. & Roslan, S.N., 2021). Cara pembelian ini kini semakin menjadi pilihan, terutama golongan ibu. Kenapa golongan ibu yang sering membeli barangan keperluan secara atas talian? Ini adalah kerana golongan ibu lebih memahami keperluan barangan untuk kegunaan keluarga mereka. Golongan ini juga mewakili kumpulan pengguna yang besar dalam perniagaan e-dagang. Satu pemerhatian menarik mengenai pembeli dari golongan ini ialah kecenderungan mereka untuk melakukan pembelian dalam talian pada waktu malam. Tingkah laku ini sebenarnya didorong oleh beberapa faktor yang akan dibincangkan dalam penulisan ini.

Kebiasaannya golongan ibu mempunyai masa yang terhad pada waktu siang disebabkan pelbagai tanggungjawab di tempat kerja, menguruskan anak-anak, serta melaksanakan tugas rutin rumah tangga. Kesibukan ini menghadkan masa mereka untuk memilih dan meneliti barangan secara atas talian pada waktu siang. Sebaliknya, waktu malam hari selepas selesai menguruskan tugas rumah tangga, mereka lebih lapang dan tenang. Peluang ini membolehkan mereka membeli belah atas talian tanpa gangguan (Raman, P., 2014).

Suasana waktu malam selalunya lebih tenang, terutama setelah tugas rumahtangga diselesaikan serta anak-anak telah tidur. Ketika ini para ibu berpeluang untuk meluangkan masa bagi membeli-belah atas talian dengan lebih selesa dan fokus tanpa gangguan. Selain itu, mereka boleh membandingkan produk dengan lebih teliti seperti menilai harga, meneliti tawaran promosi, dan membaca ulasan pengguna sebelum membuat keputusan pembelian. Proses ini memerlukan tumpuan dan masa, oleh itu tidak sesuai dilakukan ketika sibuk. Tidak hairanlah, membeli-belah pada waktu malam menjadi pilihan para ibu untuk membeli keperluan diri dan ahli keluarga, selain ianya dapat mengekalkan kesejahteraan emosi selepas rutin harian yang sibuk.

Selain membeli barangan keperluan keluarga, membeli-belah atas talian juga berfungsi sebagai cara memenuhi kepuasan peribadi atau “me time” setelah seharian penat bekerja dan mengurus rumah tangga. Aktiviti membeli-belah pada waktu malam dapat memberikan keseronokan dan rasa penghargaan terhadap diri sendiri. Ianya bukan sahaja membolehkan para ibu meluangkan masa untuk diri sendiri tanpa gangguan, malah ia juga menjadi satu bentuk terapi emosi yang dapat mengurangkan tekanan harian. Dengan pelbagai pilihan produk, tawaran istimewa, serta kemudahan membuat perbandingan harga, para ibu dapat merasakan kebebasan untuk membuat keputusan pembelian mengikut citarasa dan kemampuan sendiri. Tambahan pula, pengalaman membeli-belah ini sering dianggap sebagai ganjaran kecil yang dapat meningkatkan motivasi, keyakinan diri, serta kesejahteraan mental mereka, sekali gus menjadikan aktiviti ini lebih daripada sekadar memenuhi keperluan asas, tetapi juga satu bentuk penghargaan terhadap usaha dan pengorbanan yang dilakukan setiap hari.

Secara kesimpulannya, faktor- faktor yang mempengaruhi corak tingkah laku membeli-belah atas talian dalam kalangan ibu yang cenderung pada waktu malam dipengaruhi oleh faktor kesibukan siang hari, suasana tenang pada waktu malam, keperluan membuat pertimbangan, tawaran promosi, serta kepuasan peribadi. Keadaan ini menggambarkan bagaimana peranan sosial, beban kerja harian, dan strategi pemasaran digital saling berinteraksi dalam membentuk tabiat pengguna. Oleh itu, bagi penyedia perkhidmatan e-dagang mereka perlu memahami corak tingkah laku pembeli untuk merangka strategi pemasaran yang lebih berkesan dan mesra pengguna.

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Transformasi Digital dalam Pengurusan Haji: Peranan dan Implikasi Kad NUSUK serta Kaitan dengan Tabung Haji Malaysia

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Abstrak

Transformasi digital telah menjadi teras utama dalam pengurusan ibadah haji pasca pandemik. Artikel ini membincangkan pengenalan Kad NUSUK oleh kerajaan Arab Saudi kepada jemaah haji 2025, peranannya dalam meningkatkan kecekapan logistik dan keselamatan, serta implikasinya terhadap jemaah yang tidak mematuhi. Selain itu, artikel ini turut meneliti peranan Lembaga Tabung Haji Malaysia dalam mengurus jemaah haji Malaysia agar selaras dengan keperluan digital terkini. Hukuman terhadap individu yang gagal mematuhi keperluan Kad NUSUK juga dibincangkan sebagai sebahagian daripada mekanisme penguatkuasaan.

Pengenalan

Di bawah kerangka Saudi Vision 2030, kerajaan Arab Saudi memperkenalkan Kad NUSUK bagi memperkemas pengurusan ibadah haji melalui sistem digital bersepadu. Kad ini menjadi syarat utama kepada semua jemaah antarabangsa, termasuk Malaysia, untuk memasuki kawasan suci seperti Mekah, Mina dan Arafah. Ia berfungsi sebagai kad identiti pintar yang merangkumi data biometrik, kesihatan, penginapan dan visa jemaah.

Fungsi dan Kepentingan Kad NUSUK

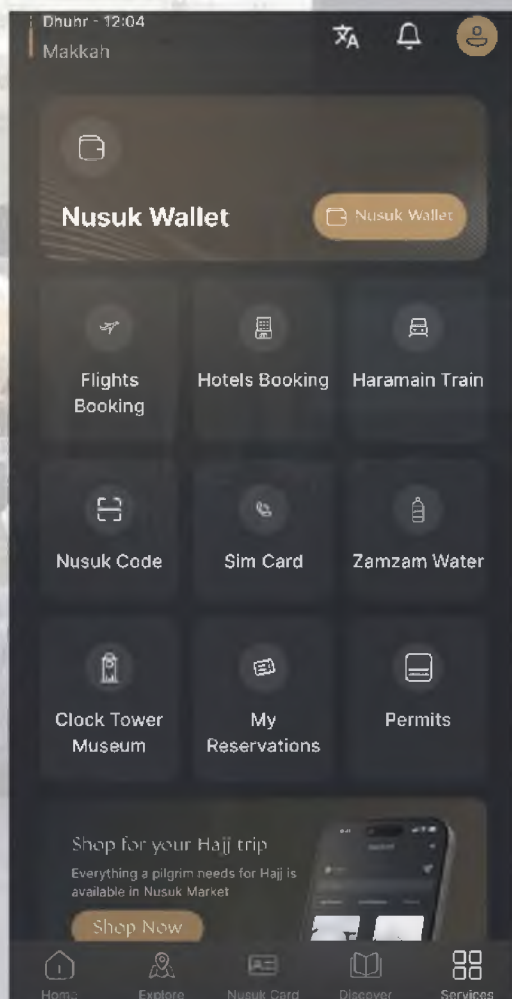
Kad NUSUK bukan sekadar pengesahan identiti, malah membolehkan jemaah mengakses jadual perjalanan, sistem pengangkutan, maklumat kesihatan dan perkhidmatan kecemasan melalui aplikasi mudah alih NUSUK (Ministry of Hajj and Umrah, 2025). Ia memainkan peranan penting dalam keselamatan, pemantauan dan keberkesanan pengurusan logistik semasa musim haji.

Peranan Tabung Haji Malaysia

Lembaga Tabung Haji (TH) merupakan agensi tunggal yang diberi mandat oleh kerajaan Malaysia untuk menguruskan jemaah haji ke Tanah Suci. Bagi tahun 2025, TH bertindak sebagai pengantara penting dalam penyelarasan pendaftaran dan pengaktifan Kad NUSUK bagi setiap jemaah Malaysia. TH juga memastikan semua maklumat peribadi dan kesihatan jemaah dimasukkan secara sah ke dalam sistem digital Arab Saudi serta menyediakan latihan penggunaan aplikasi NUSUK sebelum jemaah berlepas. Kerjasama erat antara Tabung Haji dan Kementerian Haji Arab Saudi membolehkan jemaah Malaysia melalui proses digitalisasi ini tanpa kekeliruan atau keciciran (Tabung Haji, 2025).

Kesan Ketiadaan Kad NUSUK dan Hukuman

Sekiranya jemaah tidak memiliki Kad NUSUK, mereka mungkin dilarang memasuki kawasan suci, menghadapi kesulitan mendapat rawatan atau pengangkutan, dan sukar dikesan semasa kecemasan (Al-Sulami, 2024). Menurut pihak berkuasa Arab Saudi, mana-mana individu yang cuba memasuki Mekah tanpa kad sah boleh dikenakan denda sehingga SAR 10,000 (kira-kira RM12,800), sekatan visa haji masa hadapan, atau pengusiran serta-merta (General Directorate of Public Security, 2025).



Kesimpulan

Kad NUSUK melambangkan era baharu dalam pengurusan ibadah haji berasaskan teknologi pintar. Usaha kerajaan Arab Saudi ini disambut baik oleh institusi pengurusan haji seperti Tabung Haji Malaysia yang memainkan peranan penting dalam memastikan kepatuhan jemaah terhadap sistem baharu ini. Pelaksanaan sistem digital ini bukan sahaja meningkatkan kecekapan logistik, malah memperkukuh aspek keselamatan dan kebajikan jemaah haji secara menyeluruh.

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MAHASISWA BERJIWA NIAGA

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Keusahawanan telah menjadi satu komponen penting dalam pembangunan sosio ekonomi sesebuah negara, terutamanya dalam era ekonomi digital dan persaingan global yang semakin mencabar kini. Mahasiswa tidak boleh lagi bersikap tunggu dan lihat peluang (Hazwan Faisal Mohamad, 2021), sebaliknya perlu berusaha merubah diri menjadi usahawan yang mampu mencipta peluang didalam pasaran hari ini. Bagi melahirkan generasi yang mempunyai daya saing, berupaya mencipta peluang pekerja sendiri serta kreatif dalam pelbagai aspek, usaha untuk memupuk minat keusahawanan dalam kalangan mahasiswa universiti amatlah penting untuk dijadikan sebagai fokus penting.

Mahasiswa bukan sahaja perlu dibekalkan dengan ilmu akademik, tetapi juga didedahkan kepada dunia perniagaan dan kemahiran keusahawanan yang sebenar. Ianya dapat di laksanakan melalui pelbagai pendekatan seperti pelaksanaan pelbagai program, aktiviti praktikal, dan sokongan daripada pihak universiti serta agensi berkaitan. Melaluinya mahasiswa bukan sahaja dapat meneroka potensi mereka sebagai usahawan muda yang inovatif, bahkan dapat membantu membina jati diri dan kepimpinan serta berpotensi untuk menyumbang kepada pembangunan ekonomi negara melalui peningkatan bilangan usahawan muda yang berkualiti, berdaya tahan dan mempunyai semangat persaingan yang tinggi dan positif.

