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AND SOCIAL SCIENCES**

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- iv. Fadzlan Sufian
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FOREWORD

First, I would like to express my utmost gratitude to Allah SWT. With His blessings, we have successfully organized the ASIAN CONFERENCE ON BUSINESS, ECONOMICS AND SOCIAL SCIENCES (ACBESS 2021) with the theme “Contemporary Research Insights in the area of Business, Economics and Social Science Development”. Due to this global pandemic caused by Covid-19, the task of organizing such an event was challenging, forcing us all to work under unfamiliar conditions and situations. These changes have made us adapt and familiarize ourselves in using technological platforms to make this event successful. Therefore, I would like to congratulate the committee members and the UiTM Cawangan Melaka, Malaysia to organize this event in the new norm successfully.

The COVID-19 pandemic has affected people worldwide, leading to the near-total closures of schools, universities, and colleges. Nevertheless, the spirit of producing inventions and innovations that are beneficial for society is still ongoing even through this pandemic. ACBESS provides a platform for academicians, researchers, and postgraduate students to generate creative and innovative ideas even in the middle of the Covid-19 pandemic. Although this event could not be organized in the traditional face-to-face approach in which we have, we have adapted and embraced these changes to remain competitive and relevant in the Fourth Industrial Revolution (IR 4.0).

The Industrial Revolution 4.0 (IR 4.0) is the digitalisation of industries that would create new job opportunities for future graduates. IR 4.0 has given a new impetus to the educational transformation that is Education 4.0, which could affect all the domains of the pedagogical theory of the Bloom's model (e.g. Cognitive, Affective and Psychomotor) in terms of significant change in the content, delivery, pedagogy, structure and management of education. Changes in the human resources produced by the Education 4.0 are more likely to be highly creative, data literate and critical thinkers. Thus, to ensure that these human resources remain relevant in IR 4.0, ACBESS has focused on various contemporary sub-themes that hope to create new knowledge in the area and further cultivate collaborations with the people who have been participating in this event.

I believe that the efforts showed by the faculty, committee members, jointly distinguished universities and all participants will have a significant impact on the socio-economic development of the global community and develop novel ideas and methods to be successful in the field of business. I hope that the organization of this event can be continued in the future to build research interests and networking while creating and presenting new ideas and innovations that can be commercialized.

I want to acknowledge the exceptional efforts of the presenters and participants who have realized the aspiration to think creatively, make critical analyses, always think forward, innovative, and resilient to face future challenges. Finally, I would like to once again congratulate the efforts and cooperation of all parties, especially those who have made this event successful. Hopefully, this little effort of ours will be rewarded many times over by God the Almighty, In shaa Allah.

PROFESSOR DR ABD HALIM MOHD NOOR

Rector UiTM Cawangan Melaka, Malaysia

Chairman ACBESS 2021

PREFACE

The Universiti Teknologi Mara (UiTM) Melaka Branch, Malaysia represented by all Faculties and Center for Islamic Philanthropy and Social Finance (CIPSF) along with Faculty of Business and Accountancy(FBA), Universiti Selangor (UNISEL), Sunway University Business School, Sunway University, Malaysia, National University of computer and Emerging Sciences, Karachi, United International University (UIU), Dhaka, Islamic University Kushtia, Kushtia, Department of Marketing, Comilla University , Bangladesh, Trisakti University, Jakarta, Indonesia, Sekolah Tinggi Ilmu Ekonomi (STIE) Syariah Bengkalis, Riau, Indonesia, Institut Agama Islam Tafaqquh Fiddin (IAITF), Dumai, Indonesia, International Finance & Banking MSN Institute of Management, India, St. Agnes College, India, are pleased to organize a virtual “Asian Conference On Business, Economics And Social Sciences (Acness-2021)” on 24th–25th May 2021. The virtual conference which was successfully organized with virtual presentation of 100 papers was able to provide an excellent international platform for academicians, researchers, and industrial experts from around the world to share their research findings with global experts in various fields suited to this conference such as business management, social sciences, accounting, finance and banking, economics, education, marketing, Islamic philanthropy and social finance.

This e-proceedings are produced to reflect the papers that have been received in this conference in the form of abstracts. This abstract summarizes the papers that have been submitted. Substantial editing has been undertaken to produce this valuable proceeding as to exemplify the appreciation of the organizing committee towards the response of paper contribution of participants. This is the early stage of the publication process in this conference. The next stage would see the papers to be channelled to appropriate journals to be published. ACBESS-2021 conference is officially sponsored by the following journals indexed by Scopus, WOS, ERA & ADBC. The publication process of the sponsored journals will be led by each journal own policy of review and article processing fees separately. Among the journals are: *Journal of Economic Cooperation & Development* (Scopus), *Austrian Journal of South-East Asian Studies* (Scopus), *Journal of Vacation Marketing* (Scopus), *Asian Review of Accounting* (Scopus & ABDC Rank) and *Journal of Accounting in Emerging Economies* (Scopus). Finally, we would like to thank various individual who were involved in compiling and undertook early stages of the editing of this manuscript, namely Dr Mohd Hafiz Bakar, Dr Ngau Duo Seng and their team members. We would also like to thank everybody involved in the publication of this proceedings direct or indirectly. Thank you.

