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RECTOR'S NOTE



Prof. Dr Roshima Said
Acting Rector

"Together we advance knowledge with integrity, creativity, and purpose—many voices united to shape a brighter, sustainable future."

Assalamualaikum warahmatullahi wabarakatuh,

Alhamdulillah, with gratitude to Allah SWT, I am pleased to welcome you to the fourth volume of RMU4U e-Bulletin. This publication continues to serve as a reflection of our vibrant intellectual community at UiTM Kedah, bringing together voices from diverse disciplines and perspectives. In this issue, with 42 insightful contributions, we witness not only the richness of research topics but also the strength of our shared purpose. While the papers range from sustainability in fashion and design, digital literacy, and artificial intelligence to law, economics, and cultural heritage, they are united by a common aspiration: to advance knowledge that is meaningful, ethical, and impactful for society.

Our academic journey is significant because of this harmony amid diversity. Whether addressing contemporary challenges in technology and governance or celebrating the timeless values of culture and tradition, our scholars demonstrate that knowledge is most powerful when it is connected, when different fields meet at the crossroads of innovation, integrity, and service to the community.

As Rector, I am profoundly inspired by the dedication, innovation, and scholarly excellence demonstrated by our academics and researchers. You are not only advancing knowledge within our university but are also fulfilling UiTM's noble mission, creating impactful ideas that serve the nation and uplift the ummah.

Your work reflects a deep commitment to relevance, integrity, and service. Let us continue to nurture a culture of collaboration, creativity, and excellence, ensuring that our contributions remain forward-looking, transformative, and rooted in the needs of society. Together, we are shaping a brighter, more sustainable future through education, research, and innovation.

Congratulations to all the dedicated contributors whose passion and perseverance have brought this volume to life. My heartfelt appreciation goes to the Research Management Unit for their steadfast leadership and solid commitment in making this achievement possible. May RMU4U continue to shine as a beacon of knowledge, uniting diverse voices in a shared mission of discovery and excellence. Together, may we be inspired to reach even greater heights in the pursuit of impactful research and innovation.

One purpose. One vision. Many voices, one future.

Sincerely,
Prof. Dr Roshima Said
Acting Rector,
Universiti Teknologi MARA Keda

A MESSAGE FROM THE CHIEF EDITOR



Dr Azyyati Anuar
Chief Editor,
RMU4U E-Bulletin

"RMU4U Volume 4 celebrates diverse scholarship, uniting research, innovation, and culture to inspire collaboration, sustainability, and inclusive growth."

We are pleased to present Volume 4 of RMU4U, a platform dedicated to showcasing research, innovation, and thought leadership across diverse academic disciplines. This issue reflects the dynamic intellectual ecosystem we strive to cultivate, highlighting contributions that bridge theory and practice while addressing pressing contemporary challenges. In the Business, Accounting, and Finance section, we feature 15 insightful papers that explore the evolving landscape of global markets, financial resilience, sustainable accounting practices, and digital transformation in business operations.

These works not only provide empirical findings but also propose actionable frameworks for industry adoption, underscoring the vital role of research in shaping competitive and ethical enterprises. The Designer Thoughts segment presents 6 stimulating papers that merge creativity with problem-solving. From design thinking methodologies to innovation in product aesthetics and usability, these contributions remind us that design is not merely about form but about crafting meaningful user experiences.

This section will be of particular interest to those who value the intersection of artistry, functionality, and human-centered solutions. Our IR 5.0 category brings together 6 pioneering papers examining the fusion of automation, artificial intelligence, and human capital development in the context of the Fifth Industrial Revolution. The authors challenge readers to consider how technology can be harmonized with ethical and inclusive practices, ensuring that digital progress translates into equitable societal benefits. In the Law and Policy section, 7 comprehensive papers analyze legal reforms, governance frameworks, and policy innovations that respond to shifting socio-economic realities.

The breadth of topics from regulatory compliance in emerging industries to community rights in a globalized economy reflects the critical role of law as both a safeguard and an enabler of change. The Literature and Culture segment enriches this volume with 8 thought-provoking papers that delve into narratives, identities, and cultural dialogues shaping societies today.