Institut Pengajian Tinggi (IPT) memainkan peranan penting dalam melaksanakan usaha berterusan ke arah memperkembangkan potensi pelajar secara menyeluruh dan bersepadu dalam melahirkan lebih ramai usahawan (Aziz et al., 2018). Pendidikan dan pendedahan awal merupakan asas penting dalam usaha memupuk minat keusahawanan dalam kalangan mahasiswa. Penerapan subjek keusahawanan sama ada sebagai kursus wajib atau elektif dalam kurikulum universiti dapat membuka minda mahasiswa terhadap konsep dan peluang dalam dunia perniagaan. Ia memberi asas pengetahuan yang kukuh kepada mahasiswa mengenai konsep perniagaan, strategi pemasaran, pengurusan kewangan, dan inovasi. Menurut kajian yang dilakukan oleh Longobardi et al., (2023) terhadap hubungan antara pendidikan keusahawanan dan niat keusahawanan di kalangan pelajar kolej yang memfokuskan kepada peranan pengantara minda keusahawanan serta peranan motivasi menunjukkan niat keusahawanan boleh dipengaruhi oleh faktor tersebut. Penganjuran bengkel-bengkel serta ceramah keusahawanan juga mampu mencetus inspirasi, minat dan juga motivasi kepada mahasiswa dalam mengharungi cabaran dunia keusahawanan. Pendedahan yang lebih menyeluruh seperti lawatan industri contohnya dapat memberi pendedahan secara langsung mengenai operasi sesebuah perniagaan serta persekitaran kerja yang sebenar. Ini sangat baik dalam membantu mereka menerokai dan memahami realiti dunia keusahawanan dengan lebih praktikal dan terperinci. Mereka akan merasa lebih terbuka untuk memahami segala aspek dan lebih menikmati proses keusahawanan itu sendiri.

Mahasiswa bukan sahaja perlu mempunyai ilmu menyeluruh dalam konteks teori di dalam kelas sahaja tetapi juga melengkapinya dengan mendalami ilmu keusahawanan yang lebih mendalam melalui latihan praktikal yang lebih nyata dan memberi pengalaman dan cabaran yang lebih menyeluruh. Latihan praktikal dan program inkubasi adalah antara strategi paling berkesan dalam melatih mahasiswa menjadi usahawan yang kompetitif. Melalui program inkubasi usahawan yang disediakan oleh universiti atau agensi berkaitan, mahasiswa diberikan peluang untuk mengembangkan perniagaan sebenar dengan bantuan seperti ruang kerja, dana permulaan, dan bimbingan berterusan daripada mentor yang berpengalaman. Sebagai contoh, di UiTM mahasiswa diperkenalkan dan dibimbing oleh Akademi Pembangunan PKS dan Keusahawanan Malaysia (MASMED). Selain itu, kesempatan untuk melakukan latihan industri di syarikat permulaan (startup) juga dilihat mampu menawarkan pendedahan yang sangat bermanfaat kepada mahasiswa mengenai cabaran dan dinamik dunia perniagaan yang sebenar, sekaligus membina kemahiran insaniah serta pemahaman yang mendalam tentang proses perkembangan sesebuah perniagaan. Ia tidak hanya meningkatkan keyakinan, malah membantu mahasiswa menerapkan ilmu secara langsung dalam situasi lebih nyata. Disamping itu, pertandingan pengemukaan idea (business pitching) dan inovasi keusahawanan yang diadakan boleh meningkatkan kreativiti serta inovasi mahasiswa dalam menangani masalah sebenar menerusi model perniagaan yang boleh dilaksanakan dan potensi pasaran.



Pembangunan kemahiran insaniah bukan sahaja melengkapi aspek akademik, malah menjadi elemen penting dalam membentuk kepribadian usahawan yang seimbang dari segi emosi, sosial, dan intelek. Pembangunan kemahiran insaniah juga merupakan aspek yang sangat penting dalam usaha melahirkan usahawan mahasiswa yang bukan sahaja berpengetahuan, malah memiliki daya tahan tinggi, nilai integriti, dan kualiti kepimpinan yang unggul. Antara pendekatan utama ialah penglibatan aktif mahasiswa dalam persatuan, kelab, dan pelbagai aktiviti ko-kurikulum yang dianjurkan di peringkat fakulti atau universiti. Melalui penglibatan ini, mahasiswa dapat mengasah kemahiran komunikasi dengan belajar berinteraksi dalam kumpulan yang pelbagai latar belakang serta membina keyakinan diri ketika berucap di hadapan khalayak. Mereka juga berpeluang mengurus pasukan, merancang aktiviti, serta menyelesaikan konflik dalaman secara profesional. Ianya akan menjadi pengalaman yang sangat relevan dalam dunia perniagaan sebenar. Kepimpinan yang diasah melalui pengalaman ini menjadikan mahasiswa lebih bersedia untuk memikul tanggungjawab, membuat keputusan dengan lebih berkesan, dan memimpin organisasi atau pasukan ke arah pencapaian matlamat bersama.

Usaha memupuk minat keusahawanan dalam kalangan mahasiswa universiti merupakan langkah penting ke arah melahirkan generasi muda yang berdaya saing, inovatif dan berdikari. Melalui pendedahan awal, sokongan berterusan mahupun persekitaran yang kondusif, mahasiswa bukan sahaja dapat membina kemahiran keusahawanan, malah mampu mencipta peluang pekerjaan untuk diri sendiri dan orang lain. Justeru, kerjasama antara institusi pengajian tinggi, agensi kerajaan, dan pihak industri amat diperlukan bagi memastikan potensi keusahawanan mahasiswa dapat digilap secara menyeluruh demi kelestarian ekonomi negara.

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GEOPOLITIK: BAYANG-BAYANG GLOBAL YANG TIDAK TERELAKKAN

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Ada orang mendakwa tidak perlu bersusah-payah mengikuti perkembangan isu semasa, maka apatah lagi jika ia berkaitan geopolitik. Dakwanya kita tidak akan terkesan kerana tanah air kita jauh dari negara yang menghadapi konflik. Namun, cuba bayangkan anda berada di atas sebuah kapal belayar tenang di tengah lautan yang tidak bertepi. Angin bertiup sepoi-sepoi bahasa. Ikan lumba-lumba berenang-renang dalam air berombak kecil. Indah, bukan? Tetapi di hujung ufuk terlihat awan hitam pekat. Masih jauh. Namun, entah tiba-tiba dek kapal anda itu dibadai ribut dan dihempas ombak yang amat menggerunkan. Itulah metafora geopolitik, datang tanpa diduga bak lautan yang mengganas tanpa belas kasihan.

Makna dan Skop Geopolitik

Terdapat banyak definisi berkaitan geopolitik. Ringkas kata, menurut Kamus Britannica, ia boleh didefinisikan sebagai “kajian tentang bagaimana geografi dan ekonomi mempengaruhi politik dan hubungan antarnegara” (Britannica, 2024). Ini menjelaskan bahawa isu geopolitik bukan sahaja boleh menjangkau sempadan negara, tetapi juga berpotensi memberi kesan kepada keterjaminan makanan, keselamatan tenaga, dan kestabilan ekonomi negara-negara lain yang mempunyai hubungan langsung atau tidak langsung dengan negara yang terlibat dalam konflik.

Kesan Global Konflik Semasa

Dalam konteks dunia masa kini, konflik geopolitik seperti perang Rusia-Ukraine dan ketegangan di Timur Tengah bukan lagi isu yang terhad kepada rantau masing-masing. Kedua-dua konflik ini memberi kesan global terhadap harga minyak mentah, bekalan gandum, dan kestabilan pasaran kewangan antarabangsa (IMF, 2023). Misalnya, Rusia merupakan antara pengeksport utama minyak dan gas dunia, manakala Ukraine pula ialah pembekal utama gandum dan bijirin. Apabila kedua-dua negara ini berperang, bekalan global terjejas dan harga barangan meningkat mendadak. Negara pengimport seperti Malaysia terpaksa menanggung kesan tidak langsung melalui peningkatan kos pengangkutan, makanan, dan tenaga (World Bank, 2023).

Gangguan Laluan Perdagangan

Lebih jauh lagi, ketegangan geopolitik turut mempengaruhi kestabilan rantai bekalan global. Konflik di Laut Merah akibat serangan terhadap kapal dagang, misalnya, menyebabkan laluan perdagangan terganggu dan kos penghantaran meningkat (UNCTAD, 2023). Hal ini memberi kesan kepada harga barangan pengguna, terutamanya produk import. Malaysia, sebagai sebuah negara perdagangan yang bergantung besar kepada eksport dan import, tidak terkecuali daripada tempiasnya.

Keseimbangan Diplomasi dan Keselamatan

Selain kesan ekonomi, geopolitik juga berkait rapat dengan isu keselamatan dan diplomasi antarabangsa. Malaysia, sebagai negara yang bergantung kepada hubungan baik dengan pelbagai kuasa besar, perlu berhati-hati dalam mengimbangi kepentingan antara blok Barat dan Timur. Misalnya, dalam isu Laut China Selatan, Malaysia perlu mengekalkan pendirian tegas terhadap kedaulatan perairannya tanpa mencetuskan ketegangan dengan China yang merupakan rakan dagang utama. Dalam masa yang sama, Malaysia juga harus mengekalkan hubungan strategik dengan Amerika Syarikat dan negara ASEAN lain demi menjamin keselamatan serantau (ISIS Malaysia, 2023).

Keterjaminan Makanan di Tengah Konflik Dunia

Geopolitik turut memainkan peranan penting dalam aspek keterjaminan makanan. Apabila berlaku konflik di negara pengeksport utama, bekalan bahan makanan tertentu akan terganggu. Sebagai contoh, apabila perang Rusia-Ukraine bermula pada tahun 2022, harga gandum dunia melonjak sehingga lebih 50 peratus (FAO, 2023). Malaysia yang mengimport lebih 80 peratus bekalan gandumnya daripada negara luar terpaksa berdepan dengan kenaikan kos pengeluaran roti dan produk berasaskan tepung. Walaupun kesannya mungkin tidak serta-merta, ia memberi tekanan kepada sektor peruncitan dan pengguna di peringkat akar umbi.

Tenaga sebagai Senjata Politik

Selain itu, geopolitik turut berkait dengan perubahan iklim dan sumber tenaga. Negara-negara yang memiliki rizab minyak dan gas sering menggunakan kelebihan tersebut sebagai senjata politik. Sekatan ekonomi terhadap Iran, Venezuela, dan Rusia menunjukkan bagaimana tenaga boleh dijadikan alat tawar-menawar antarabangsa (EIA, 2024). Malaysia sebagai negara pengeluar minyak berskala sederhana turut perlu menyesuaikan dasar energinya agar tidak terlalu bergantung kepada pasaran luar. Usaha memperkukuh tenaga boleh diperbaharui seperti solar dan biogas merupakan langkah strategik untuk mengurangkan kebergantungan terhadap bahan api fosil yang mudah terdedah kepada ketidakpastian geopolitik (Bank Negara Malaysia, 2023).

Kepentingan Kesedaran Awam

Dalam dunia yang semakin terhubung ini, persepsi bahawa kita tidak akan terkesan oleh isu luar merupakan pandangan yang lapuk. Globalisasi telah menjadikan sempadan ekonomi dan politik semakin kabur. Sebarang konflik di satu bahagian dunia boleh memberi kesan domino kepada negara lain (World Bank, 2023). Oleh itu, kepekaan terhadap isu geopolitik bukan sahaja penting bagi pembuat dasar dan ahli akademik, tetapi juga bagi masyarakat umum. Rakyat perlu memahami bahawa kestabilan politik global berkait langsung dengan harga barangan di pasar raya, kadar inflasi, dan peluang pekerjaan di dalam negara (IMF, 2023).