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BUSINESS MANAGEMENT

Incorporating Expert Judgement into Life Insurance and Life Takaful Companies' Efficiency Measurement Through DEA-AR/FAHP Approach

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Abstract: *Increased competition within the insurance industry has led to the critical need for insurance companies to utilise their resources efficiently. Data Envelopment Analysis (DEA) model has been widely used to measure the relative efficiency of these companies. However, a limitation of the conventional model indicates that certain crucial factors were ignored in the analysis resulting in unrealistic efficiency outcomes. Hence, the present study aims to provide a more robust efficiency measurement by incorporating the subjective value of judgement in the standard DEA through a hybrid model which integrates Constant Return Scale (CRS) model of DEA, Assurance Region Type I (ARI), and Fuzzy Analytic Hierarchy Process (FAHP) method. This proposed DEA-AR/FAHP model was applied on the data gathered from 22 Malaysian life insurance and Takaful companies between 2017 and 2018. Findings revealed that the model provides an improved efficiency assessment through the elimination of zero weights and hence deliver more realistic results.*

Keywords: Efficiency, Data Envelopment Analysis, Fuzzy Analytic Hierarchy Process

Personality Traits and Investors Risk Behaviour: Moderating Role of Financial Literacy

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Abstract: *The aim of the study is to examine whether personality traits are associated with investors trading risk behaviour in stock markets. Furthermore, it establishes the association of financial literacy by employing the moderated multiple regression analysis. The findings reveal that personality traits have significant influence on investors risk behaviour while financial literacy modifies the basic relationships between personality traits and investors risk behaviour. The findings also conclude that behavioural impact was not only predetermined by individuals' genetic traits but also influenced by financial literacy. The current study provides valuable insights for investors and adamant grounds for future research. The two-fold role of individuals' personality in case of gains and losses can be of interest for researchers in the future.*

Keywords: Personality; Investor Risk Behaviour; Financial Literacy; Prospect Theory

Enhancing Halal Procurement Practice among Hotel in Malaysia

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Abstract: *The demand for Halal products has increased significantly from both Muslims and non-Muslim communities throughout the world. This phenomenon is attributed to the fact that Halal food has better cleanliness and safety amid growing concerns for health. Few studies have shown that the supply chain plays a crucial role in ensuring that the products are Halal compliant and that procurement is one of the main branches. In the hotel industry, the procurement department is responsible for ensuring that raw materials are arranged, purchased, delivered, and consumed effectively. Transparency, supplier engagement, and risk management are three elements that are highlighted matters in the hotel industry. Previous studies have shown that these three elements have a significant role in enhancing procurement practice in organisations. This paper focuses on the elements and effectiveness of Halal procurement practises among Malaysian hotels. This study also aims to help companies evaluate their Halal procurement practises and develop effective strategies to ensure that food products follow Halal guidelines that ultimately enhances business performance.*

Keywords: Halal Procurement, Halal Practice, Transparency, Supplier Engagement, Risk Management

The Supply Chain Management of Fishing Industry in Rokan Hilir, Province of Riau, Indonesia

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Abstract. *This survey research was conducted in Rokan Hilir regency, one of the largest fishing industry centers in Riau Province, Indonesia. There are two objectives of this research, namely to analyze descriptively the characteristics of fishing companies and implementation of supply chain management for the fishing industry. A total of 270 fishing companies, four collectors, and one fish exporter were taken as respondents. The results show that most of the fishing companies were small-scale businesses, with vessel sizes of 3-6 gross tonnage (62.60 percent); fishing gear size less than 3,000 square meters (84 percent); the number of crew/fishermen 3-4 peoples (52 percent); and has a turnover of less than IDR 50 million per year (50.34 percent). The entities involved in the supply chain for the fishing industry are fishermen who own fishing companies and **Tauke** (fish collectors, agents, exporters, and importers of fish). The smooth flow of goods (fish and others), the flow of money, and the flow of information between fishermen and **Tauke** is caused by the existence of a patron-client relationship based on mutual trust. The smooth flow is also due to the existence of kinship relationship between the **Tauke** and the availability of supporting facilities for the fishing industry, such as ice factories, transportation facilities, banks, and means of communication (cellular phones and internet).*

Keywords: Supply Chain Management; Fishing Industry; Patron-Client Relationship; Trust; Rokan Hilir

The Effectiveness of Social Media in Spreading Awareness About Health Campaign Towards Public

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Abstract: *Mass media campaigns are widely used to disseminate information across wide populations via routine use of existing media, such as television, radio, and newspapers. Exposure to such information is, therefore, generally passive. Such campaigns are frequently competing with factors, such as pervasive product marketing, powerful social norms, and behaviours driven by addiction or habit. This study aims to discuss the outcomes of mass media campaigns in the context of various health-risk behaviours (e.g. use of tobacco, alcohol, and other drugs, heart disease risk factors, sex-related behaviours, road safety, cancer screening and prevention, child survival, and organ or blood donations). The mass media campaigns can produce positive changes or prevent negative changes in health-related behaviours across large populations. Media campaigns also contribute to the concurrent availability of required services and products, availability of community-based programmes, and policies that support behaviour change. Finally, the study provides suggestion on the areas for improvement, such as investment in longer and better-funded campaigns to achieve adequate population exposure to media messages.*

Keywords: Campaign, Social Norm, Population

The Effect of Dynamic Capabilities and Organizational Management Aptitude on SMEs' Business Performance

