



UNIVERSITI
TEKNOLOGI
MARA

RMU e-Bulletin



Volume 2 (2024)

Research Management Unit

Universiti Teknologi MARA Cawangan Kedah

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eISSN : 2805-47 5X

Published by : Universiti Teknologi MARA
08400 Merbok, Kedah Malaysia

Printed by : Perpustakaan Sultan Badlishah
Universiti Teknologi Mara Cawangan
Kedah
08400 Merbok Kedah

e ISSN 2805- 47 5X



9772805 475 000

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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



FINDING YOUR PERFECT E-WALLET: WHICH SERVICE SUITS YOU BEST?

Norafiza Mohd Hardi

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How many e-wallet apps do you have installed on your phone? Which e-wallet offers you more benefits or cashback? The emergence of rapidly advancing technology has significantly transformed various industries, particularly the financial sector, on a global scale. The advent of electronic payment, or e-payment, and digital fintech has initiated a paradigm shift towards a cashless society, in which the use of physical currency for monetary transactions is decreasing.

Electronic wallets, or e-wallets, which are an important feature of electronic payment systems are one of the finest inventions of the twenty-first century. The word e-wallet refers to a type of digital wallet that allows users to connect their debit or credit cards to the wallet and conduct transactions with it (Digital Wallet, 2019).

Nowadays, Malaysians rely less on utilizing cash and more on contactless payment methods, such as e-wallets, for their daily purchases. Consumers made an average of 221 e-payment transactions per year in 2021, more than double the 170 in 2020 and 150 in 2019, per the most recent data from Malaysia's central bank.



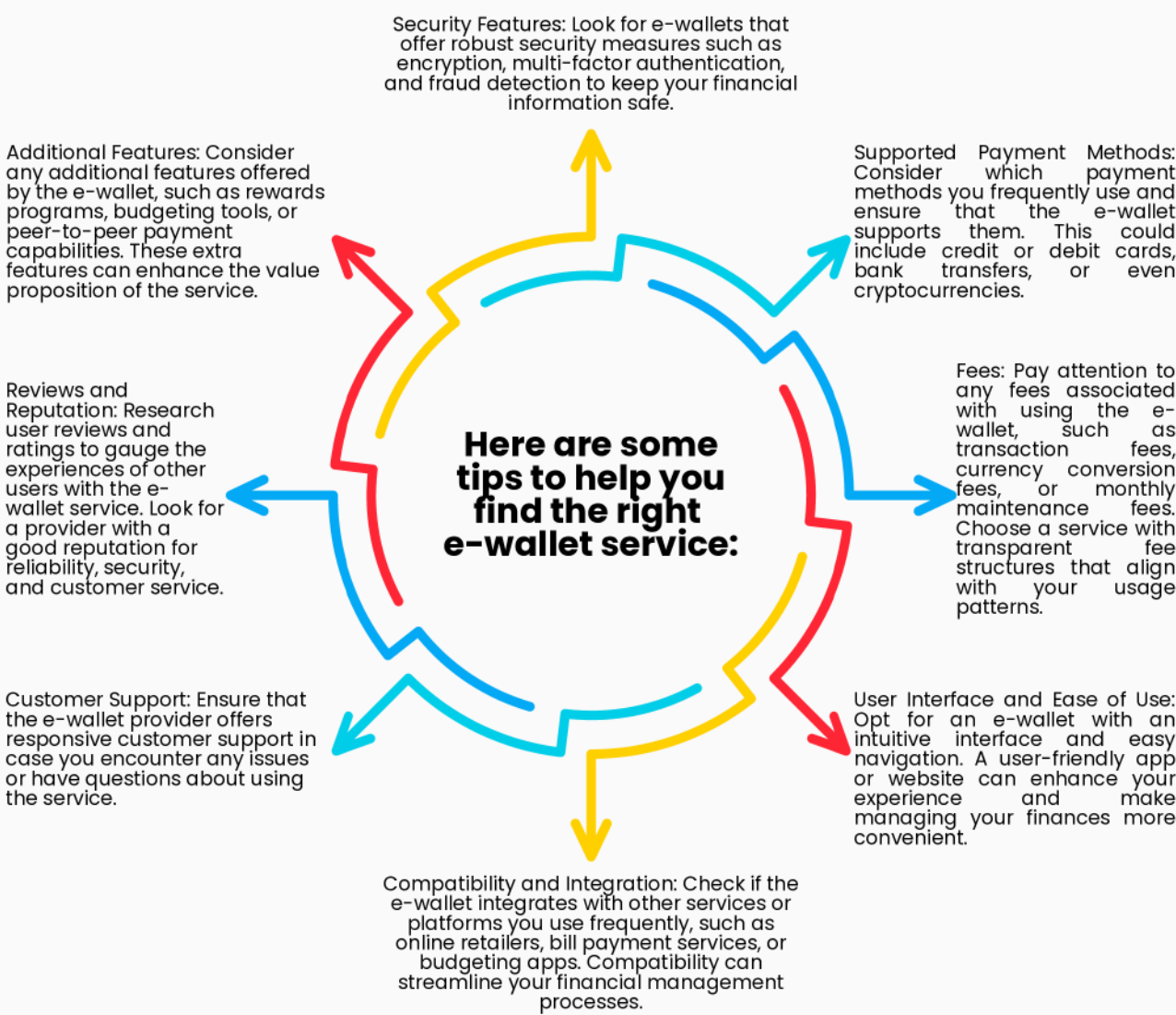
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According to the 2022 Visa Consumer Payment Attitudes study, more than 90% of Malaysians are familiar with contactless payment systems, with almost 70% of them using them, an increase from 56% recorded in the previous year. The use of cashless payments has increased over the years via contactless cards, QR payments, or online and in-app payments.