Kesimpulan

Memahami geopolitik membantu kita menilai kedudukan Malaysia dalam peta dunia. Kita bukan sekadar pemerhati, tetapi juga pemain dalam arena antarabangsa. Keputusan yang dibuat oleh kerajaan dalam bidang perdagangan, diplomasi, dan keselamatan semuanya dipengaruhi oleh dinamik geopolitik semasa. Justeru, kesedaran masyarakat terhadap hal ini akan menyumbang kepada wacana awam yang lebih matang dan berinformasi. Kesimpulannya, geopolitik bukan sekadar istilah akademik yang sukar difahami, tetapi realiti yang mempengaruhi kehidupan seharian kita. Walaupun Malaysia kelihatan jauh daripada pusat konflik dunia, kesannya tetap sampai ke sini dalam bentuk kenaikan harga barangan, perubahan dasar perdagangan, dan cabaran keselamatan serantau. Seperti lautan yang kelihatan tenang di permukaan tetapi menyembunyikan arus deras di bawahnya, dunia geopolitik menuntut kita agar sentiasa peka dan bersedia menghadapi sebarang kemungkinan.

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WARISAN TERTANGGUH: MENGAPA PENGURUSAN PUSAKA DALAM KALANGAN MASYARAKAT ISLAM MASIH DI TAHAP RENDAH?



Oleh:

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PENGENALAN

Dalam masyarakat Islam di Malaysia, pengurusan harta pusaka melalui sistem Faraid merupakan kewajipan syariah yang tidak boleh diabaikan. Sistem ini ditetapkan bagi memastikan harta dibahagikan secara adil selepas kematian seseorang. Namun, realiti menunjukkan bahawa tahap kesedaran umat Islam terhadap pengurusan pusaka masih rendah. Kajian mendapati

wujud aset bernilai berbilion ringgit yang kekal beku akibat kelewatan tuntutan, kekurangan perancangan semasa hidup, serta sikap sambil lewa terhadap urusan pewarisan (Yayasan Dakwah Islamiah Malaysia, 2016; Utusan Malaysia, 2025). Oleh itu, artikel ini membincangkan kepentingan pengurusan pusaka, faktor rendahnya kesedaran, serta langkah yang boleh diambil untuk meningkatkan pemahaman dan pelaksanaan dalam kalangan masyarakat Islam.

KEPENTINGAN PENGURUSAN PUSAKA

Pengurusan harta pusaka dalam Islam bukan sahaja berkaitan pembahagian harta selepas kematian, tetapi juga mempunyai implikasi sosial, ekonomi dan keadilan. Menurut Yaakob et al. (2020), pengurusan dan urusan pusaka yang baik mampu menyumbang kepada kesejahteraan waris, mengelakkan persengketaan keluarga serta memanfaatkan harta untuk kebaikan bersama selaras dengan maqasid syariah. Di Malaysia, seperti pengurusan zakat, sistem Faraid dan undang-undang harta pusaka Islam telah diletakkan di bawah pentadbiran negeri dan institusi agama. Apabila proses pengurusan pusaka tertangguh, pelbagai implikasi negatif boleh berlaku antaranya aset tidak dapat dimanfaatkan, waris tiada akses, atau berlaku pertelingkahan antara keluarga (Roslan & Ahmad, 2020).

TAHAP KESEDARAN YANG RENDAH SERTA REALITI SEMASA

Pelbagai kajian telah dijalankan bagi mengkaji tahap kesedaran masyarakat Islam tentang kepentingan Faraid. Kajian di Lembah Klang mendapati bahawa masyarakat Islam mempunyai tahap pengetahuan sederhana (min = 3.501) mengenai tuntutan harta pusaka, manakala tahap kecekapan institusi pula ialah min = 3.284 (Abdul Rahman et al., 2020). Media juga melaporkan bahawa umat Islam masih kurang kesedaran tentang pentingnya pengurusan harta pusaka. Meskipun ia merupakan perkara asas, namun sering diabaikan (Utusan Malaysia, 22 Julai 2025). Malah, menurut laporan kajian berkenaan, aset pusaka yang tidak dituntut dianggarkan melebihi RM70 bilion di negara ini, dengan antara punca utama adalah pertelingkahan waris dan kekeliruan prosedur. Angka-angka ini jelas menunjukkan jurang antara keperluan syariah dan amalan masyarakat semasa.



ANTARA PUNCA KETIDAKCAKNAAN DALAM KALANGAN MASYARAKAT



1. KURANGNYA PENGETAHUAN DAN KEFAHAMAN

Kajian menunjukkan bahawa walaupun sistem Faraid telah lama digariskan dalam al-Quran dan sunnah, masih ramai dalam kalangan masyarakat Islam yang tidak memiliki kefahaman mendalam mengenai prosedur, hak waris dan implikasi apabila harta tidak dituntut (Hani Kamariah et al., 2020).

2. SISTEM PENTADBIRAN YANG KOMPLEKS DAN PELBAGAI AGENSI

Terdapat banyak agensi serta perundangan yang terlibat dalam urus pusaka seperti Mahkamah Syariah, Pejabat Tanah, Amanah Raya dan lain-lain. Kepelbagaian pihak yang terlibat sering menimbulkan kekeliruan kepada waris apabila proses ditangguh (Hani Kamariah et al., 2020).

3. BUDAYA PENGURUSAN YANG LEMAH DAN SIKAP SUKA MENANGGUH

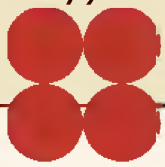
Terdapat kecenderungan dalam kalangan masyarakat untuk menangguhkan proses pengurusan pusaka dengan anggapan ia boleh dibuat kemudian atau apabila perlu sahaja. Budaya dan sikap ini menyebabkan aset menjadi 'terperangkap' dan tidak produktif.



IMPLIKASI NEGATIF JIKA TIDAK DIURUSKAN

- Harta yang sepatutnya dibahagikan terus kekal di bawah nama si mati atau institusi yang tiada waris menangani (Roslan & Ahmad, 2020).
- Persengketaan keluarga yang boleh memecahbelahkan silaturahim dan menyebabkan konflik waris (Sinar Harian, 2023).
- Menurut YADIM (2016), puluhan billion ringgit aset pusaka yang dibekukan merupakan kerugian bagi ekonomi rentetan daripada waris hilang keupayaan untuk mengakses dan menggunakan harta yang sepatutnya diagihkan dan diterima.
- Harta yang tidak produktif, gagal memberi manfaat kepada waris atau komuniti, bertentangan dengan maqasid syariah yang memelihara harta.





CADANGAN STRATEGIK UNTUK MENINGKATKAN KESEDARAN

1. PENDIDIKAN DAN ADVOKASI SECARA MELUAS

Institusi agama, kerajaan negeri, agensi pengurusan pusaka perlu menjalankan program advokasi, ceramah dan kursus asas pengurusan harta pusaka (IKIM, 2021) secara berkala dan berterusan. Penggunaan media sosial serta modul mudah difahami boleh meningkatkan capaian kepada golongan muda.

2. PEMBENTUKAN PUSAT SEHENTI PENGURUSAN PUSAKA (ONE-STOP CENTRE, OSC)

Model OSC yang menyatukan semua agensi yang terlibat dalam urus pusaka telah dicadangkan untuk memudahkan proses di pihak waris (Hasbullah et al., 2021). Dengan wujudnya satu agensi khusus, kecelaruan masyarakat yang timbul akibat kewujudan satu agensi khusus dapat mengurangkan kekeliruan dan memudahkan pengurusan harta pusaka dilaksanakan.

3. GALAKAN PERANCANGAN SEMASA HIDUP

Individu digalakkan membuat wasiat, hibah dan dokumentasi awal semasa hidup agar proses selepas kematian berjalan dengan lebih lancar. Perancangan ini juga mengurangkan beban waris dan meminimumkan konflik. Kegagalan untuk menguruskan pusaka dengan baik akan membawa kepada legal limbo iaitu keadaan di mana pusaka terperangkap dalam proses perundangan tanpa penyelesaian.

4. KERJASAMA PROFESIONAL DAN KERANGKA TEKNIKAL

Peguam, perancang harta pusaka, pakar syariah perlu digerakkan untuk bekerjasama dengan kerajaan bagi mempertingkatkan khidmat nasihat dan teknikal (RTM, 2025). Dengan jalinan kerjasama yang padu daripada semua pihak terlibat dan bergerak di bawah satu bumbung, pasti akan memudahkan, mempercepatkan dan melancarkan proses pengurusan dan agihan pusaka dilaksanakan.

KESIMPULAN

Pengurusan pusaka dalam kalangan masyarakat Islam di Malaysia memerlukan perhatian serius dari aspek syariah, undang-undang, budaya dan pendidikan. Walaupun sistem Faraid telah tersedia, kesedaran masih rendah dan pentadbiran pusaka masih rumit. Melalui langkah strategik seperti pendidikan, perancangan awal, serta kerjasama profesional, masyarakat Islam boleh menjadikan urus pusaka satu proses yang teratur dan berlandaskan syariah. Ia bukan beban selepas kematian, tetapi tanggungjawab untuk menjaga keadilan, kesejahteraan waris dan pembangunan ummah.

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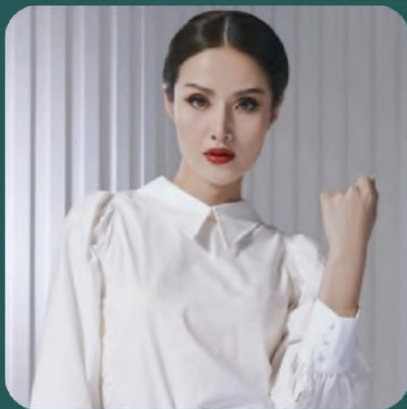
3S: SCROLL, SNAP, STRESS

REALITI MEDIA
SOSIAL &
KESIHATAN
MENTAL

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Dalam era digital yang berkembang pesat, penggunaan media sosial bukan lagi sekadar alat komunikasi atau hiburan, malah telah menjadi sebahagian penting dalam kehidupan seharian, terutamanya dalam kalangan generasi muda. Menyedari hakikat ini, satu webinar bertajuk “3S (Scroll, Snap, Stress): Realiti Media Sosial & Kesihatan Mental” telah dianjurkan oleh pelajar-pelajar kursus Sarjana Pengurusan Sistem Pejabat dari UiTM Cawangan Dungun. Webinar ini bertujuan untuk membincangkan kesan sebenar penggunaan media sosial terhadap kesihatan mental serta mengenal pasti langkah pencegahan yang wajar dilaksanakan.



Dr. Soo Wincci



En. Asmat Omar

Webinar ini menampilkan dua tokoh panel terkemuka iaitu Dr. Soo Wincci, seorang akademik dan figura seni terkenal, serta Encik Asmat Omar, seorang kaunselor bertauliah yang aktif memberikan nasihat kesihatan mental di media sosial.

Sesi ini telah dikendalikan dengan begitu profesional oleh Nurzul Aiman Fikri bin Mohd Zulkefle, yang berperanan sebagai moderator webinar. Kehadiran mereka memberikan perspektif seimbang antara teori akademik dan pengalaman praktikal dalam bidang kesihatan mental. Moderator dan pasukan penganjur berjaya mengendalikan sesi dengan kemas dan interaktif, menarik perhatian peserta seramai 1080 peserta yang hadir terhadap isu yang sering kali dianggap remeh oleh masyarakat umum.

Perbincangan dimulakan dengan isu utama, iaitu dualiti media sosial sama ada sebagai alat yang bermanfaat atau sebaliknya. Menurut Dr. Soo, media sosial mempunyai potensi besar sebagai medium pembelajaran dan ekspresi diri. Namun begitu, apabila disalah guna atau digunakan secara berlebihan, ia boleh mengundang tekanan emosi, kerisauan, dan masalah perbandingan sosial. Data daripada Pew Research Center dan beberapa jurnal akademik turut menyokong hujah ini dengan menunjukkan penurunan harga diri dalam kalangan remaja akibat penggunaan media sosial yang berlebihan.



