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# RMU e-Bulletin



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Universiti Teknologi MARA Cawangan Kedah

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# Embracing Innovation and Discourse: A Message from the Rector



Esteemed colleagues, students, and friends of UiTM Kedah Branch,

I am pleased to announce the launch of the second edition of the **RMU4U E-Bulletin**. This publication showcases the intellectual energy and a wide range of expertise that have bloomed within our esteemed university.

The 38 articles presented in this issue exemplify a remarkable spectrum of scholarly inquiry. From insightful legal studies to captivating cultural reflections, from thought-provoking discussions on business and finance to explorations of the ever-evolving technological landscape, the **RMU4U E-Bulletin** offers a glimpse into the minds that are shaping the future. This e-bulletin is more than just a collection of articles; it is a platform for discourse, a springboard for critical thinking, and a catalyst for innovation. By engaging with the diverse perspectives presented here, we can cultivate a deeper understanding of the complex issues facing our world today.

I am particularly heartened by the focus on the transformative power of technology. Discussions on Industrial Revolution 5.0 and the integration of AI serve as crucial reminders of the need to embrace innovation and equip ourselves with the skills to navigate the rapidly changing landscape. The articles on learning methodologies, from self-directed learning to mobile-assisted language acquisition, further underscore UiTM Kedah's commitment to providing our students with the tools and resources they need to thrive in the 21st century.

To our esteemed contributors, I extend my sincere gratitude for sharing your valuable insights and expertise. Your dedication is what fuels the intellectual engine of our university.

To our readers, I encourage you to delve into the articles, engage with the ideas presented, and later share your perspectives. Let this e-bulletin be the spark that ignites lively dialogues and fosters a culture of continuous learning within our university community.

Together, let us leverage the power of knowledge and innovation to shape a brighter future.

Sincerely,

*Prof. Dr. Rohima Sa'id*

Rector, UiTM Kedah



# A Message from the Chief Editor

Dear Readers,

Welcome to the second issue of the RMU4U E-Bulletin from UiTM Kedah. I am excited to present 38 insightful articles that showcase the diverse academic interests and expertise within our university. Each article brings a unique perspective, contributing to a rich array of knowledge and ideas.

In this issue, our contributors have explored a wide range of subjects. We have compelling legal studies on topics such as home-schooling and child marriage, alongside cultural reflections that delve into the Semai heritage and contemporary Malaysian art. These pieces highlight the importance of preserving and understanding our cultural and societal norms.

Our business and finance section offers fresh insights into the gig economy, the integration of AI in accounting, and the nuances of tax compliance. These articles provide a closer look at the evolving economic landscape and the challenges and opportunities it presents.



Technological innovation is another prominent theme, with discussions on Industrial Revolution 5.0, the critical role of information professionals, and the integration of AI in education. These articles underscore the rapid pace of technological change and its impact on various sectors.

We also feature thought-provoking pieces on self-directed learning, mobile-assisted English learning, and the transformative power of social media in libraries. These articles explore the intersections of technology, education, and communication, offering valuable insights into modern learning environments. Our goal with this e-bulletin is to foster a deeper understanding and spark meaningful conversations among our readers. We hope that the knowledge and ideas shared here will inspire and engage you.

A heartfelt thank you to all our contributors for their hard work and dedication. And to our readers, thank you for your continued support and interest in the RMU4U E-Bulletin.

Happy reading!  
Warm regards,

Dr Azyyati Anuar  
Chief Editor, RMU4U E-Bulletin





# THE BNPL STORY: FROM INNOVATION TO DISCONTINUATION

Image Source : Canva

## **Marlina Muhamad**

Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Kedah, Kampus Sungai Petani, Kedah, Malaysia  
[marlina326@uitm.edu.my](mailto:marlina326@uitm.edu.my)

The Buy Now, Pay Later (BNPL) industry has experienced significant innovation and growth in recent years, with several players exiting the market. This has led to increased adoption by consumers looking for more flexible payment options. BNPL allows consumers to make purchases and pay for them over a series of interest-free installments, offering convenience and an alternative to traditional credit cards. Fintech companies have played a major role in driving the popularity of BNPL by providing user-friendly apps and seamless integration with online retailers.

Despite the innovation in the BNPL space, there are concerns about consumer harm and financial risks associated with these services. Some consumers, particularly those with lower incomes, may become trapped in a cycle of debt due to the ease of obtaining BNPL credit. This can lead to a “debt spiral,” where users struggle to keep up with multiple BNPL payments across different services.