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Abstract: *The leather manufacturing industry is one of the most flourishing industries in contemporary Abia State, South Nigeria, as versatile demands from men and women have catered to this uplifting growth. Inability to adapt new technologies coupled with lack of dynamic capabilities and slow responds to the rapid changes conveyed a challenge for competitive SMEs to sustain its business performance over the long-run. This research aims to investigate whether organizational management aptitude mediates the relationship between dynamic capabilities and business performance of manufacturing industries SMEs in Abia State, South Nigeria. The quantitative cross-sectional study with deductive approach using survey questionnaire method was performed on 181 SMEs in the manufacturing industries. The data were analysed in two phases involving the use of IBM SPSS Statistics version 24 and Partial Least Square Structural Equation Modelling (PLS-SEM). It can be summarised that dynamic capabilities elements such as organizational agility and ICT usage as well as management aptitude directly influence business performance of SMEs. Besides, all elements of dynamic capabilities have a direct impact on management aptitude. In addition, analysis of the data indicates that management aptitude mediates the relationship between ICT usage and activeness and efficiency towards business performance of the SMEs. Contrary, this study reveals that management aptitude failed to mediate the relationship between organizational agility and business performance. These findings are in parallel with the Resource-Based View Theory developed by Wernerfelt (1984) that emphasises on the role of the firms' internal and external resources which include information, knowledge, assets, capabilities, organisational processes, and firm attributes for business performance (Eisenhardt & Martin, 2000). To specifically identify which dynamic capabilities elements may help achieve superior business performance and enable SMEs entrepreneurs to transform the enterprise's capabilities. Hence, managers need to exploit these capabilities through their strengths in order to achieve sustainable competitive advantage and business performance.*

Keywords: Dynamic Capabilities; Organizational Agility; ICT Usage; Activeness and Efficiency; Management Aptitude; Business Performance.

Integrated Reporting, Risk-taking and Firm Performance: Evidence from Malaysia

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Abstract: *Integrated Reporting (IR) has gained traction and momentum globally. The need to have a holistic reporting structure has culminated from the stakeholders' demands for financial and non-financial matrix. This study extends the empirical evidence on how integrated reporting has benefited corporate risk-taking and the Malaysian public listed firms' performance. We conducted a content analysis of 50 firms that adopted IR and 50 non-IR adopters. We identified IR adopters using the Bloomberg database and based on the six capitals listed in the IR framework: natural capital, social and relationship capital, intellectual capital, human capital, financial capital, and manufactured capital. This study adopts the value creation theory and enlightened value maximization theory perspectives, which posit that IR creates value through business models, releasing the value embedded in each type of capital. Our findings revealed that IR firms that undertook higher financial risk led to better financial and market-based performance as compared to non-IR counterparts. More importantly, our findings imply that IR adopters possess higher corporate governance quality and are able to manage higher risk tolerance. Our sensitivity and industry sub-sample analyses corroborate our main results. This study supports a significant impetus for regulators and policymakers to inspire the adoption of IR and to equip the stakeholders in the financial reporting supply chain with quality information.*

Keywords: Integrated Reporting, Firms' Performance, Six Capital, Value Creation Theory

A Review of Literature on *Tahfiz* Institutions

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Abstract: *Tahfiz institutions are organizations that specialize in educating students to memorize and recite the whole Al-Quran. The number of Tahfiz institutions in Malaysia has grown from only 58 in 1999 to 1,267 in 2019. These institutions are managed either by the federal government through Islamic Development Department Malaysia (JAKIM), Ministry of Education and state governments under the State Islamic Religious Council (SIRC), or privately owned. There are more than 91% privately owned Tahfiz institutions in Malaysia. These Tahfiz institutions may be owned by foundations, non-government organizations (NGO) or individuals. These Tahfiz institutions may be registered under the Register of Society, state government, and Ministry of Education. Hence, the objective of this article is to analyze the related literature on Tahfiz institutions from 2012 to 2021. Data were obtained from three databases namely Scopus, Web of Science, and Google Scholar. These articles have gone through several processes by considering the inclusion and exclusion criteria stated. A total of 83 articles were analyzed using Atlas.Ti software version 8.0. This study focuses on several variables such as number of articles published per year, research approach, and subject areas covered by the articles. The general findings show that the method of memorizing is amongst the most discussed subject among scholars. Henceforth, this article provides significant suggestions for the future exploration of Tahfiz institutions.*

Keywords: Tahfiz Literature, Tahfiz Development, Tahfiz Institutions

Whistleblowing Research from 1970 to 2021: A Review and Synthesis of the Literature

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Abstract: *This study examined the whistleblowing literature from the period of 1970-2021. It was done for the purposes of understanding what the various whistleblowing themes were. The need for this study is attributed to the expanding nature of whistleblowing research at the expense of consistency and continuity. Using a structured methodology, this study used search protocols based on structured words and phrases to find relevant publications. A coding discipline was then applied to identify and catalogue the records into specific themes. Ten distinct sets of themes emerged. Although there is an element of commonality, the distinction of these sets allows them to be separately determined. Other findings include author-publication related data and a focus on emerging subject trends in whistleblowing. This study shows the topical points which have been covered allowing for an assessment of areas understudied or to bring a differing theoretical approach into areas already reviewed. This study updates the current literature and identifies new and upcoming trends, which provides opportunities for future areas of research in whistleblowing.*

Keywords: Whistleblowing; Systematic Review, Literature Review, Content Analyses and Key Word Coding.