Nurzul Aiman



3S: SCROLL, SNAP, STRESS Realiti Media Sosial & Kesihatan Mental



Encik Asmat pula menekankan perubahan dalam cara individu muda membentuk identiti diri dan menjalinkan hubungan sosial. Pendedahan berlebihan terhadap gaya hidup ideal yang ditonjolkan dalam media sosial menyebabkan persepsi terhadap realiti menjadi songsang, seterusnya menyumbang kepada perasaan rendah diri dan pengasingan sosial. Keadaan ini diperburuk dengan fenomena ketagihan skrol tanpa henti, di mana pengguna media sosial tidak sedar masa yang dihabiskan, malah menjadi sukar untuk berhenti walaupun menyedari kesan negatifnya. Ini jelas menggambarkan bagaimana algoritma media sosial dicipta untuk menarik perhatian secara berterusan demi meraih klik dan interaksi.



Tekanan untuk kelihatan ‘sempurna’ turut menjadi antara satu isu penting yang dibincangkan. Dalam dunia Instagram dan TikTok, ramai pengguna terperangkap dalam perlumbaan untuk tampil cantik, kurus, atau berjaya. Kajian American Psychological Association menunjukkan bahawa sebahagian besar remaja perempuan merasa tertekan untuk memenuhi standard kecantikan yang tidak realistik di media sosial. Ini menyebabkan pelbagai masalah imej badan dan kemurungan, terutamanya apabila penampilan luaran tidak mencerminkan keadaan dalaman sebenar.

Salah satu implikasi paling membimbangkan adalah kesan media sosial terhadap pola tidur dan kesihatan emosi. Kajian oleh Karolinska Institute di Sweden mendapati bahawa penggunaan media sosial lewat malam boleh menyebabkan gangguan tidur yang serius, keletihan mental, dan gejala kemurungan. Penggunaan pasif, seperti hanya menonton tanpa berinteraksi, ternyata lebih memburukkan kesihatan mental berbanding penggunaan aktif.

Panelis turut berkongsi beberapa contoh nyata yang merumuskan kesan penggunaan media sosial yang tidak sihat seperti budaya ‘compare and despair’, ketagihan terhadap ‘likes’ sebagai pengukur harga diri, dan rasa sunyi walaupun dikelilingi ribuan pengikut dalam talian. Situasi ini membuktikan bahawa media sosial bukan sekadar alat komunikasi, tetapi juga telah menjadi ‘ruang perbandingan’ yang menyumbang kepada tekanan mental.

Sebagai langkah pencegahan, kedua-dua panelis menyarankan beberapa inisiatif seperti rutin digital detox, kawalan masa skrin melalui aplikasi, dan menggalakkan aktiviti luar talian seperti hobi dan senaman. Pendidikan literasi digital juga perlu dimulakan sejak awal, termasuk peranan ibu bapa, pendidik, dan majikan dalam memupuk penggunaan media yang sihat. Norway dijadikan contoh negara yang berjaya melaksanakan inisiatif bagi menggalakkan interaksi sebenar dan meningkatkan kesedaran digital.



Dalam sesi penutup, para panelis memberikan pesanan penuh makna. Encik Asmat mengingatkan agar pengguna muda tidak terlalu bergantung pada pengesahan digital dan menilai semula makna sebenar kebahagiaan. Dr. Soo pula menggalakkan kesedaran emosi dan penerimaan diri, di samping menyeru agar kejayaan tidak lagi diukur berdasarkan 'like' atau 'followers'. Selain itu, terdapat seruan agar institusi pendidikan dan organisasi pekerjaan mula mengadaptasi dasar kesejahteraan digital, seperti polisi tidak menghantar mesej selepas waktu kerja serta pelaksanaan hari bebas digital.

Kesimpulannya, webinar ini bukan sahaja membuka mata masyarakat terhadap realiti penggunaan media sosial, malah berjaya menyuntik kesedaran dan empati dalam usaha memahami cabaran kesihatan mental masa kini. Ia menjadi titik mula penting untuk mencetuskan perubahan tingkah laku digital yang lebih sihat, bukan sahaja di peringkat individu tetapi juga dalam komuniti dan organisasi. Dengan pendekatan holistik yang digabungkan bersama dasar yang bijaksana, kita mampu mewujudkan keseimbangan antara dunia maya dan realiti sebenar agar generasi akan datang dapat hidup dengan lebih sihat, waras, dan berdaya tahan dalam era digital ini.



Strategi Kepimpinan Inklusif Menangani Bias Peribadi di Tempat Kerja



Dalam landskap organisasi masa kini, kepelbagaian (diversity) bukan lagi sekadar sebuah pilihan, tetapi merupakan suatu keperluan strategik. Dunia perniagaan yang beroperasi dalam era globalisasi menuntut pendekatan kepimpinan yang mampu merangkul semua perbezaan bagi memastikan semua suara, perspektif, dan latar belakang dapat dimanfaatkan sama ada dari segi budaya, jantina, latar belakang sosio-ekonomi, mahupun generasi. Justeru, konsep Kepimpinan Inklusif (Inclusive Leadership) muncul sebagai salah satu kunci utama dalam membina budaya kerja yang lebih adil, sejahtera, dan mampan.

Kepimpinan inklusif tidak sekadar berlandaskan prinsip "menerima semua orang" malah menekankan elemen *sense of belonging*. Ia menekankan kemampuan pemimpin untuk mengiktiraf, meraikan, dan memanfaatkan perbezaan demi keunggulan organisasi. Kajian menunjukkan bahawa organisasi yang mengamalkan budaya inklusif sering kali memiliki tahap inovasi lebih tinggi, kadar pengekalan pekerja yang lebih baik, serta imej korporat yang positif.

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Di samping itu, dalam konteks psikologi tempat kerja, apabila individu merasakan kepentingan sumbangan mereka diiktiraf, motivasi intrinsik meningkat dan prestasi bertambah baik dengan menunjukkan komitmen yang lebih konsisten. Sebagai contoh, apabila pandangan setiap anggota pasukan diambil kira dalam proses membuat keputusan, ia bukan sahaja meningkatkan kualiti keputusan itu sendiri, malah mewujudkan rasa memiliki (sense of belonging) dalam kalangan pekerja.

Pemimpin inklusif ialah individu yang mampu mengurus kepelbagaian dengan adil, mengiktiraf potensi setiap pekerja tanpa dipengaruhi oleh bias atau prasangka peribadi. Antara ciri utama yang perlu ada pada seorang pemimpin inklusif ialah kesedaran sendiri (self awareness). Kesedaran ini penting kerana setiap individu membawa bersama kecenderungan prejudis atau bias tersendiri. Pemimpin yang peka terhadap bias peribadi akan lebih berhati-hati agar ia tidak mempengaruhi keputusan organisasi. Rajha dan Ruiters (2025) menegaskan bahawa bias implisit sering menjadi penghalang kepada kemajuan wanita dalam kepimpinan kerana wujud persepsi stereotaip halus yang mempengaruhi keputusan pengurus lelaki. Oleh itu, kesedaran sendiri menjadi asas kepada kepimpinan yang adil.

Selain itu, seorang pemimpin inklusif memerlukan empati tinggi, iaitu keupayaan memahami perspektif orang lain tanpa cepat menghakimi.

Empati membolehkan pemimpin menilai pekerja secara objektif walaupun terdapat perbezaan peribadi yang tidak disukai. Wang dan Shi (2024) melalui kajiannya terhadap membuktikan stereotaip dan prasangka peribadi boleh menjejaskan keputusan pengurusan dan menghalang proses kepimpinan inklusif. Hal ini menunjukkan bahawa tanpa empati dan keterbukaan, keputusan pengurusan mudah dipengaruhi oleh kecenderungan peribadi.

Komunikasi terbuka dengan menyediakan ruang selamat untuk pekerja menyuarakan pandangan dan idea. Komunikasi sebegini dapat mengurangkan jurang kuasa serta memberi peluang kepada suara minoriti untuk diangkat. Malah, Sil dan Lenka (2025) menekankan bahawa proses membuat keputusan yang lebih objektif dapat dicapai apabila organisasi mengurangkan unsur subjektiviti yang berpunca daripada stereotaip. Hal ini menunjukkan bahawa komunikasi terbuka yang disertai dengan mekanisme penilaian yang objektif mampu mengimbangi keterbatasan bias manusia.

Selain itu, keberanian (courage) juga diperlukan untuk mencabar status quo dan menegakkan keadilan. Pemimpin inklusif tidak takut untuk berdepan dengan norma organisasi atau sikap prejudis yang telah lama berakar. Keberanian ini memastikan setiap pekerja dinilai berdasarkan merit dan bukannya faktor peribadi yang remeh.



Jadi, seorang pemimpin inklusif menunjukkan **komitmen terhadap kepelbagaian** bukan sekadar pada tahap retorik, tetapi melalui tindakan konkrit seperti dasar pengambilan yang adil, latihan kepelbagaian, dan polisi kesejahteraan menyeluruh. Komitmen ini penting kerana kepelbagaian yang diurus secara adil membawa manfaat strategik kepada organisasi, termasuk inovasi, peningkatan prestasi, dan reputasi positif.

Walaupun konsep ini kedengaran ideal, realitinya tidak semudah itu untuk dilaksanakan. Antara cabaran utama termasuklah:

- **Budaya organisasi yang tegar** – Sesetengah organisasi masih terikat dengan struktur hierarki tradisional yang kurang memberi ruang kepada suara bawahan.
- **Kekangan kesedaran** – Pemimpin mungkin tidak menyedari kepentingan kepelbagaian atau menganggapnya sebagai beban tambahan.
- **Stereotaip dan prasangka** – Masih wujud kecenderungan menilai pekerja berdasarkan gender, umur, atau latar belakang etnik.



Namun, cabaran ini boleh diatasi melalui program kesedaran, latihan kepimpinan berterusan, serta dasar yang menyokong amalan inklusif. Justeru, mengamalkan kepimpinan inklusif memberikan impak positif jangka panjang. Antaranya ialah:

- **Inovasi berterusan** – Idea daripada pelbagai perspektif memperkayakan proses penyelesaian masalah.
- **Peningkatan prestasi** – Pekerja yang merasa dihargai cenderung menunjukkan produktiviti lebih tinggi.
- **Reputasi organisasi** – Syarikat yang inklusif sering menjadi pilihan bakat terbaik di pasaran.
- **Kesejahteraan pekerja** – Budaya inklusif mengurangkan tekanan dan diskriminasi, lalu meningkatkan kesejahteraan mental dan emosi.

Beberapa strategi boleh dipraktikkan oleh pemimpin organisasi, antaranya:

1. Latihan kesedaran kepelbagaian (diversity awareness) secara berkala.
2. Mewujudkan dasar pengambilan pekerja yang adil, berasaskan merit tanpa diskriminasi.
3. Mengamalkan komunikasi dua hala di semua peringkat organisasi.
4. Menghargai pencapaian secara inklusif, bukan hanya menonjolkan individu tetapi juga pasukan.
5. Membangunkan polisi kesejahteraan pekerja yang menyeluruh, meliputi kesihatan mental, keseimbangan kerja-hidup, dan sokongan profesional.

Kesimpulan

Kepimpinan Inklusif bukanlah sekadar satu tren, tetapi merupakan keperluan dalam pengurusan kontemporari. Pemimpin yang inklusif mampu membentuk organisasi yang lebih adil, inovatif, dan berdaya saing. Dalam konteks Malaysia yang berbilang kaum dan budaya, kepemimpinan sebegini tidak hanya relevan, malah amat penting untuk memastikan keharmonian di tempat kerja. Akhirnya, pemimpin inklusif ialah mereka yang memahami bahawa kejayaan organisasi tidak hanya bergantung kepada keuntungan organisasi, kewangan, tetapi juga kepada kesejahteraan pekerja.

