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BEYOND LECTURES: INSIGHTS FROM BUSINESS DISCIPLINES (REFLECTIONS, TRANSFORMATIONS, AND THE HUMAN SIDE OF TEACHING)

FACULTY OF BUSINESS AND MANAGEMENT
UiTM CAWANGAN JOHOR

Beyond Lectures: Insights from Business Discipline-

(Reflections, Transformations, and the Human Side of Teaching)

Chief Editor
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EXPERIENTIAL FINANCIAL EDUCATION THROUGH SULAM: BRIDGING FINANCIAL THEORY AND PRACTICE IN COMMUNITY ENGAGEMENT

Syamsyul Samsudin, Nik Nur Shafika Mustafa

Introduction

Project Komuniti Bijak Pelaburan was introduced in response to the persistent issue of Bumiputera equity ownership, which has yet to reach the 30 percent target set since the New Economic Policy (Malaysia) (NEP) in 1970 and reinforced under the Shared Prosperity Vision 2030 (SPV 2030). Additionally, many Bumiputera individuals are still hesitant and lack sufficient knowledge about equity investment. As a result, many community members have become victims of investment scams. Therefore, this program focuses on transferring knowledge related to financial literacy and stock investment to the community.

The project is conducted online (e-SULAM) over three months and involves participants from communities across Malaysia. The participants come from diverse backgrounds, including the B40 group, single mothers, factory workers, homemakers, private sector employees, government employees, and retirees. Throughout the program, participants are trained using five main modules.

At the end of the program, the community participants are "handed over" to the industry partner, CGS International Securities Malaysia Sdn. Bhd., where they are assisted in opening investment accounts free of charge and placed under the guidance of a licensed dealer's representative. This enables them to begin making real investments in the equity market.

Many of the trained participants have successfully generated additional income through stock investments. It is hoped that this initiative will contribute to increasing the percentage of Bumiputera investors in the Malaysian equity market. The program also supports Sustainable Development Goal 4: Quality Education.

Mapping of CLOs and PLOs with the SULAM Project

CLO 4: Execute fundamental skills, technical skills and various trading strategies through community base project (SULAM).

PLO 4 (A5):

Interpersonal skills refer to a range of skills, including interactive communications, the organisations; networking with people of different cultures; as well as social skills with different people in diverse learning and working communities as well as other groups locally and internationally.

For CLO 4, this course aims for students to **"apply" all the knowledge of fundamental analysis, technical analysis, and various trading strategies** they have learned by teaching it to the community in a "knowledge transfer" session. The SULAM Project achieves the CLO 4 objective when, during community sessions, students do not merely present theory—they actively use their fundamental and technical knowledge to teach and guide the community through practical activities such as trading simulations, strategy discussions, and collaborative learning. Through this hands-on and collaborative approach, students integrate fundamental analysis, technical analysis, and trading strategies into community sessions, reinforcing real-world learning. This not only strengthens their own knowledge but also provides direct benefits to the community through free training, knowledge sharing, and practical simulations via the Bursa Market Place platform.

These knowledge transfer sessions are conducted online (e-SULAM) over nearly three months, covering five main modules. This CLO is assessed with a 30% weighting using the

Gibbs Reflection Model. The achievement of PLO 4 can be observed when students demonstrate effective interaction, emotional intelligence, and professional, ethical teamwork while executing the SULAM Project.

Project Implementation

The implementation of this project was conducted online over a period of three months. Each group of students, consisting of four members, was responsible for delivering **knowledge transfer sessions** to two community participants. The knowledge transfer activities were structured around five main modules throughout the program. An opening ceremony was held prior to the start of the program to officially launch the initiative, while a closing ceremony was organized at the end of the program to mark its completion.



Figure 1: Photos of Student Groups and Community Participants
(Sources: Author's Personal Collection)

Impact of the SULAM project on students aligned with MQF 2024

Impact on the Community

1. **Generating additional income**

Community members trained in this program can begin investing safely and wisely. Returns from stock price appreciation or dividends have the potential to provide stable passive income, easing living costs and improving members' quality of life. Many participants in the program have successfully generated additional monthly income ranging from RM 1,000 to RM 3,000.

2. **Raising awareness of legitimate investment**

The project also educates participants about legal and compliant investment practices, including Shariah-compliant options, risk management, diversification, and understanding eligible market instruments. This knowledge helps the community avoid scams, Ponzi schemes, fraudulent investments, and unlicensed investment activities, fostering a culture of

safe and responsible investing. Investment scams are currently widespread in Malaysia, affecting many people.

Bil	Education for Sustainable Development (ESD) Competency	Impact on Students
1.	Systems Thinking	Students learn to see the bigger picture, understanding how community issues connect with national policies, fostering a holistic approach to real-world problems.
2.	Anticipatory & Strategic Thinking	Students plan the three-month project and anticipate risks, developing strategies to maximize project impact.
3.	Normative (Values & Ethics)	Students make ethical decisions, such as scheduling community sessions considerately, respecting participants' commitments.
4.	Strategic	Students design and implement effective actions and strategies to ensure successful project execution.
5.	Collaboration	The project promotes cross-disciplinary teamwork, allowing students to interact with diverse peers and contribute meaningfully to group efforts.
6.	Critical Thinking	Students critically analyse community data, respond to questions, and objectively evaluate solutions to identify the best course of action.
7.	Self-Awareness	Through Gibbs Model reflection, students recognize their strengths and values, supporting personal growth and professional development.
8.	Integrated Problem-Solving	Students integrate knowledge from multiple areas (technical and fundamental analysis) to develop sound investment strategies under volatile market conditions.

Table 1: Impact of ESD Competencies on Students According to MQF 2024 Guidelines

3. Networking and industry mentorship

Through the project, community participants gain access to credible industry advice. CGS International Securities Malaysia (CGS CIMB) assists the community in opening legitimate investment accounts for free and provides mentorship for those who wish to make real investments in the Malaysian equity market. These relationships help strengthen the credibility of new investors and support their ongoing development in equity market investing.

4. Reducing investment risk and fraud

Training focused on financial literacy and recognizing investment scams helps participants avoid fraud. This builds their confidence to enter the stock market safely and competitively. In the long term, it creates more knowledgeable, responsible, and ethical investors, reducing the negative social implications associated with illegal or fraudulent investments.

Conclusion

The project supports Sustainable Development Goal 4: Quality Education by providing relevant and accessible financial education to the community. Conducted online over three months, the program offers training and mentoring in stock investment and financial literacy, helping participants develop a basic understanding of equity investment and its associated risks. The program adopts a practical and effective curriculum consisting of five main modules: fundamentals of stock investment, fundamental and technical analysis, procedures for

opening an investment account, risk management, and ethical/ESG investing. In addition, the community-based training approach encourages knowledge sharing and collaborative learning among participants, particularly within the Bumiputera community. Through mentorship and collaboration with the industry partner CGS International Securities Malaysia Sdn. Bhd., participants gain direct exposure to real-world investment practices. This initiative not only strengthens financial literacy within the community but also empowers individuals to participate more confidently and responsibly in the equity market.

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