In Malaysia, there are several types of e-wallets available, offered by various companies and financial institutions. Some of the popular e-wallets in Malaysia include GrabPay, Touch 'n Go eWallet, Boost, MAE, Razer Pay, BigPay, GoPayz, WeChat Pay, Wise, AliPay, Setel, ShopeePay, Apple Pay, and Lazada Wallet. By offering a mix of convenience, rewards, security, and strategic partnerships, e-wallet providers strive to attract and retain customers within Malaysia's competitive digital payment landscape.

According to a survey in 2023, 88 percent of respondents in Malaysia stated they have used Touch 'n Go e-wallets in the past three months. Meanwhile, the MAE e-wallet by Maybank, a Malaysian leading bank, followed in second place, with 46 percent of respondents saying they have used the e-wallet recently. Finding the best e-wallet service for your needs can depend on various factors including security features, supported payment methods, fees, user interface, and additional features.



By considering these factors and conducting thorough research, you can identify the e-wallet service that best aligns with your preferences and financial needs. Malaysia is expected to be a cashless society by 2030, meaning the majority of consumers will be using cashless methods and no longer relying on cash for their daily transactions.

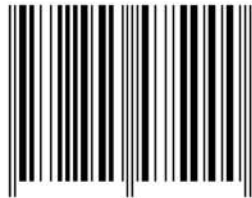
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Norafiza Mohd Hardi is a senior lecturer in the Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah. She has been working with UITM since December 2009. She obtained a Bachelor of Information Technology (BIT Hons) from UUM and a master's degree in Master of Science (IT Entrepreneurship), at UTM. She has 19 years of working experience including 4 years in industry and 15 years in academics. In the industry, she held positions as IT Consultant and Entrepreneur Coach. She participated and presented at various national and international conferences and has also served on committees for many conferences. She also participated in and led several national and international Invention, Innovation and Design Competition and was a Reviewer for National and International Conference. Her research interests are more on Entrepreneurship, Technopreneurship, E-Commerce, Information Systems and Strategic Planning, Green Office, Entrepreneur Development and Quality Management.



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e ISSN 2805- 47 5X



9772805 475 000

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RMU *AM*
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