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MUZIUM WAU: MENYELUSURI WARISAN DI BUMI KELANTAN



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Cuti umum yang singkat baru-baru ini saya manfaatkan sepenuhnya dengan membawa keluarga melawat Muzium Wau di Tumpat, Kelantan. Walaupun percutian kami ringkas sahaja, kunjungan ke muzium ini meninggalkan kenangan yang cukup indah, terutama bagi anak-anak yang teruja melihat pelbagai bentuk wau yang selama ini hanya mereka kenali melalui buku atau televisyen.



Muzium Wau ini terletak berhampiran dengan tapak Pesta Wau Antarabangsa Kelantan, di laluan utama menuju ke Pantai Seri Tujoh. Lokasinya sangat strategik — betul-betul di pintu masuk kawasan pelancongan popular tersebut. Muzium ini telah dibuka secara rasmi pada 8 Jun



2011 oleh YB Dato' Haji Takiyuddin bin Haji Hassan, yang ketika itu memegang jawatan Pengerusi Jawatankuasa Kerajaan Tempatan, Pelancongan dan Kebudayaan Negeri Kelantan.

Melangkah masuk ke ruang pameran, mata kami disambut dengan deretan wau berwarna-warni yang digantung megah di dinding. Setiap satu wau mempunyai nama, bentuk dan cerita tersendiri. Saya kagum melihat betapa kaya dan berbezanya rekaan wau dari setiap negeri di Malaysia. Di sinilah saya sedar bahawa wau bukan sekadar mainan tradisional yang diterbangkan di langit, tetapi lambang identiti dan kreativiti masyarakat Melayu sejak berzaman.





Antara wau yang menarik perhatian saya ialah Wau Seri Bulan, wau tradisi negeri Perak. Dikenali juga sebagai Layang-Layang Seri Bulan, wau ini dimainkan selepas musim menuai padi. Menurut sejarahnya, Almarhum Sultan Iskandar Shah tertarik melihat rakyat jelata bermain layang-layang berbentuk bulan dan menitahkan agar namanya diubah kepada Layang-Layang Seri Bulan. Nama itu diilhamkan daripada lagu kebesaran negeri Perak yang berasal daripada lagu “Terang Bulan”, seiring dengan bentuk bulat wau yang menyerupai bulan purnama.

Kemudian perhatian saya beralih kepada Wau Sri Negeri, yang berasal dari Negeri Sembilan. Nama wau ini cukup unik kerana hanya negeri itu sahaja di Malaysia yang namanya bermula dengan perkataan “Negeri”. Wau ini menonjol dengan reka bentuk ekornya yang menyerupai tanduk kerbau, simbol yang sangat sinonim dengan budaya Minangkabau. Permukaannya pula dihiasi dengan corak tumbuh-tumbuhan halus hasil teknik ukiran sobek, menjadikannya bukan sahaja alat permainan, tetapi karya seni yang memukau.



Kami juga tertarik dengan kisah di sebalik Wau Puyuh, yang merupakan ciptaan baharu selepas Wau Bulan. Dahulunya, Wau Bulan ialah wau rasmi negeri Kelantan, namun apabila wau itu diangkat menjadi wau rasmi negara Malaysia, negeri Kelantan tidak lagi mempunyai wau rasminya sendiri. Maka, daripada rasa cinta terhadap tradisi, pemain wau tempatan mencipta wau baharu yang diinspirasikan daripada burung puyuh atau burung pungguk yang sering dikaitkan dengan peribahasa “pungguk rindukan bulan”. Bentuk sayapnya menyerupai hujung sayap burung, manakala ekornya apabila diterbalikkan menampakkan wajah burung puyuh dari pandangan hadapan. Cukup kreatif dan simbolik!

Selain itu, kami turut melihat Wau Dodo Helang dari Terengganu. Wau ini dikaitkan dengan bunyi khas yang dihasilkan oleh busurnya ketika diterbangkan, seolah-olah seperti siulan helang di udara. Bahagian kepalanya menyerupai kepala burung helang, manakala ekornya dihiasi kain panjang yang berkibar indah apabila ditiup angin. Tidak hairanlah jika motif wau ini sering digunakan dalam corak kain batik tradisional Terengganu, melambangkan keberanian dan keindahan budaya pantai timur.

Melihat pelbagai jenis wau yang dipamerkan, anak-anak saya kelihatan sangat teruja. Mereka tidak henti bertanya bagaimana wau diterbangkan, siapa yang mencipta rekaan yang begitu cantik, dan mengapa setiap negeri mempunyai wau tersendiri. Saya tersenyum, kerana lawatan ini bukan sekadar hiburan, tetapi juga menjadi ruang pembelajaran yang menyeronokkan untuk mereka memahami warisan bangsa. Dalam hati, saya berasa bersyukur kerana masih ada tempat seperti Muzium Wau ini yang berperanan memperkenalkan generasi muda kepada kekayaan budaya tradisional kita.

Kunjungan singkat ini benar-benar membuka mata saya tentang betapa pentingnya memelihara seni dan warisan tempatan. Wau bukan sekadar permainan yang diterbangkan di langit malah ia lambang kesenian, simbol ketekunan, dan bukti kecerdikan nenek moyang kita dalam menzahirkan keindahan melalui rekaan yang halus.

Sebagai ibu bapa, saya belajar bahawa membawa anak-anak melawat tempat seperti ini jauh lebih bermakna daripada sekadar melancong ke pusat beli-belah. Di muzium, mereka bukan sahaja belajar tentang sejarah dan budaya, tetapi juga tentang perasaan bangga terhadap jati diri bangsa sendiri.

Semoga lebih ramai ibu bapa memilih untuk memperkenalkan anak-anak mereka kepada tempat-tempat seperti Muzium Wau. Di sinilah akar tradisi kita tumbuh, dan di sinilah juga benih cinta terhadap warisan bangsa akan disemai di hati generasi akan datang.

Rujukan:

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AKU, DIA DAN NICU...

Siri 10 (Akhir)

“Haaa... sape kena makan darah hari ni?”
(dari Siri 9)



Ayat itu masih terngiang-ngiang di telinga walaupun sudah bertahun berlalu. Itulah antara bahasa harian di wad NICU, bahasa yang hanya difahami oleh para jururawat dan ibu bapa yang anaknya sedang berjuang di situ. “Makan darah” bukan bermaksud menakutkan, tetapi itulah istilah manja untuk transfusi darah yang ditakukan kepada bayi-bayi kecil yang memerlukan bantuan tambahan untuk terus hidup.



Hari itu, aku sedang mendodoikan Ariq di pangkuan, ditemani suamiku yang duduk di sisi. Suasana wad yang sunyi tiba-tiba dikejutkan oleh suara jururawat yang menolak troli kecil berisi kelengkapan perubatan. Kami berpandangan sesama sendiri, berdebar menanti giliran, sambil berdoa semoga segalanya baik untuk anak-anak kecil di wad itu.

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Bagi yang tidak pernah melaluinya, mungkin sukar membayangkan kehidupan di NICU. Rutin harian penuh dengan bunyi mesin, tangisan halus bayi, dan langkah jururawat yang sentiasa sibuk memeriksa tiub, ubat dan peralatan. Di situlah kami belajar tentang kekuatan yang sebenar, bukan daripada kekuatan fizikal sahaja, tetapi daripada hati yang sentiasa berdoa dan berharap.

Hampir tiga bulan Ariq menjadi penghuni NICU. Dalam tempoh itu, kami belajar erti sabar, tawakal dan syukur. Setiap hari, kami menghitung berat badannya, melihat pernafasannya, dan memerhati setiap perubahan kecil dengan penuh harapan. Tidak ada yang lebih menggembirakan selain mendengar jururawat berkata, “Ariq nampak makin sihat dan kuat hari ni.”



“Akhirnya, pada hari ke-86, Ariq dibenarkan pulang kerana kesihatannya sudah stabil dan berat badannya telah meningkat melebihi 2.2 kilogram. Tidak dapat aku gambarkan perasaan waktu itu, gembira, terharu dan takut semuanya bercampur. Kami akhirnya dapat membawa pulang anak kecil kami, tetapi dalam hati, kami tahu perjuangan belum selesai. Kehidupan di luar NICU bermula dengan rutin yang hampir sama, sanitize tangan setiap kali menyentuh Ariq, menjaga kebersihan rumah, mengelakkan kunjungan orang luar, dan memastikan segala-galanya kekal steril.



Ayah Ariq memainkan peranan besar dalam perjalanan ini. Dia mengorbankan cuti rehat, mengambil cuti separuh gaji selama enam bulan, kemudian cuti tanpa gaji selama setahun semata-mata untuk menjaga Ariq sepenuh masa. Selama hampir dua tahun, dia menjadi househusband, menguruskan segalanya dengan penuh sabar dan kasih sayang. Tidak ramai ayah yang sanggup berkorban sebegitu, tetapi dia melakukannya tanpa ragu.



Apabila Ariq mencecah usia dua tahun, barulah kami berani menghantarnya ke pengasuh. Usianya tiga tahun menjadi detik penting apabila dia mula ke pusat asuhan dan tadika. Kami ingin membantu perkembangan pertuturannya, kemahiran motor dan interaksi sosialnya agar seiring dengan kanak-kanak seusianya. Alhamdulillah, Ariq menunjukkan perkembangan yang sangat baik, dia aktif, ceria dan semakin petah berbicara.



Namun, perjalanan ini masih belum benar-benar mudah. Dalam tempoh usia dua hingga lima tahun, kami masih perlu membawa Ariq ke hospital untuk pemeriksaan berkala. Ada waktunya dia terpaksa dimasukkan ke wad semula kerana masalah paru-paru. Paru-parunya masih sensitif terhadap habuk, asap dan cuaca sejuk, kesan daripada kelahirannya yang pramatang ketika paru-parunya masih belum matang sepenuhnya.



Kini, Ariq sudah berusia tujuh tahun. Dia sudah bergelar murid sekolah rendah, lengkap berpakaian seragam dan beg di belakang, sesuatu yang dulu kami hanya mampu bayangkan di sebalik kaca NICU. Walaupun kelihatan normal seperti anak-anak lain, kami masih berhati-hati dalam soal kesihatannya. Setiap batuk kecil, setiap perubahan cuaca, tetap membuatkan kami berdebar. Ariq juga kini disahkan menghidap asma, kesan jangka panjang daripada keadaan paru-parunya yang sensitif sejak lahir.



Namun begitu, kami tidak pernah berhenti bersyukur. Melihat Ariq membesar dengan ceria dan aktif sudah cukup membuatkan segala pengorbanan kami terasa berbaloi. Dari hari-hari penuh tangisan di NICU, ke saat dia mula menulis huruf pertama di buku, setiap langkahnya adalah anugerah yang sangat berharga.



Terima kasih, Ariq, kerana memberikan pengalaman yang sangat berharga kepada ayah dan bonda. Terima kasih juga kerana menjadi sumber kekuatan kami dan membawa makna baharu dalam hidup kami. Segala pengorbanan dan air mata di NICU menjadikan kami insan yang kerdil di sisi nikmat-Mu, ya Allah. Kami bersyukur tidak terhingga kerana Engkau menghadirkan Ariq dalam hidup kami, menjadikannya anugerah yang mengajar kami erti sabar, kasih sayang dan syukur yang sebenar. Semoga Ariq terus sihat, kuat dan membesar menjadi insan yang hebat di bawah lindungan rahmat-Mu.

Kerana dalam setiap detik bersama Ariq, kami percaya....keajaiban itu benar-benar wujud.

