



# RMU

**Volume 4 (2025)**

**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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## 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

# BEFORE THEY TAKE IT BACK: WHAT HIRERS NEED TO KNOW ABOUT REPOSSESSION?

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Repossession is a legal process when a hirer defaults on payments under a hire-purchase agreement. The owner has the right to take back the goods, but this must be done in accordance with the law. In Malaysia, the Hire-Purchase Act 1967 governs owners' and hirers' rights and obligations in repossession cases. Additionally, the Hire Purchase (Recovery of Possession and Maintenance of Records by Owner) Regulations 1976 provide further guidelines. The Hire Purchase Act 1967 (HPA) requires a valid hire-purchase agreement to be in place before repossession occurs, and procedural safeguards are provided to protect both parties. This article aims to educate hirers on their rights, responsibilities, and the legal framework surrounding repossession to help them navigate this process effectively.

Now, let's break down the steps involved in the repossession process. There are three main stages: before, during, and after repossession, each requiring specific actions and adherence to legal requirements.

Starting with the initial stage, the owner must follow proper procedures. According to Section 16(1) of the Hire Purchase Act (HPA), "the owner must provide the hirer with a notice of repossession when there is an intention to repossess the goods". Before exercising the right to repossess, the owner must ensure that "the balance of the loan to be paid by the hirer must be more than one-third of the purchase price of the goods hired". By fulfilling this requirement, only then would the owner have complied with the requirement that "the hirer has defaulted two successive installments". The owner must provide a "written notice of intention to repossess the goods, which must be delivered to the hirer at least twenty-one days before any repossession, as specified in the Fourth Schedule". This notice must comply with Section 43 of the Act. The owner may retake possession of the goods after the notice period expires and if the overdue installments remain unpaid. According to Section 16(1A) HPA, "the owner must obtain a court order before repossessing the hired goods if the remaining balance of the loan is less than one-third of the total purchase price". However, if the hirer is deceased, "the owner can repossess the goods after four (4) consecutive defaults of payment" (Section 16 (1C) HPA).



Upon repossession of goods from the hirer, the owner must personally deliver a document acknowledging receipt (Section 16 (4) HPA). This document must “concisely describe the goods and the repossession's date, time, and location”. Suppose the owner is repossessing the goods personally. In that case, they must show their identity card and provide the name and address of their company or organisation to the person in possession of the goods. Suppose the owner's agent or servant is doing the repossession. In that case, they must show their identity and authority cards to those possessing the goods (Rule 4 of the Hire Purchase (Recovery of Possession and Maintenance of Records by Owners) Regulation 1976). Section 17A (1) states that only a person given a written permit can execute the repossession process. Therefore, when the owner engages an agent to perform the repossession, that particular agent must have a permit.

After the goods have been repossessed from the hirer, “the owner must serve a Fifth Schedule Notice to both the hirer and any guarantor within twenty-one days of repossession” (as stated in Section 16(3) of the HPA). This notice provides information about the rights of the hirer after the repossession. Within twenty-one days of receiving the Fifth Schedule Notice, the hirer can either make the payment owed to the owner or remedy any breaches of the agreement. If the hirer does this or pays the owner for any costs incurred in remedying the breach, they may submit a written request for the owner to return the repossessed goods (according to Section 18(1)(a)(i) of the HPA). Additionally, the hirer can introduce a cash buyer to purchase the repossessed goods by providing written notice to the owner (Section 18(1)(a)(ii) of the HPA). If the value of the repossessed goods exceeds the amount owed to the owner, the hirer has the right to recover the difference from the owner (as outlined in Section 18(b) of the HPA). In certain circumstances, owners can sell repossessed items through a public auction, especially when notifying the hirer is necessary. It is important to note that if the proceeds from the auction fall short of settling the hirer's debt, the owner has the right to seek the remaining balance through a civil lawsuit. This process ensures fairness for everyone involved while providing a path forward, helping both parties resolve constructively!

In conclusion, repossession is a complex process that can have significant implications for hirers, particularly when their rights and responsibilities are not fully understood. This article has outlined repossession procedures from the legal framework. By staying informed about payment obligations and understanding the procedural safeguards under the Hire-Purchase Act 1967, hirers can better protect themselves from unfair practices and financial distress. Repossession is a legal matter and an opportunity for hirers to manage their financial commitments and seek support when needed proactively. With knowledge and a clear understanding of their rights, hirers can confidently navigate challenges and secure a fair outcome in the face of repossession.

#### **Biodata of authors**

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e ISSN 2805-475X



9772805475000

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