Individual Knowledge Social Capital and Institutional Group Performance: A PLS Approach

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Abstract: *This study examines individual knowledge related to social capital and institutional accounting group performance. Based on the literature synthesis, a research model was established and proposed. Data was amassed through the survey of 180 institutional accounting group staff in Malaysia. The usable response rate was 72%. The Partial Least Square (PLS) Structural Equation Modelling (SEM) technique was employed to test the research hypothesized relationships. The findings revealed that individual knowledge related social capital input dimensions (accounting culture, accounting structure, and individual accountant skill) and exchange processes (accounting acquisition and application processes) enhances accounting group performance in universities. The study offers intriguing insight into the essential social capital in an institutional accounting group that can be emphasized for improved optimization of scarce economic resources using Social Capital Theory (SCT). The study, therefore, suggests social culture, structure, people, and processes as valuable tools for increased accounting group performance. As such, the investigated social capital dimensions deserve a closer look in future studies.*

Keywords: Social Capital Theory; Accounting Group Performance; Social Exchange Processes; Social Determinants

Impact of Social Capital Towards Strategic Capabilities of Manufacturing SMEs in Malaysia

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Abstract: *Research on Malaysian SMEs has grown in significance amid SMEs contributions to the national income. Internationalisation of SMEs is imperative as smaller firms started to engage in international business develop their own capabilities and competitive advantage. Thus, it is important for SMEs in developing countries like Malaysia to look into their social capital and focus their efforts to strategize their capabilities to respond to the global competition and business opportunities. This study was conducted to examine the impact of social capital towards SMEs capabilities before they adopt the best strategic approach to face challenging situations. A quantitative approach was employed in this study and a total of 187 responses from manufacturing SME exporters were received and further analyzed using Partial Least Square (PLS) technique. The results demonstrated that social capital of manufacturing SMEs in Malaysia has significant impact only on innovation, marketing, and technology capabilities, but not market-linking and management capabilities.*

Keywords: Social Capital, Strategic Capabilities, Manufacturing SMEs

Small and Medium Enterprise in Oman: Key Driver to Sustainable Business Performance (Risk-Taking)

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Abstract: *The Sultanate of Oman, one of the Arab Gulf states, looks forward to diversify its sources of income to mitigate the negative impacts of oil price fluctuations on the Sultanate's economy. In one of its initiatives, the Sultanate focuses on supporting small and medium-sized companies by encouraging Omani to start their own businesses and providing all forms of support. This study is part of a wider study that sheds light on the factors that impact the performance of small and medium enterprises in Oman. The scope of this research paper will be on the impact of risk-taking on the performance of small and medium-sized companies in the Sultanate of Oman. This research employed the quantitative approach in gathering and analysing data using a self-administered questionnaire distributed to owners and business managers of SMEs in Oman. The findings of this study concluded that risk-taking is positively and significantly related to the business performance of SMEs in Oman.*

Keywords: Entrepreneurship, Entrepreneurial Orientation, SMEs, Risk-Taking

Critical Success Factors of Information Source on International Student Decision to Study Abroad

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Abstract: *Having the right and correct information is important in making a decision, especially for students who decide to study abroad. The information received by the student will affect their final decision. To figure out which country and institution to choose, international students will look at numerous information sources before making their final decision. The purpose of the study is to examine the critical success factors of information sources on international students who decided to study abroad. The pilot study sample consists of 31 respondents from 50 questionnaires distributed, with an average response rate of 62 per cent. The result of descriptive analysis reveals that the internal source of information is the major critical success factor in influencing international student to study abroad. Understanding the critical success factors is crucial for the future of the higher education market. Improving the information source, such as the internal information of the institution through the institution website, can assist higher education institutions in increasing international student enrolment.*

Keywords: Critical Success Factor, Information Source, International Student, Decision Making, Study Abroad.

Material and Subjective Wellbeing of Malaysian Household: A Comparative Analysis

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Abstract: *The concept of wellbeing has attracted many researchers in multi-disciplines. Objective wellbeing particularly focuses on quality of life indicators such as material resources (material wellbeing). On the other hand, subjective wellbeing emphasizes on subjective experiences and judgments of individuals in their lives in better ways. In fact, numerous studies have shown several determinants associated with material and subjective wellbeing. To gain better understanding, the purpose of this study is to explore the impact of demographic factors, including age, gender, income, education, and health status on both material and subjective wellbeing among Muslim households. This cross-sectional study was conducted in Alor Gajah, Melaka with the second highest score of Malaysian Wellbeing Index 2016. By using self-administered questionnaires, the present study employed non-proportionate random sampling involving 149 Muslim households. The findings revealed that demographic factors are associated with material and subjective wellbeing.*

Keywords: Demographic; Material Wellbeing; Subjective Wellbeing; Muslim Households

Unemployment Crisis Among Fresh Graduates

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Abstract: *The phenomenon of graduate unemployment has culminated many policy implications for higher education in many developed nations, such as Malaysia. The unemployment rate among fresh graduates increased to 25% in 2020 compared to 13.8% the year before, resulting in the total unemployment of new graduates a whopping 116,161 people. Why such an alarming rate? This paper aims to examine factors influencing unemployment crisis among fresh graduates. The obtained data on employers' preference, candidate attributes, and economic instability was done through a survey questionnaire distributed among 130 fresh graduates. Both descriptive analyses on demographic characteristics and inferential statistics were applied to analyse the data. The findings indicate significant association between employer's preference, candidate attributes, and economic instability with the unemployment crisis. The findings shed light on measures to be taken by the education ministry to prepare fresh graduates for better employment prospects. A revision to the higher education academic curriculum is recommended to meet the job market's and stakeholders' needs for better graduate employability.*

Keywords: Unemployment Crisis; Employer's Preference; Candidates Attributes; Economic Instability.