-Tamat -

Percutian ke Ho Chi Minh dan Phu Quoc, Vietnam

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Tarikh: 30 Mei – 7 Jun 2025 (9 hari 8 malam)

Untuk pengetahuan semua, jika anda ingin bercuti ke Phu Quoc, Vietnam, adalah lebih baik membeli tiket Air Asia penerbangan terus dari Kuala Lumpur ke Phu Quoc yang memakan masa hanya 1 jam 45 minit. Perjalanan anda akan menjadi lebih jauh dan memakan masa perjalanan yang lebih lama jika destinasi percutian berubah dari Ho Chi Minh ke Phu Quoc. Pemilihan perjalanan ini menyebabkan pertambahan kos terutamanya pengangkutan. Tiket kapal terbang Malaysia Airlines (MAS) dibeli melalui aplikasi Trip.com dengan muatan bagasi sebanyak 10kg seorang secara percuma untuk penerbangan ke Phu Quoc manakala 30kg muatan bagasi secara percuma untuk penerbangan balik ke Malaysia.



VinWonders

Bagi tukaran duit asing, kami telah menukar banyak duit tunai memandangkan rakan-rakan yang pernah ke Vietnam memaklumkan yang urusan niaga tunai lebih banyak digunakan berbanding secara dalam talian. Selain dari duit tunai, kad BigPay turut diguna memandangkan kad ini memudahkan tukaran mata wang asing. Kad BigPay juga kami gunakan semasa melancong ke Indonesia dan Korea dengan mengikut harga tukaran wang asing semasa dan tiada caj tambahan atau tersembunyi dikenakan.

Berikut adalah jadual perjalanan dari Malaysia ke Ho Chi Minh dan Phu Quoc.



Landmark di Sunset Town

30 Mei 2025 (Jumaat)

Pesawat dari Malaysia tiba di Ho Chi Minh jam 3.40 petang di mana perbezaan masa di Vietnam adalah satu jam lebih awal dari Malaysia. Ketika berada di Ho Chi Minh, talian roaming Celcom diaktifkan dan satu kad talian Vietnam dibeli bagi kemudahan data internet. Dari lapangan terbang, pelancong boleh mengambil bas nombor 152 untuk ke District 1 dengan harga VND5,000 seorang. Kemudian, khidmat grab digunakan untuk ke perhentian bus Mien Tay. Dari perhentian bus, pelancong boleh manaiki sleeper bus untuk ke hentian bus Ha Tien. Tiket bus berkenaan boleh dibeli melalui aplikasi bookaway.com. Perjalanan sleeper bus memakan masa lapan jam perjalanan sebelum tiba di hentian bus Ha Tien.



Pintu masuk Grand World

31 May 2025 (Sabtu)

Di hentian bus Ha Tien, pihak syarikat bus menyediakan khidmat van untuk ke terminal feri di Ha Tien. Feri ini membolehkan pelancong ke pulau Phu Quoc dari tanah besar Vietnam. Phu Quoc merupakan pulau kedua terbesar di Vietnam. Perjalanan dari terminal feri Ha Tien ke Pulau Phu Quoc memakan masa hanya 1 jam 30 minit sahaja. Tiket paling awal diambil pada pagi itu adalah jam 7.00 pagi dan tiba di hentian feri Phu Quoc jam 8.30 pagi. Tiket feri ini boleh didapati melalui aplikasi yang sama iaitu bookaway.com. Kami telah menggunakan perkhidmatan teksi Encik Tony sepanjang berada di Phu Quoc. Pemandu-pemandu teksi dan buggy di Phu Quoc menggunakan perkhidmatan aplikasi whatsapp untuk berkomunikasi dengan pelancong. Destini pertama di Phu Quoc adalah Grand World, di sebelah utara Pulau Phu Quoc. 3 hari dua malam adalah cukup untuk menginap di Grand World. Hotel Le Palmier boleh dikatakan baru dan sesuai untuk pelancong yang datang ke sini. Pada waktu malam, di Grand World, pelancong berkesempatan untuk melihat persembahan air dan persembahan bunga api.

Muzium Teddy Bear



Kereta Kable Hun Thom



1 Jun 2025 (Ahad)

Pelancong yang membeli tiket ke VinWonders akan menghabiskan masa hampir seharian di taman tema berkenaan. Dari hotel, pelancong boleh memilih untuk menaiki buggy ke taman tema VinWonders dengan harga VND150 seorang. Tiket taman tema berkenaan dibeli melalui aplikasi klook.com. Beg pelancong ke sana akan disemak oleh pekerja memandangkan makanan luar tidak dibenarkan di bawa masuk ke taman tema berkenaan. Terdapat beberapa kedai makanan halal di dalam taman tema berkenaan dan harga makanan agak mahal. Taman tema berkenaan ditutup dengan persembahan pertunjukan lampu laser yang sangat menarik. Tiada surau disediakan di dalam taman tema dan pelancong muslim harus mencari tempat yang bersih untuk menunaikan solat. Tandas juga tiada kemudahan air dan pelancong Malaysia disarankan membawa bersama portable bidet untuk kegunaan ke tandas.



Grand World



Peniup Seruling di Grand World

2 Jun 2025 (Isnin)

Setelah mendaftar keluar dari Hotel Grand World, khidmat teksi Encik Tony digunakan untuk ke Selatan Pulau Phu Quoc iaitu Sunset Town. Dalam perjalanan, pemandu teksi membawa kami ke kedai makan terkenal di Phu Quoc iaitu restoran halal Sri Mutiara. Pihak hotel di Sunset Town membenarkan pelancong mendaftar awal tanpa sebarang caj tambahan jika ada kekosongan. Kami memilih Hotel Sarah dan ia merupakan pilihan paling tepat untuk mereka yang melancong bersama keluarga kerana hotel ini menyediakan makanan halal di bandar Sunset Town. Masalah utama di Vietnam adalah kesukaran untuk mendapatkan makanan halal serta masalah tiada kemudahan air di tandas-tandas awam. Pada waktu malam, bandar ini diserikan dengan persembahan laser dan bunga api yang dapat disaksikan hampir setiap malam oleh para pelancong.

Kiss Bridge





Landmark berdekatan stesen kereta kable

3 Jun 2025 (Selasa)

Tiket Sun World Hon Thom boleh dibeli melalui aplikasi klook.com. Tiket yang kami dapatkan ini merupakan tiket pakej yang merangkumi tiket kereta kabel, taman tema air di Sun World Hon Thom, kampung esotik dan laluan ke Kiss Bridge. Kereta kabel paling awal adalah jam 9 pagi dan pelancong boleh pulang kembali paling lewat jam 5.00 petang. Selesai ke Sun World Hon Thom, pelancong boleh berjalan kaki ke Kiss Bridge untuk mengambil gambar dan menyaksikan matahari terbenam. Terdapat dua restoran halal di bandar Sunset Town dan kedua-dua kedai halal ini adalah kepunyaan pemilik hotel Sarah. Pada waktu malam, pelancong boleh melihat pertunjukan laser dan bunga api sekali lagi.

Pintu masuk Taman Tema VinWonder



Water Taxi di Grand World

4 Jun 2025 (Rabu)

Waktu untuk daftar keluar hotel adalah jam 12.00 tengah hari. Hari terakhir di Phu Quoc, kami dapat menikmati makan tengah hari di hotel berkenaan. Menu yang disediakan memang enak dan kena dengan selera rakyat Malaysia. Khidmat pemandu teksi iaitu Encik Tony digunakan untuk mengambil kami di hotel dan menghantar kami ke terminal feri Phu Quoc. Dari terminal feri Phu Quoc, perjalanan ke terminal Ha Tien memakan masa 1 jam 30 minit. Setibanya di terminal feri Ha Tien yang berada di sempadan Kemboja, kami telah menaiki van yang disediakan oleh Syarikat Bas Ha Tien untuk mengambil sleeper bus ke bandar Ho Chi Minh.

Setakat ini perkongsian kami di Phu Quoc, Vietnam.

STIGMA “PHD/DBA BELUM TAMAT” : IMPLIKASI TERHADAP MOTIVASI DAN SOKONGAN SOSIAL

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Status “PhD/DBA belum tamat” sering dianggap sekadar fasa sementara dalam perjalanan akademik. Namun, bagi ramai calon doktor falsafah, gelaran ini membawa lapisan stigma yang memberi kesan mendalam kepada motivasi, kesejahteraan emosi, dan hubungan sosial mereka. Stigma ini bukan hanya soal jenaka di kalangan rakan, tetapi boleh menjejaskan kebolehan pelajar untuk terus komited dan menggunakan rangkaian sokongan yang tersedia.

Stigma sosial terhadap pelajar PhD/DBA yang belum tamat boleh memacu perasaan segan dan rendah diri. Fenomena ‘impostor syndrome’ dan keraguan diri lazim dicatatkan di kalangan mahasiswa pascasiswazah iaitu perasaan tidak layak dan takut “terbongkar” mendorong mereka untuk menarik diri daripada perkongsian masalah, sekali gus melemahkan akses kepada bantuan emosi dan profesional. Implikasi ini berkait rapat dengan hasil kajian yang menunjukkan hubungan antara impostorisme dan penurunan sikap untuk mendapatkan sokongan (Mahsood, et al. 2025).

Tekanan yang timbul daripada stigma memberi impak negatif kepada motivasi akademik. Apabila pelajar merasakan mereka dinilai atau diperlekeh kerana tempoh kajian yang panjang, motivasi intrinsik boleh merosot. Kajian terkini menegaskan bahawa kebajikan mental yang terganggu meningkatkan risiko berhenti atau menangguhkan pengajian merupakan satu isu yang dilaporkan secara meluas dalam kajian scoping mengenai kebajikan pelajar PhD (Mohd Zin et al., 2024). Sokongan sosial dan interaksi positif dengan penyelia serta rakan sebaya dikenalpasti sebagai faktor penting dalam mengekalkan motivasi dan ketahanan akademik.

Stigma ini mengurangkan kecenderungan pelajar untuk mencari atau menerima sokongan sosial walaupun terdapat sumber sokongan. Bukti empirikal menyokong bahawa sokongan rakan sebaya dan program sokongan formal meningkatkan kesejahteraan pelajar, sebaliknya, rasa malu atau takut dihakimi menutup pintu kepada intervensi sebegini.



Kajian sistematik mengenai intervensi sokongan rakan sebaya menunjukkan bahawa program sebegini dapat meningkatkan kesejahteraan dan mengurangkan tekanan jika dijalankan dengan baik dan diterima budaya kampus (Acoba, 2024).

Organisasi akademik dan universiti perlu melihat isu ini sebagai persoalan sistemik bukan sekadar persoalan individu. Penyelidikan terkini menunjukkan bahawa faktor struktur (contohnya beban pengajaran berganda, kekangan pembiayaan, dan keperluan penerbitan) menyumbang kepada krisis kesihatan mental dalam kalangan graduan saintifik dan akhirnya memperburuk stigma “belum tamat” (Muthukrishnan et al., 2022). Oleh itu, langkah pencegahan yang melibatkan perubahan polisi, pengurangan beban kerja yang tidak berkaitan penyelidikan, serta peningkatan peruntukan sokongan adalah penting untuk memulihkan motivasi dan mengurangkan stigma.

Hubungan antara sokongan sosial, tekanan dan kesejahteraan menurunkan stres yang seterusnya membantu meningkatkan kesejahteraan mental.

Kajian-kajian psikologi kontemporari menegaskan peranan sokongan sosial sebagai pemediasi yang kuat antara stres akademik dan hasil mental seperti kebahagiaan atau kemurungan. Oleh itu, strategi universiti mesti menguatkan rangka sokongan sosial, kumpulan sokongan rakan sebaya, dan kemudahan kaunseling mesra pelajar untuk mengurangkan kesan stigma terhadap calon PhD/DBA.