The rapid growth of BNPL has also raised regulatory concerns, with authorities around the world taking action to ensure responsible lending practices and consumer protection. As a result, the BNPL industry is facing increased scrutiny, and some companies may need to adjust their business models to comply with new regulations. In terms of discontinuation, some BNPL services have been scaled back or discontinued as companies reassess the financial sustainability and regulatory challenges of the BNPL market. ShopBack, one of the most recent casualties, has shuttered its operations due to financial challenges. ShopBack, a shopping and rewards platform, introduced a Buy Now, Pay Later (BNPL) service known as “PayLater” to enhance its user experience and offer a more flexible payment option for its customers. This innovative service allows customers to make purchases and pay for them in installments, giving them the ability to manage their finances more effectively.



The BNPL industry, once thriving in an economic boom, faced headwinds as inflation and interest rates climbed, affecting consumer spending and profitability. As a result, many BNPL companies, including ShopBack, struggled to maintain sustainable business models and had to shut down. This shift reflects broader economic challenges and a move towards more prudent lending practices in the BNPL space.

Despite its popularity, ShopBack announced in early 2024 that it would be discontinuing its BNPL service. The company cited its focus on sustainable business models and strong potential for profitability as reasons for discontinuing the service. ShopBack's decision to end the PayLater feature took effect in March 2024, less than two years after its launch. This move aligns with the broader trend of companies reassessing their involvement in the BNPL market amid concerns about sustainability and financial stability. The discontinuation of ShopBack PayLater marks a significant shift in the company's strategic direction, aligning it with traditional shopping rewards platforms and moving away from the BNPL market. Other Buy Now Pay Later (BNPL) services have been discontinued along with ShopBack's PayLater includes Hoolah and Pace. Hoolah, a BNPL service acquired by ShopBack and rebranded as ShopBack PayLater, has also been discontinued, signaling a move away from BNPL in Malaysia and the wider region.

This change reflects a trend where companies are reassessing their participation in the BNPL market due to issues such as consumer debt and financial sustainability. In addition to ShopBack's PayLater service being discontinued on March 22, 2024, other BNPL services could face similar decisions as companies reassess their involvement in the BNPL market. This shift in the industry is due to concerns about sustainability and the financial impact of BNPL services on both consumers and companies.

The shutdown of BNPL services has broader implications for merchants and consumers. Merchants using ShopBack PayLater must transition to other payment options on their websites and apps. For consumers, this change may lead to adjustments in purchasing habits as they look for alternative payment methods.

Despite the discontinuation of several players like ShopBack and Pace, several Buy Now, Pay Later (BNPL) services continue to operate, providing consumers with flexible payment options for their purchases. Among the notable BNPL providers in Malaysia are Atome, GrabPay Later, and SPayLater. These services offer customers the convenience of splitting their payments into interest-free installments, allowing them to manage their finances more effectively. These ongoing BNPL services are popular choices for customers looking to make larger purchases while managing their budget more efficiently.



As BNPL services become more mainstream, they are likely to continue evolving to offer additional features such as loyalty rewards and integration with other financial products. Companies in the BNPL space may also explore partnerships with various merchants to expand their reach and provide more attractive offerings to customers. However, the expansion of BNPL services in Malaysia is expected to be accompanied by increased regulation. The Malaysian government is drafting a Consumer Credit Act (CCA) to regulate BNPL and other consumer credit services. The act will establish a supervisory framework to ensure non-bank entities adhere to consumer protection standards and responsible lending practices.

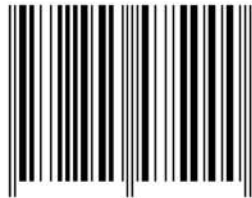
The discontinuation of BNPL services in Malaysia is part of a larger trend across the industry, with companies reevaluating the risks and benefits of offering such services. As financial institutions and technology platforms reassess their BNPL offerings, there may be a shift towards more sustainable models that prioritize responsible lending and borrowing practices. Overall, the future of BNPL services in Malaysia looks promising, with a growing market and potential for innovation. However, stakeholders must balance expansion with responsible lending and consumer protection to ensure sustainable growth in the BNPL industry.

#### **Biodata of author**

Marlina Muhamad has completed her Ph.D. in Information Technology. She is also served as a senior lecturer at one of the public universities in Malaysia, which is Universiti Teknologi MARA under the Faculty of Business and Management. Her research interests are covering ICT and elderly. Her doctoral thesis adopted fully qualitative study that focuses on social media features and senior entrepreneurship. She can be reached via email: marlina326@uitm.edu.my.



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