Conceptual Review Between Religiosity, Work-Life Balance and Employee Performance of the Employees in Higher Education Institutions (HEIs)

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Abstract: *Working from Home (WFH) is now becoming a new normal and today it brings a big change in the way people think and act. This situation requires efficient remote tasks, availability of suitable facilities and equipment, time management, and the integrity of each one. However, some people find that working from home is a big challenge, especially for those with families and young children. This is not easy and it leads to stress and burdens because employees were not able to share good times with their family and work demands. Finding work-life balance occurs when individuals allocate mental, physical, and emotional resources in a way that can achieve personal and professional goals. It has to do with the ability of employees to manage their own job tasks, coordinate these tasks with employees, and take responsibility for the success or failure of these tasks. Within the context of higher education institutions (HEIs) in Malaysia the challenge is to monitor and supervise employees. This study aims to identify the influencing factors of work-life balance on employee performance and moderating effect of religiosity towards work-life balance and employee performance of HEIs. The study will be used to accumulate empirical literature by the name of religiosity towards work-life balance and employee performance in different online database sources such as Google Scholar, Springer Link, Wiley Blackwell, Science Direct, JSTOR, Emerald full text, SCOPUS, EBSCOHOST, etc. The review findings show that there is a significant effect of work-life balance especially, technological factors, institutional factors, individual factors are considered the most influential effects on employee performance. Moreover, the review study also identified that there is the moderating effect of religiosity towards work-life balance and employee performance of HEIs. The findings of the study will be used to develop a research framework for a rigorous in-depth study to draw policy guidelines for further improvements of work-life balance and employee performance in HEIs.*

Keywords: Work-Life Balance, Employee Performance, Religiosity

A Conceptual Review of the Talent Management and Employee Retention in the Banking Industry

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Abstract: *The value of talent workers, talent management, and talent retention has grown attributed to the increasing economic circumstances of the world. Talented and devoted employees are often an integral part of a company. Smart, sophisticated, digitally literate, internationally astute, and operationally agile businessmen are considered talented individuals. Talent management means that organisations have access to strategic planning with the best candidates with relevant expertise placed at the right place. Therefore, the aim of this study is to develop a conceptual model that explains the relationship between talent management and employee retention. The study will be used to accumulate empirical literature by the name of talent management and talent retention in different online database sources such as Google Scholar, Springer Link, Wiley Blackwell, Science Direct, JSTOR, Emerald full text, SCPPOUS, EBSCOHOST, etc. The review findings of the study show that any success or loss of a company mostly depends on the activities and survival of talented employees. The study also found that the retention of employees is one of the challenges that many public and private organisations face. It has become an even greater challenge facing human resources professionals because there is a luxury of choice for talented candidates in the global job skills market. At the same time, there is a lack of research emphasizing only on the banking industry. The proposed conceptual model depicts significant effect of working environment and other dimensions of talent management and its effect on employee retention in the banking industry.*

Keywords: Talent Management, Employee Retention, Banking Industry, Working Environment

The Role of Islamic Crowdfunding and the Mediating Effect of Technology Adoption on SME's Sustainability

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Abstract: *Small and Medium Enterprises (SMEs) contribute to many factors in generating the economy such as income and employment generation and distribution of product and services in the city and rural areas. Almost 98.5 percent of business establishments in Malaysia are SME companies cut across all sizes and sectors. However, SMEs in Malaysia are unable to access external financing due to excessive rigid procedures imposed by financial institutions and government agencies. To address and resolve this critical issue, with the advance of technology, entrepreneurs have become more independent and creative in raising capital through a process known as crowdfunding. This study intends to examine the role of Islamic crowdfunding towards SMEs sustainability in order to assist their financing need for business expansion or start-up in Malaysia. Furthermore, this study will empirically test the influence of strategic competitiveness and the mediating effect of technology adoption towards SMEs sustainability. Primary data are collected by using a simple random sampling technique from a sample of 259 SMEs in Selangor. The data was computed using SmartPLS to examine the direct and mediated effect on SME's sustainability. The results show that Islamic crowdfunding and strategic competitiveness positively influence SME's sustainability. Furthermore, technology adoption significantly mediated between Islamic crowdfunding and SME's sustainability. Thus, this study disclosed that Islamic crowdfunding will increase the capacity in boosting SMEs' sustainability and technology adoption will mediate the relationship between Islamic crowdfunding and SME's sustainability.*

Keywords: SMEs Sustainability, Islamic Crowdfunding, Strategic Competitiveness, Technology Adoption

Constructing an Index of Corporate Social Responsibility Practices in Oman

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Abstract: *The importance of Corporate Social Responsibility (CSR) has been acknowledged greatly as an objective of business sustainability. Whereas the measurement of CSR is always a source of argument among researchers. There are different approaches identified and used by researchers to measure CSR. The main objective of this study is to measure CSR disclosure by constructing an index based on content analysis. The study used non-financial listed companies' data in Oman to construct an index for the period of 2016 to 2019. A total of 291 firm-year observations are used in this study to construct and measure the CSR disclosure index. We employ 40 elements to measure CSR disclosure based on five sub-themes. The result of the study reveals that as CSR disclosure requirement is mandatory in Oman according to the new corporate governance system, the listed companies are contemplating to cope and develop CSR charters. The evidence indicates that some companies have high CSR disclosure while others are still struggling to develop CSR charter and disclose their activities. However, CSR disclosure improves significantly from 2016 to 2019, which shows a strict implementation of the code of corporate governance.*