Stigma “PhD/DBA belum tamat” memberi implikasi nyata kepada motivasi, kesejahteraan, dan hubungan sosial calon/pelajar doktor falsafah. Untuk mengurangkan kesan negatif ini, langkah bersepadu boleh di ambil iaitu (1) memupuk budaya kampus yang legitimisasi proses (mengurangkan stigma), (2) memperkukuh sokongan rakan sebaya dan program mentoring tanpa prejudis, (3) sokongan empatik, dan (4) mengurangkan beban kerja pelajar. Langkah ini bukan sahaja membantu individu, malah meningkatkan kadar penyelesaian PhD/DBA dan kualiti penyelidikan jangka panjang.



Dalam dunia yang serba pantas, kita sering terperangkap dengan budaya “siapa cepat, dia hebat.” Sedangkan, dalam konteks pengajian DBA dan PhD, perjalanan itu lebih penting daripada sekadar tarikh tamat. Proses jatuh bangun, ulang kaji, pembaikan, dan pembelajaran semula membentuk ketahanan diri yang menjadi nilai tambah berharga kepada seorang calon doktoral.



Dalam dunia yang serba pantas, kita sering terperangkap dengan budaya “siapa cepat, dia hebat.” Sedangkan, dalam konteks pengajian DBA dan PhD, perjalanan itu lebih penting daripada sekadar tarikh tamat. Proses jatuh bangun, ulang kaji, pembaikan, dan pembelajaran semula membentuk ketahanan diri yang menjadi nilai tambah berharga kepada seorang calon doktoral.

Sebagai masyarakat akademik, kita seharusnya menghargai usaha berterusan para calon postgraduate, bukannya menilai mereka melalui “masa tamat” semata-mata. Tidak semua yang lambat itu gagal, dan tidak semua yang cepat itu sempurna. Setiap perjalanan doktoral adalah unik, dengan kisah, cabaran, dan kejayaan tersendiri.

Akhirnya, sama ada dalam PhD atau DBA, kejayaan bukan hanya diukur dengan sehelai skrol pada hari konvokesyen. Kejayaan sebenar adalah apabila calon berjaya melalui perjalanan penuh liku dengan tabah, lalu menyumbang sesuatu yang bermakna kepada ilmu, amalan, dan masyarakat. Menepis stigma “belum tamat” adalah langkah pertama untuk menghargai bahawa perjalanan postgraduate ini bukan perlumbaan, tetapi satu proses pendewasaan intelektual dan profesional.

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Knowing the National Income: A Basic Guide for Everyone

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Have you ever wondered how we calculate a nation's total income? That total income is known as National Income, and it's an important method of how well a nation's economy is doing. Don't worry if you have no background understanding of economics! Let's take an easily understood approach.

What Is National Income?

The sum of a nation's annual production of goods and services is known as its national income. It provides us with the amount of money a nation makes and sells both domestically and overseas (Ali, U.M.,2022).

How Is the National Income Calculated?

There are 3 main approaches to calculate National Income which are Product or Output Approach, Income Approach and Expenditure Approach.

1. Product or Output Approach

This approach calculates the total value of all products and services produced in a nation. For instance, imagine a country produces:

- Ships worth RM11 million
- Computer worth RM3 million
- Furniture worth RM4 million

So, total national income = RM11 million + RM3 million + RM4 million = RM18 million.

This approach focuses on what is produced.

2. Income Approach

This approach adds up all the incomes earned by people in the country. This contains:

- Wages and salaries (labours)
- Rent (property owners/ land)
- Interest (capital)
- Profits (entrepreneurs)



For instance,

- Wages = RM10 million
- Rent = RM2 million
- Interest = RM4 million
- Profits = RM2 million

Thus, the entire income of the country = RM10 million + RM2 million + RM4 million + RM2 million = RM18 million.

This approach focuses on who earned the income.

3. Expenditure Approach

This approach computes the total amount of money spent by consumers on products and services. The components consist of:

- Household spending (C)
- Business investment (I)
- Government spending (G)
- Net exports (X - M) - exports minus imports

This formula will be used to determine national income using the expenditure approach:

National income = C + I + G + (X - M)

Example:

- Household spending = RM7 million
- Business investment = RM3 million
- Government spending = RM5 million
- Exports = RM 5million
- Imports = RM2 million

So, National Income of the country is = RM7 million + RM3 million + RM5 million + RM5 million - RM2 million = RM18 million

This approach focuses on how income is spent.

But, why we do have 3 methods?

Since they analyse the economy from various angles, all 3 approaches should produce the same outcome even though they employ different method:

- Production: What we generate;
- Income: What we receive
- Spending → The amount we spend

Governments use national income to plan their budgets, corporations use it to make investment decisions, and the public uses it to evaluate the nation's economic health. Even if you're not an economist, understanding this gives you a better understanding of the situation of the economy in your nation!

PERANAN PENTERJEMAH DALAM HUBUNGAN ANTARABANGSA

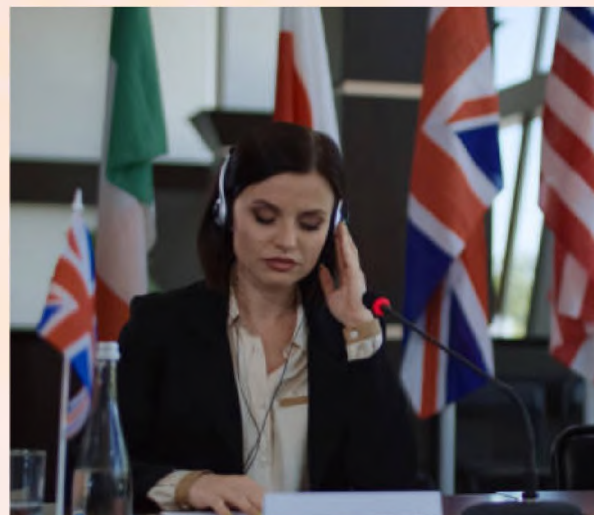
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Dalam dunia hubungan antarabangsa, peranan penterjemah sangat penting kerana setiap patah perkataan yang dituturkan diterjemahkan kepada maksud yang memberi makna yang besar kepada hubungan antara negara. Peranan seorang penterjemah adalah dalam menyampaikan mesej daripada satu bahasa ke bahasa lain dan pada masa yang sama menjaga hubungan dua hala kedua-dua negara. Salah seorang tokoh penting dalam bidang ini adalah Fatima Abushanab, penterjemah rasmi Presiden Turki, Recep Tayyip Erdogan. Beliau dikenali dengan kebolehannya menterjemah dengan tepat dan berhemah walaupun pada masa tersebut terdapat ketegangan seperti pertemuan tokoh politik yang lantang seperti Presiden Amerika Syarikat, Donald Trump. Dalam konteks ini, Fatima menggunakan teknik kemahiran komunikasi interpersonal dalam menyampaikan mesej yang tepat dan berhemah tanpa mencetuskan sebarang ketegangan politik.

Fatima merupakan pemegang ijazah sarjana muda Hubungan Antarabangsa dari George Mason University, Virginia, Amerika Syarikat dan ijazah sarjana daripada Program Liberal Studies di Georgetown University, Washington, D.C. Beliau mahir berbahasa Inggeris, Arab dan Turki. Beliau telah menemani Erdogan di beberapa mesyuarat penting seperti pertemuan dengan Presiden Joe Biden, persidangan NATO, forum antarabangsa yang lain serta pertemuan dengan beberapa pemimpin dunia.



Fatima sering mengalami keadaan yang mencabar dan tekanan apabila berhadapan dengan ahli politik terutamanya tokoh dunia seperti Presiden Amerika Syarikat, Donald Trump yang sering mengeluarkan kata-kata kesat, gaya bahasa yang sinis dan celupar sehinggalah kepada ayat yang beremosi. Sebagai contoh, jika Trump menggunakan kata-kata kasar terhadap Erdogan, Fatima tidak akan menterjemahkannya secara terus malah menggunakan perkataan yang nadanya lembut, penyusunan semula perkataan yang lebih neutral dan disampaikan secara berlapik untuk tidak menimbulkan sebarang ketegangan.

Dengan cara ini, ayat sinis contohnya “You are too stubborn to compromise” telah disampaikan oleh Fatima dalam bentuk lebih berdiplomasi seperti “He feels there are still strong differences to be addressed” bagi memastikan mesej yang ingin disampaikan tidak mengundang ketegangan dan kemarahan oleh mana-mana pihak. Antara lain Trump juga berkata “Erdogan never listens”, Fatima menterjemahkannya secara lebih diplomasi seperti “He feels that more dialogue is needed to reach mutual understanding”. Ayat kasar yang digunakan oleh Trump tidak diterjemahkan bulat-bulat oleh Fatima supaya Erdogan tidak terasa dihina. Inilah antara cabaran seorang penterjemah yang menggunakan teknik komunikasi yang berkesan, menggunakan teknik diplomasi demi menjaga dan melindungi hubungan antarabangsa antara negara disamping mengekalkan maksud yang disampaikan tanpa mencetuskan ketegangan.

Kesimpulannya, Fatima dianggap seorang penterjemah yang berkebolehan dengan mengaplikasikan teknik yang dapat menjaga maruah kedua-dua pihak, perubahan nada suara dan penyampaian mesej yang mengikut keadaan semasa. Dengan teknik yang digunakan oleh Fatima, perbualan antara pemimpin dapat diteruskan tanpa menimbulkan sebarang ketegangan atau permusuhan. Fatima, menterjemahkan mesej ke arah lebih diplomasi dapat dijadikan contoh dan model yang disegani di dunia perhubungan antarabangsa terutamanya di dalam bidang penterjemahan.



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NENDA KAMI

Duhai Nenda,
hidup satu bintang di angkasa
yang terbakar dan terus membakar.

Hidupnya Nenda di istana,
bertakhtakan berlian,
di awan purnama,
menghidupkan generasi permata.

Tanpa acuan Nenda,
di manakah kita?
Tanpa sinaran bulan,
di manakah cahaya?

Acuan cahaya,
bulan dan bintang,
menghidupkan malam asmara.

Kami pinta,
moga rezeki melimpah
dalam kehidupanmu Nenda
dengan derasnya hingga ke pintu
syurga

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Kami mohon,
moga dipanjangkan umurmu Nenda,
dengan rahmat daripada Allah

Kami ingin bahagia terus-menerus
menatap wajah Nenda,
dengan keberkatan
yang dikurniakan oleh Allah.

Kami titipkan,
Selamat Hari Lahir buatmu yang ke-85,
dengan ucapan penuh kasih,
daripada kita sekeluarga.

Terima kasih, semoga sajak ini jadi sumber
inspirasi kepada mereka yang masih ada
nenda/nenek.



Aku Musafir Yang Fakir

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Aku tahu aku hamba...
yang diberikan Allah tugas sebagai
khalifah yang dibebankan dengan
tanggungjawab dan Amanah.
Itu sunnatullah,
itu juga satu kemuliaan berbanding
mahluk-Nya yang lain.
Kita, manusia, ialah mahluk istimewa
dan terbaik diciptakan-Nya

Namun, jauh disudut hati, aku juga
musafir yang fakir..
Pakaianku sempurna, berwarna-warni,
baru dan bergaya,
namun akan menjadi hisab di sisi-Nya
nanti.
Cantik tapi mungkin tak dipandang di
sisi-Nya.

Jawatan, kedudukan dan pangkat,
sesuatu yang dikejar,kan,
Namun menjadi asbab tanggungan di
hadapan-Nya.
Dipandang orang, namun mungkin itu
sumber dosa di sisi Allah.



