

FIRST EDITION



**Beyond Lectures:
Insights from Business Disciplines-
*(Cultivating Writing Culture in Marketing,
Management, Finance & Economics)***

FACULTY OF BUSINESS MANAGEMENT

Beyond Lectures:
Insights from Business Discipline-
(Cultivating Writing Culture in Marketing,
Management, Finance & Economics)

Editor

Dr Nor Azairiah Fatimah Othman



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PREFACE

It is with great pleasure that we present *Beyond Lectures: Insights from Business Disciplines* (Cultivating Writing Culture in Management, Marketing, Finance & Economics), a collective effort of academicians from Faculty of Business and Management, UiTM Johor Branch, who are deeply passionate about advancing knowledge and sharing insights in their respective fields.

This book aims for cultivating a writing culture among academics while providing a platform for sharing research, reflections, and practical perspectives. Each chapter represents the unique expertise and experiences of the contributors, offering readers valuable insights into contemporary issues in management, marketing, finance, and economics.

The process of compiling and editing this book has been both challenging and rewarding. It has brought together diverse voices and ideas, which we hope will inspire readers to further explore, discuss, and apply these concepts in their own professional and academic contexts.

On behalf of the editorial team, I would like to express my sincere gratitude to all contributors for their dedication and commitment to this project. Special thanks are also extended to the reviewers, advisors, and the Faculty of Business and Management, UiTM Johor Branch, for their continuous support and encouragement throughout this publication journey.

We hope this book will serve as a valuable resource for students, academics, and practitioners alike, and that it will stimulate further interest and research in the dynamic field of business studies.

DR. NOR AZAIRIAH FATIMAH OTHMAN

Chief Editor

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2025

FOREWORD

It is an honor for me to write the foreword for *Beyond Lectures: Insights from Business Disciplines (Cultivating Writing Culture in Management, Marketing, Finance & Economics)*. This book is a testament to the dedication and collaborative spirit of our academic community at the Faculty of Business and Management, UiTM Johor Branch.

The chapters compiled in this volume reflect the diverse expertise of our lecturers, covering important themes in management, marketing, finance, and economics. This effort not only enriches the body of knowledge in these disciplines but also nurtures a strong writing culture among our academics, which is crucial in fostering critical thinking and scholarly contribution.

I congratulate the editorial team for their commitment and perseverance in bringing this project to fruition. Their efforts have resulted in a book that will undoubtedly serve as a valuable reference for students, lecturers, and industry practitioners.

It is my hope that this publication will inspire more academics to share their work, contribute to intellectual discourse, and strengthen the connection between theory and practice.

Congratulations to everyone involved in making this book a reality.

DR. NOR HAZILA ISMAIL

Head of School
Faculty of Business and Management
UiTM Cawangan Johor
2025

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BAYARAN PENCEN KWSP SELARI DENGAN STATUS NEGARA MENUA

Diana' Mazan, Aidarohani Samsudin, Dr Fatin Farazh Yaacob & Dr Tan Yan Ling

Pendahuluan

Malaysia secara rasmi diiktiraf sebagai negara menua sejak tahun 2021 dan dijangka mencapai status negara tua menjelang tahun 2048 apabila populasi warga berusia 65 tahun ke atas melebihi 14 peratus daripada jumlah keseluruhan penduduk (Astro Awani, 2025). Menteri Kewangan, Datuk Seri Amir Hamzah Azizan menjelaskan bahawa peralihan demografi ini bakal membawa implikasi besar terhadap sosioekonomi negara. Keadaan ini menjadi asas kepada cadangan pelaksanaan bayaran pencen secara bulanan bagi ahli Kumpulan Wang Simpanan Pekerja (KWSP) sebagai persediaan menghadapi cabaran kesejahteraan rakyat pada masa hadapan.

Pelaksanaan Bayaran Pencen

Cadangan pelaksanaan ini dirancang di bawah Rancangan Malaysia Ke-13 (RMK13) sebagai usaha untuk memastikan rakyat mempunyai sumber kewangan yang lebih mampan selepas bersara. Pelaksanaan bayaran pencen secara bulanan dilihat sebagai langkah penting untuk menyokong kelangsungan hidup warga emas, mengukuhkan jaminan pendapatan dalam jangka masa panjang serta mengurangkan risiko kemiskinan pada usia tua. Namun begitu, cadangan ini tidak bersifat mandatori, sebaliknya memberi fleksibiliti dan pilihan kepada ahli KWSP sama ada ingin memilih kaedah baharu atau mengekalkan mekanisme pengeluaran sedia ada (Berita RTM Nasional, 2025).

Isu utama yang mendorong kepada cadangan ini ialah kebimbangan terhadap kecenderungan sebilangan ahli KWSP yang menghabiskan simpanan dengan cepat sebaik sahaja pengeluaran penuh dibenarkan. Menteri Kewangan Kedua, Datuk Seri Amir Hamzah Azizan, menegaskan bahawa ramai ahli tidak mempunyai simpanan mencukupi pada akhir hayat disebabkan perbelanjaan yang tidak berhemah (MalaysiaGazette, 2025). Situasi ini bukan sahaja menjejaskan kualiti hidup warga emas, malah berpotensi meningkatkan kebergantungan mereka kepada bantuan kerajaan, sekali gus memberi tekanan kepada sistem perlindungan sosial negara.

Pendekatan Dua Komponen

Bagi menangani isu tersebut, struktur cadangan baharu mencadangkan agar simpanan KWSP dibahagikan kepada dua komponen utama. Komponen pertama ialah simpanan fleksibel yang membolehkan ahli mengeluarkan wang pada bila-bila masa mengikut keperluan. Komponen kedua pula ialah simpanan pendapatan iaitu agihan simpanan yang diberikan secara berkala atau bulanan sehingga habis. Pendekatan ini akan dilaksanakan secara automatik kepada ahli baharu manakala ahli sedia ada boleh memilih secara sukarela untuk beralih kepada sistem baharu ini. Datuk Shahar Abdullah turut menekankan bahawa pendekatan ini harus dilaksanakan secara fleksibel dan berteraskan pilihan agar tidak membebankan mana-mana pihak (Berita RTM Nasional, 2025).

Pada masa ini KWSP masih menjalankan kajian terperinci untuk meneliti kesesuaian dan keberkesanan cadangan ini. Kajian tersebut melibatkan pelbagai pihak bagi memastikan pelaksanaan yang adil, praktikal dan memberi manfaat maksimum kepada ahli. Sehingga cadangan ini dimuktamadkan, mekanisme pengeluaran KWSP sedia ada masih dikekalkan

Kesimpulan

Secara keseluruhannya, cadangan pelaksanaan bayaran pencen secara bulanan ini dilihat sebagai langkah proaktif kerajaan dalam menghadapi cabaran demografi negara yang sedang menuju ke arah masyarakat menua. Pelaksanaan ini bukan sahaja dapat membantu meningkatkan pengurusan kewangan yang lebih mampan, malah mampu menjamin kesejahteraan hidup warga emas dengan menyediakan pendapatan yang konsisten selepas persaraan.

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