Keywords: CSR Disclosure, Content Analysis, Workforce, Community Welfare

Shaping Resilient Higher Education Institutions through Business Continuity Management

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Abstract: *Business Continuity Management (BCM) is the emergent organizational resilience and risk alleviating standard and is deemed necessary for competitive advantage. This study looked at exigency approaches (contingency) and risk management practices as covert causes which can contribute towards improved business continuity planning (BCP) and business continuity management (BCM), both, resulting in higher levels of university resilience. This quantitative research study adapted and adopted from an exploratory model to examine the factors influencing the practice of Business Continuity Planning (BCP) and Business Continuity Management (BCM) at higher educational institutions (HEIs). Survey responses were collected from 100 universities across 10 countries on four continents. Respondents comprised academic managers and academicians, including staff positions, personnel who are in-charge of operations and planning. The analyses showed strong evidence that contingency approaches and risk management together, have significant relationships with BCP and eventual BCM, thus impacting HEIs resilience. Even though risk management and contingency approaches have a significant impact on BCP, they do not have a significant influence on university resilience. Social, economic and developmental benefits are cited in the discussions section to strengthen the practice of BCM at HEIs.*

Keywords: Business Continuity Planning (BCP); Business Continuity Management (BCM); Resilience; Contingency; Risk Management; University Resilience.

Strategy for Starting A Business in the New Normal Phase of Pandemic Covid 19 in Some Types of SME in Padang City

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Abstract: *The world changed at the end of 2019 with the COVID 19 pandemic (Corona Virus Disease 19). The impact of the Covid 19 pandemic is very different from the economic crisis, where Small and Medium Enterprises (SMEs) were businesses that could still survive. In this covid 19 pandemic situation, SMEs cannot survive and even have to be closed. The problem of this research is "what strategies can be done by MSMEs to start a business in the new normal Covid 19 phase as seen from the types of SMEs in the city of Padang". It is hoped that the results of this research can provide information to the Regional Government of Padang City and parties who need to see the conditions and facts that have occurred in Padang City SMEs during the new normal pandemic COVID 19. The object of the research is the SMEs in the city of Padang which includes 14 types of SMEs. Sampling is done on-line, the research variables that will be used are in the form of sales or revenue turnover, labour and suppliers that support SME activities. Data analysis was carried out qualitatively. In this new normal phase, SME entrepreneurs try to start a business again, especially for businesses that were completely closed during the PSBB (Large-Scale Social Restriction) phase. The business strategy carried out by this MSME entrepreneur is to prepare a little food first and also serve on-line purchases and payment done is Cash on Delivery (COD). For non-food businesses, they still open their shops but with fewer employees. There are still many businesses that were opened during the initial period of the COVID-19 pandemic. The business strategy undertaken to be able to survive during the PSBB phase for SMEs that remain open is to serve online sales and consumers can order goods from home and entrepreneurs deliver directly to their address. In general, payments are made on the spot when the goods are delivered, especially for foodstuffs.*

Keywords: The Impact of COVID-19, A Small And Medium Sized Enterprise, SME Strategies.

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The Government Support and Stakeholder Engagement towards Social Entrepreneurship Performance in Malaysia: An Empirical Investigation

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Abstract: *Social entrepreneurship has been discovered and developed as a popular innovative method of eliminating or minimizing social issues. However, social enterprises in Malaysia face performance challenges and critical survival including financial sustainability and limited access to funding. In line with the government's effort in certifying the status of social entrepreneurship through Social Enterprise Accreditation (SE. A), the research objective is to find out whether the government supports the stakeholder's engagement contributing towards social entrepreneurship performance in Malaysia. A quantitative approach is used through the distribution of questionnaires among social enterprises in Malaysia as published by the Malaysian Global Innovation and Creativity Centre (MaGIC). The sampling procedure adopted in this research was purposive sampling. The results indicate that the government's support and stakeholder's engagement play important roles towards the performance of social entrepreneurship in Malaysia. The analyses presented in this research can be used by policymakers in terms of policymaking towards the growth and performance of social entrepreneurship in Malaysia. The findings achieved in this research will be of interest for practitioners and academicians concerned with the development of social entrepreneurship in Malaysia.*

Keywords: Social Entrepreneurship Performance, Government Support, Stakeholder Engagement

Impact of Financial Status and Governmental Support to Physical Environment Behavioural Inclination Toward Supporting Autism Care

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Abstract: *The physical environment is an important part of autism care. Creating care environments tailored towards the autistic person's needs is essential for high-quality care and is increasingly recognised as being associated with improved health and well-being among them. Today, care should be holistic and view the person behind the disability, looking from their perspective and treating them as a unique individual. Despite the emerging focus on autism care approaches, the physical environment is still not considered as an integral part of care, and relatively little attention has been paid to environmental aspects. However, the physical environment has a great potential to facilitate or restrict care processes in a broad range of care settings, especially in care centre facilities for people with autism. The research focuses on ways to determine the inclination on the physical environment to support the autistic individual and their parents. Structural equation modelling using the partial least squares method with bootstrap will be used to test the research model. The findings of this study proves that the relationship between financial status, government support with attitude and the relationship between attitude and behavioural inclination of the physical environment supports parents and autism care.*

Keywords: Behavioural Inclination, Physical Environment, Support, Autism Care

Contribution of Waqf to the Economic Pillar for the Sustainability of the Tourism Industry in Malaysia: An Empirical Investigation