Anak keturunan dan harta berbaris di
belakang.
Diukur banyaknya dihitung untuk
ditambah, malah gusar bila berkurang.
Namun menjadi asbab kaki 'diikat'
kerana tidak terjawabkan.
Dipandang hebat di mata orang, belum
tentu berguna di sisi Allah.

Aku musafir yang fakir, ya Allah...
Pahalaku sudahlah sedikit, entah kekal
entah sudah habis dimamah sombong.
Dosaku semestinya banyak, entah
sudah diampunkan entah masih
berdaki.
Ibadahku pula sudahlah sedikit, entah
ikhlas entah menjadi debu.

Lalu bagaimana aku harus berpulang
ke negeri akhirat?
Pergi bersama beban dosa dan
miskinnya pahala?

Ampunkan aku, berikanlah rahmat
ihsan-Mu, ya Allah
Aku merayu...moga musafir yang fakir
ini ada harganya di sisi-Mu

The Version They Never Wanted

The best version of a person is not always the version most welcomed at work. Often, that version is not shaped by comfort, but carved out of challenges. It emerges from being overlooked, pushed aside, and weighed down by the expectations of others. It learns to prioritise peace over noise, truth over approval, and personal limits over silent submission.

In many workplaces, being genuine often takes a backseat to being agreeable. Emotions are tucked away.

Voices are softened to avoid discomfort.

A calm mask is worn not as deception, but as a form of endurance.

Tasks must be completed.

The system must keep moving.

And within that structure, individuality is often seen as disruption.

There are always observers.

Some take pleasure in watching, whispering, and forming conclusions from a distance. They speak without knowing the full story.

They judge without carrying the same burdens.

Yet behind every professional front lies a quiet story.

Some are healing from things never spoken.

Some carry hidden exhaustion behind practiced smiles.

Some show up each day with a strength that remains unseen.

And none of this is visible to those who choose to look only for flaws.

Workplaces were never meant to be stages for perfection.

They are meant to be spaces for growth, for progress, and for shared purpose. More than silent competition, they require community.

More than ambition, they need empathy.

What is needed are individuals who uplift rather than undermine, who protect, rather than provoke.

Integrity matters, even when it is unnoticed.

Gentleness matters, even when it is mocked.

Consistency matters, even when it is not praised.

Kindness matters, especially when it is not returned.

Staying grounded matters, especially in a world that rewards performance over sincerity.

In the end, the truest success is not found in applause or attention.

It is found in the quiet ability to face one's own reflection, and feel at peace with the person looking back.

Too loud for silence.

Too soft for the room.

But exactly right for the truth.



MAK... DIBAWAH TEDUH DOAMU

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Mak...

Engkaulah embun pertama di dini hari,
yang membasuh resah dunia anakmu ini.
Dalam letihmu ada doa yang tidak bersuara,
menjadi benteng halus antara aku, sang anak,
dan derita.

Tanganmu, Mak...

pernah menadah rezeki dari tanah,
menyulam kasih dari titis peluh dan keringat,
lalu membentuk dunia kecil penuh cinta yang
hangat.

Mak...

banyak ketika aku terlupa,
bahawa di sebalik setiap senyummu ada kisah
pengorbanan,
dan dalam setiap leter serta diammu,
tersembunyi pengajaran.

Kini aku mengerti, setelah aku sendiri bergelar
emak,
bahawa kasihmu tidak bersyarat, tidak
bersempadan.

Sekelumit pun tidak pernah menuntut balasan,
cukup sekadar melihat anakmu bahagia,
meski hatimu kadang retak seribu, penuh luka.



Mak...

jika waktu itu milikku,
ingin kuputar masa lalu,
untuk memelukmu lebih lama,
dan mengucapkan terima kasih yang tiada
penghujungnya.

Kerana di bawah teduh doamu, Mak...

aku belajar tentang cinta,
tentang hidup, tentang sabar,
dan tentang makna syurga yang sebenar.

Dan sesungguhnya,
kaulah syurga itu, Mak...

Semoga Mak aman di sana, Amin Ya
Rabbal A'lamin



DI BALIK MEJA INI

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Di balik meja ini, aku termenung,
Jam berdetik namun hati buntu,
Naskah bertimbun menagih tumpuan,
Sedang semangat makin berkurang.

Pagi menjelma tanpa sinarnya,
Sekadar rutin yang digerakkan jasad,
Bukan lagi impian menyala,
Cuma bayang-bayang rasa penat.

Langkah dulu penuh bercahaya,
Warkah temuduga kubingkai bangga,
Kini ia lusuh, tinggal nostalgia,
Yang tak mampu lagi memberi tenaga.

Mereka bersuara seperti gema,
Pesanan bertalu tiada jedanya,
Namun tiada endah, tiada bertanya,
"Apa hilang semangatmu yang semakin mendera?"

Kopi pahit peneman setia,
Mengusir lelah bukan kecewa,
Upah ditukar dari sisa jiwa,
Tak terbeli harga setia.

Adakah ruang untuk aku sebagai manusia?
Yang bukan besi tanpa rasa,
Menunggu waktu untuk rebah tersia.



Puisi : Kasih Yang Tak Terganti

Wan Maziah Wan Ab. Razak

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Di sebalik rindu yang lama terpendam,
Seorang ibu menatap senja yang suram.
Bayang masa silam datang berlari,
Menyapa hatinya yang sepi.. sunyi sekali.

Aku bukan pergi kerana benci,
Tapi kerana takdir memisah diri.
Anakku, kau harus tahu,
Setiap langkahku dulu... berat, terlalu.

Di setiap sujud aku menyebut namamu,
Dalam doa, dalam tangis, dalam rindu.
Tiap detik waktu yang berlalu,
Adalah luka yang tiada penawarnya..
hanya kenangan yang pilu.



Anakku, maafkan ibumu yang menjauh,
Bukan hati ini yang berpaling jauh.
Kau darah dagingku, denyut dalam nadiku,
Meski jarak memisah, kasih ini tetap satu.

Kini waktu menua di wajah tua,
Namun cintaku tidak pernah luntur, tidak
pernah reda.
Andai kau tahu pedih rindu ini,
Kau akan mengerti, kasih ibu...
Tidak pernah mati.

Andai takdir mempertemukan semula,
Biarlah seketika, biar sejenak cuma.
Cukuplah genggaman tanganmu yang hangat,
Menutup luka yang lama tersemat.

Dan jika nanti aku pergi di hujung usia,
Biarlah kasih ini menjadi wasiat yang abadi.
Kerana miskipun dunia memisahkan kita,
Kasih seorang ibu..
Takkan terganti... selamanya.

THE 'PITCH DECK' KEHIDUPAN

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Setiap pagi, kita bentang semula slaid diri,
dengan tajuk lama tapi semangat baharu.
Ada “vision statement” yang tergores dari doa,
dan “mission statement” yang berubah ikut musim jiwa.

Slaid pertama, “Purpose.”
Kita tanya lagi, mengapakah masih di sini?
Kerana ilmu bukan sekadar kerja,
tapi ladang pahala yang disemai dari kata

Slaid kedua, “Strategy.”
Antara markah, modul dan masa,
kita susun langkah seperti planpelan bisnes,
mengejar hasil, menahan lelah,
dalam pasaran hati yang tak pernah stabil.

Slaid ketiga, “Challenge & Risk.”
Penilaian, mesyuarat, emel yang tak pernah berhenti.
Namun setiap cabaran adalah “feedback” Tuhan,
mengasah profesionalisme jadi kesabaran.

Slaid keempat, “Success & Return.”
Bukan gaji, bukan pangkat,
tapi senyum pelajar yang faham akhirnya,
itulah ROI paling manis di dunia akademia.

Dan akhirnya, “Conclusion.”
‘Pitch Deck’ ini belum tamat,
kerana hidup bukan satu pembentangan,
tapi siri latihan untuk memperbaiki jiwa,
hingga Tuhan berkata “APPROVED.”

TEAMWORK AT HOME, LEADERSHIP IN LIFE

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**In the morning briefings of our small home,
We share coffee, calendars, and quiet dreams.
Not every plan runs smoothly,
But every step feels like a strategy with love in between.**

**We lead not through titles,
but through patience and prayer,
delegating hope, managing chaos,
Balancing hearts like budgets, we both must care.**

**You are the CEO of calm,
I'm the director of details,
and between our laughter and late-night deadlines,
We draft another blueprint of grace.**

**Some days, success is just a warm meal shared,
or a smile after a long lecture hall.
Other days, it's knowing when to pause,
to realign goals not just for work,
But for us.**

**Because this home is our first company,
built on trust, growth, and gentle leadership.
And together,
we are not just life partners,
but co-founders of resilience.**

HATI BERGETAR, TERSENTUH DIA

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**Dia datang bukan dengan kata,
tapi dengan tenang yang tak disangka.
Langkahnya sederhana,
namun entah kenapa dunia terasa berbeza.**

**Bukan rupa yang menawan rasa,
tapi cara dia memandang dunia.
Ada hikmah dalam tutur katanya,
ada ikhlas dalam diamnya.**

**Hati ini bergetar perlahan,
seperti angin menyapa dedaunan.
Bukan kerana cinta yang gila,
tapi rasa yang sukar dijelaskan,
tenang, dalam, dan penuh doa.**

**Aku cuba menafsirkan tanda,
adakah ini ujian atau anugerahNya?
Kerana setiap detak yang lahir di dada,
mengingatkan aku, cinta itu amanah, bukan
sekadar rasa.**

**Maka aku biarkan waktu berbicara,
biar Dia yang menentukan akhirnya.
Kerana jika benar cinta ini hadir dariNya,
tak perlu aku kejar,
ia akan pulang dengan cara yang mulia.**

NOTA DALAM FAIL HATI

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Di meja ini, bertimbun fail dan tugasan, setiap helaian membawa nama dan harapan. Antara rubrik dan markah dalam ruang sempit masa, aku sisipkan doa “semoga mereka berjaya”.

Dalam folder minda, tersimpan pelbagai kisah, senyum pelajar yang pernah gugup di depan kelas, tulisan yang salah, tapi semangatnya benar, itu yang menjadikan kerja ini berharga.

Ada hari hati terasa berat, antara mesyuarat dan laporan yang tak sempat. Namun bila menatap wajah mereka di layar, letih pun berubah jadi alasan untuk terus sabar.

Kita ini penjaga ilmu, bukan sekadar pemegang jadual dan silibus, tapi penenun makna antara teori dan jiwa. Kadang keras suara, tapi lembut niatnya.

Dalam setiap fail, ada nota rahsia: “Teruskan walau tak dipuji, kerana ilmu itu saksi, bila dunia bertanya “Apakah jasmu di sini?”





The Journey of Knowledge

Nur Dalila Adenan, Nur Shafini Mohd Said
Universiti Teknologi MARA Cawangan Terengganu, Terengganu, Malaysia

Between dusk and dawn, the pages wait,
Silent witnesses to dreams delayed.
Not every road is meant for haste,
Some truths mature in patient shade.

The weight of questions bends the spine,
Yet hope still lingers, line by line.
Each sleepless night, each fleeting sigh,
Builds the courage not to deny.

Friends may wonder, whispers may rise,
"Why so long beneath these skies?"
But wisdom grows beyond the clock,
Like waves that shape the steadfast rock.

To walk this path is not to race,
But to embrace a slower grace.
For learning's heart is never done,
Its flame renews with every dawn.

Beyond the deadline, beyond the prize,
Knowledge opens a thousand eyes.
For every seeker, near or far,
The journey itself defines who we are.

And when the summit feels too steep,
The climb itself is what we keep.



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