Whether revisiting classic literature through modern lenses or exploring contemporary cultural phenomena, these works invite readers to appreciate the role of the humanities in fostering empathy, critical thinking, and cultural continuity. Collectively, these 42 scholarly contributions affirm the breadth and depth of academic engagement within our community. They underscore our commitment to advancing knowledge that is relevant, impactful, and forward-looking. This volume is not only a testament to our contributors' dedication but also a resource for policymakers, practitioners, educators, and learners who seek informed perspectives and innovative solutions. We extend our heartfelt appreciation to all authors, reviewers, and editorial team members whose collective efforts have made this publication possible. We hope that RMU4U Vol. 4 will spark dialogue, inspire collaboration, and contribute to the enrichment of both academic scholarship and practical application.

Let us continue to explore, innovate, and contribute, together shaping a future where knowledge serves as the foundation for sustainable and inclusive growth.

Warm regards,
Dr Azyyati Anuar
Chief Editor,
RMU4U E-Bulletin



GROWING OLD, GROWING POOR: THE SILENT STRUGGLE OF ELDERLY POVERTY

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Poverty among the elderly remains a persistent yet often invisible crisis, deeply rooted in economic insecurity, health vulnerabilities, and social exclusion. As societies worldwide undergo rapid ageing, understanding and addressing elderly poverty is crucial for building inclusive and resilient communities. Economic insecurity significantly drives elderly poverty, often arising from inadequate pension systems, informal employment histories, and persistent labor market inequalities (McNamara, 2007; Biegel & Leibbrandt, 2010). In many developing countries, elderly individuals continue to engage in informal or low-wage work due to the absence of pension coverage or old-age insurance, using employment as a survival mechanism rather than a choice (Sukamdi et al., 2024).

Beyond economic challenges, social and demographic factors play a significant role in contributing to elderly poverty. Older adults who live alone face an increased risk due to social isolation, loneliness, and higher healthcare costs, all of which can deplete their limited financial resources and reduce their quality of life (Kwan & Tam, 2022). Those in rural areas often experience higher poverty rates because of limited access to healthcare services, fewer job opportunities, and weaker social protection systems, leaving them without the necessary support to age with dignity (Mohd et al., 2018; Xia et al., 2024).

Furthermore, gender disparities intersect with these issues, as elderly women are often overrepresented among the poor due to a lifetime of economic and social disadvantages (Kim, 2014). These challenges are exacerbated by shrinking social networks and fewer opportunities for community participation, leading to social exclusion and further deterioration of their mental and physical well-being (Liao et al., 2023).

In Malaysia, while the incidence of poverty among the elderly is relatively lower than in some neighbouring regions, certain groups remain highly vulnerable, particularly elderly women and those residing in rural areas with limited economic opportunities and higher dependency ratios (Mohd et al., 2018; Selvaratnam & Tin, 2007). Gender disparities are evident, with elderly females and female-headed households facing higher poverty rates, reflecting the compounded disadvantages of gender wage gaps and caregiving responsibilities throughout their lives (Mohd et al., 2019).

Elderly poverty significantly impacts health, closely associated with adverse outcomes like increased rates of chronic illness, disability, depression, and early mortality (Thornton & Bowers, 2024). The financial burden of managing chronic diseases and covering healthcare costs can quickly exhaust the limited resources of older adults, perpetuating the cycle of poverty and health decline (Mohd et al., 2023).

As global populations continue to age, prioritising efforts to address elderly poverty is crucial, not only to enhance the well-being of older adults but also to foster equitable, compassionate, and resilient societies for all generations. Strengthening social protection systems by expanding pension coverage and ensuring basic pensions for lower-income elderly individuals can significantly reduce poverty rates (Engelhardt & Gruber, 2006; Kang et al., 2022). Policies must also focus on targeted interventions for vulnerable groups, such as elderly women, rural residents, and those living alone, to address their unique challenges and barriers to social and economic participation (Kim, 2014; Xia et al., 2024). Additionally, expanding community-based programs that promote social inclusion, mental health support, and intergenerational connections can help mitigate social isolation and improve life satisfaction among older adults (Liao et al., 2023). Finally, ensuring comprehensive healthcare access for the elderly, including preventive services and chronic disease management without financial hardship, is essential to break the cycle between poverty and deteriorating health in older age (Mohd et al., 2023).

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