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Abstract: *Malaysia's tourism industry is the third-largest contributor to the country's economy. Aggressive measures have been taken to boost Malaysia as a leader in the tourism sector. Nevertheless, due to budget constraints the expected growth is not achievable. One of the options to overcome this constraint is to utilize waqf contributions. It is an innovative way to finance the tourism sector without totally relying on government funds. Therefore, the objective of this study is to investigate the contribution of waqf for long-term sustainability of the tourism industry in Malaysia. A quantitative approach is used through the distribution of questionnaires among 150 respondents which comprise of relevant parties in this industry. The purposive sampling procedure was adopted in this research. The results indicate that the contributions of waqf to the economic pillar have a significant relationship with the sustainability of the tourism industry. The analyses presented can be used by policymakers in regulating stimulus packages or incentives and relevant tourism policies for the local industry. The findings achieved in this research will be of interest to practitioners and academicians who are concerned with the sustainability of the tourism industry in Malaysia.*

Keywords: Waqf, Endowment, Tourism Industry, Sustainable Development

The Influence of Job Resources on Work Engagement and Visitors' Satisfaction at Expo: A Case of MAHA Expo 2018

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Abstract: *Visitor satisfaction is essential for every sector especially in mega events such as MAHA 2018. Many factors have been highlighted in influencing visitor satisfaction before including the roles of employees themselves. This study investigates the association of job resources such as skill discretion and co-workers support among employees at booths in MAHA 2018 visitor satisfaction specifically through work engagement (e.g. dedication and absorption). 99 onsite surveys were collected from employees and visitors at various booths at the MAHA 2018 event. Data was analysed using SPSS version 20 using multiple regression analysis. The study suggests that the dedication of employees mediates the relationship between skill discretion and visitor satisfaction. This supports the notions of employees' work engagement especially the dedication aspect that crosses over to visitors and affect their satisfaction level.*

Keywords: Work Engagement; Visitor Satisfaction; Dedication; Absorption; Job Resources

The Effects of Human Capital Attributes on the Employability Readiness Among Engineering Graduates of the Higher Education Institutes in Oman

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Abstract: *The aim of this study is to investigate the effects of human capital attributes on the employability readiness of the engineering graduates of the Higher Education Institutes in Oman. The study adopted self-directed structured questionnaire which was distributed to a sample of engineering students and graduates from a number of colleges and universities. The study used structural equation modelling (SEM) to analyse the collected data. The findings of the statistical analysis of the study showed that Omani graduates signify professional ethics and morality, teamwork including respecting others, cooperating, negotiating, persuading, and contributing to discussions, Communication skills including listening and questioning, Capacity for lifelong learning including openness to new ideas, Creative thinking of the ability to develop and apply appropriate solutions, and Problem solving skills of the ability to analyse facts and situations as the top required skills of Readiness for Employability. Specifically, the findings of the study showed that the Human capital attributes factor has a high influence on the Readiness for Employability of the graduates in Oman. Finally, the study's implementations and recommendations could be transferred to the Gulf and Arab or other countries' contexts that have similar settings of HE systems and similar issues of skills gap and employability concern of their graduates.*

Key words: Human Capital Attributes, Employability Readiness, Engineering Graduates, High Education Institutes & Oman

Factors Influencing Consumers' Perception Towards Mobile Payment Usage in Malaysia

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Abstract: *The advancement of smartphone technologies has led to many promising services such as payment through mobile or smartphone itself. In Malaysia, mobile payment usage is still low because consumers prefer to make payment transactions using other devices like laptops, computers, and credit card machines. Even though the adoption is still low but it shows an increasing trend. The purpose of this paper is to find out the factors that influence consumers' perceptions of mobile payment usage. This study proposes three factors which are ease of use, trust, and security for the measurement. This quantitative study employed convenience sampling as the sampling technique and a total of 259 consumers as the respondents. All three factors were found to influence the consumers' perception of mobile payment usage. Since this study is limited to only three factors, there should be other factors to be included in future studies such as perceived cost, perceived benefits, cashback, rewards and many more. This study will be beneficial to both service providers as well as businesses using the services for improving their business models and business strategies.*

Keywords: Mobile Payment, Consumer Perception, Ease Of Use, Trust, Security

The Active Learning Attributes and Employability Readiness Among Engineering Graduates of the Higher Education Institutes in Oman

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Abstract: *The aim of this study is to investigate the effects of Active Learning attributes on the employability readiness of the engineering graduates of the High Education Institutes in Oman. The study adopted a self-directed structured questionnaire that was distributed to a sample of engineering students and graduates from a number of colleges and universities. The study used the structural equation modelling (SEM) to analyse the collected data. The findings of the study reveal that universities active learning facilities have high positive attributions for promoting team work skills, learning in safe working environment, endorsing adaptability skills, and developing analytical thinking abilities among graduates. However, the findings of the study indicate that HEIs are requested to effectively utilise active learning facilities to promote the attainment of technical skills, development of lifelong learning skills especially the openness to new ideas and the drive to use new technologies, endorsement of problem-solving skills, and the engagement and the development of graduates' intrinsic motivation to improve their graduates' Readiness for Employability. Specifically, the findings of the study showed that the Active Learning attributes factor has a high influence on the Readiness for Employability of the graduates in Oman. Finally, the study's implementations and recommendations could be transferred to the Gulf and Arab or other countries' contexts having similar settings of HE systems and similar issues of skills gap and employability concern of their graduates.*

