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# RMU e-Bulletin



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**Research Management Unit**

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





Image Source : Canva

# EMBRACING INDUSTRIAL REVOLUTION 5.0: IMPLICATIONS FOR ISLAMIC BANKING INSTITUTIONS

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The data released by the World Economic Forum estimates that 65% of children currently attending primary school will work in jobs that do not exist today. Similarly, the United States Bureau of Labor predicts that 95% of today's jobs, such as cashiers, office clerks, secretaries, administrative assistants, receptionists, and more, will vanish due to automation. Conversely, emerging roles like data scientists, drone managers, Grab managers, and technology supervisors are poised to dominate the job market. The advent of Industrial Revolution 5.0 (IR 5.0) is driving these transformative changes, marking a significant shift in daily life across the globe.

IR 5.0, the latest evolution of its predecessors—industrial revolutions 1, 2, 3, and 4—centers on the collaboration between humans and advanced technology, leveraging artificial intelligence (AI)-driven robots and the Internet of Things (IoT) to enhance workplace processes (Ziatdinov et al., 2024). This paradigm shift promises to revolutionize multiple facets of life, as emerging technologies, robotics, computers, and automation reshape the employment landscape.





The financial and banking sector is not exempt from the impacts of IR 5.0, witnessing notable revolutions in financial transactions, notably through financial technology (FinTech) and digital currencies such as Bitcoin. FinTech, particularly, represents a pivotal advancement reflecting the 21st-century financial landscape.

Hence, it is imperative for Islamic banking institutions to proactively engage with this phenomenon to remain aligned with the latest technological advancements. Neglecting to do so may have profound implications for the growth and viability of the Islamic financial sector. IR 5.0 places a greater emphasis on collaboration between humans and robots, fostering human creativity, and prioritizing sustainability and social impact in daily operations. Rather than viewing machines and humans as distinct entities, IR 5.0 aims to cultivate a manufacturing environment where workers and machines collaborate, leveraging their respective strengths to enhance productivity and deliver high-quality results (Coelho et al., 2023).

This industrial revolution promises not only operational efficiencies but also enhanced living standards, fostered human skill development, promoted collaboration, and environmental preservation. Leveraging IR 5.0 presents a significant opportunity for Islamic banking institutions to expand their market dominance and bolster transactional efficiency.

However, navigating the challenges posed by IR 5.0, including technological, social, and economic dimensions, is imperative. Failure to address these challenges may compromise organizational well-being, human resource development, and ultimately, the competitiveness and growth of Islamic banking institutions.

In conclusion, Islamic banking institutions stand to benefit greatly from embracing the current IR 5.0. Continuing with traditional methods of conducting transactions and services could lead to significant losses, as customers increasingly seek more efficient, cost-effective solutions offered by modern technology. However, as these institutions adapt to technological advancements, they must ensure that Shariah compliance remains the cornerstone of their service offerings.

Furthermore, leaders within Islamic banking institutions must cultivate a positive mindset towards the industry's rapid evolution. Maintaining a readiness for change is essential for remaining relevant in the banking sector. These leaders should actively seek out knowledge and exposure to new technologies while also exercising discernment in evaluating their compatibility with Islamic principles. By striking a balance between innovation and adherence to Shariah principles, Islamic banking institutions can position themselves for success in the era of IR 5.0.

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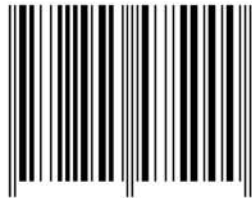
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Muhammad Zarunnaim Haji Wahab serves as a lecturer at the Faculty of Business Management, UiTM Kedah. He earned his PhD and master's degrees in Islamic Finance and Banking from Universiti Utara Malaysia in 2023 and 2016, respectively. Demonstrating proficiency in research and publication, he has authored numerous journal articles indexed in prestigious databases such as WoS, Scopus, and Mycite alongside his role as a reviewer for various Scopus journals.



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