Key words: Active Learning Attributes, Employability Readiness, Engineering Graduates, High Education Institutes & Oman

Conceptual Model of the Career Path between Career Performance Attributes and Employee Performance in the Public Sector in Oman

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Abstract: *The aim of the present study is to review and develop a conceptual model of the relationship between career performance attributes, career path, and employee performance of the public sector in Oman. The study used online empirical recourses of career performance attributes, career path, and employee performance in different online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald full text, Scopus, and EBSCO HOST, etc. The review of the study summarized that job satisfaction is the positive emotional result from the appraisal of job experience and fulfilment of employee needs. The study also found that job satisfaction can gain high performance whereas the dissatisfied performance of employees yields low employee performance. Moreover, the study also observed that career development and life changes have become very challenging for working women and there are numerous studies targeted towards gaining a better understanding of this issue, its consequences and the significance of these challenges. Finally, the research develops a conceptual framework that is to be followed in order to analyse the various elements and aspects. The framework has been designed by considering the various variables and their intricacies in particular, the relationship of the subject matter of the research work in Oman and the regions.*

Keywords: Career Performance Attributes, Career Path, Employee Performance & Oman

Does Individual Attributes Matters on the Employability Readiness among Engineering Graduates of the Higher Education Institutes in Oman

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Abstract: *The aim of this study is to examine the effects of individual attributes on the Employability Readiness among engineering graduates of the Higher Education Institutes in Oman. The study adopted a self-directed structured questionnaire that was distributed to a sample of engineering students and graduates from a number of colleges and universities. The study used the structural equation modelling (SEM) to analyse the collected data. The findings of the statistical analysis of the study showed that the most influential individual attributes on graduates' readiness for employability are workshop attendance that affect the attainment of the technical skills of the graduates, family motivations, and graduates' career orientations that help graduates to identify future career requirements and future career opportunities, and the graduates' personal learning targets. Additionally, class attendance, academic excellence, financial sources, and parents' career position showed high important effects as well. The findings consist of the individual attributes of personnel's values, attitudes, abilities, and work-life balance in enhancing the graduates' attainment of the adaptability and flexibility attributes for their future readiness for employability. Therefore, the findings of the study showed that the Individual attributes factor has a high influence on the Readiness for Employability of the graduates in Oman. Finally, the study's implementations and recommendations could be used in the Gulf and Arab or other countries' contexts that have similar settings of HE systems and similar issues of skills gap and employability concern of their graduates.*

Keywords: Individual Attributes, Employability Readiness, Engineering Graduates, High Education Institutes & Oman

The Empirical Review on the Working Environment, Motivation and Social Factors and the Career Performance in Oman

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Abstract: *A strategically effective, hygienic, and healthy environment ensures bringing satisfaction among the employees while a drab, challenging, and competitive atmosphere leaves a seriously poor impact on the employees. At different times, employees are required to face a number of challenges, both operational and organizations where they are essentially expected to invest their best knowledge, skills, and experience, However, in a poorly developed atmosphere an employee basically refuses to invest his or her abilities which ultimately creates challenges for the organization. Therefore, the aim of the present study is to evaluate the effects of the working environment, motivation and social factors on career performance in Oman. The study used online empirical recourses by the name of working environment, motivation and social factors and career performance in different online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald full text, Scopus, and EBSCO HOST, etc. The findings summarized that maintaining a sophisticatedly impressive working environment basically helps an organization to maintain a good image before the pool of skilled candidates in the market and helping it to acquire the best talents. Moreover, the study also concluded that the majority of the organizations across the globe are focusing on maintaining an effective working atmosphere to keep the employees more engaged to the organization than that of the other and it has a significant role in the comprehensive development of the organization. The findings of the study draw a guideline for future scope of empirical indepth study in the area of the career performance in Oman and the regions.*

Keywords: Career Performance Attributes, Employee Performance & Oman

Does Social Capital Attributes Effect the Employability Readiness among Engineering Graduates of the Higher Education Institutes in Oman

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Abstract: *The aim of this study is to investigate the effects of Social Capital attributes on the employability readiness of the engineering graduates of the Higher Education Institutes in Oman. The study adopted a self-directed structured questionnaire that was distributed to a sample of engineering students and graduates from a number of colleges and universities. The study used the structural equation modelling (SEM) to analyse the collected data. The findings of the statistical analysis of the study showed the significant contribution of social activities in the attainment of team-work, communication, proficiency of the English language, and problem-solving skills. As a result, the involvement of the graduates in social activities strongly influences the awareness of career information which in return affects positively the graduates' readiness for employability. Specifically study findings showed that the social capital attributes factor has a high influence on the Readiness for Employability of the graduates in Oman. Finally, the study's implementations and recommendations could be transferred to the Gulf and Arab or other countries' contexts that have similar settings of HE systems and similar issues of skills gap and employability concern of their graduates.*

Key words: Social Capital Attributes, Employability Readiness, Engineering Graduates, High Education Institutes & Oman

The Institutional Attributes and Employability Readiness among Engineering Graduates of the Higher Education Institutes in Oman

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Abstract: *The aim of this study is to investigate the effects of Institutional attributes on the employability readiness of the engineering graduates of the Higher Education Institutes in Oman. The study adopted a self-directed structured questionnaire that was distributed to a sample of engineering students and graduates from a number of colleges and universities. The study used the structural equation modelling (SEM) for analysing the collected data. The findings of the statistical analysis of the study showed that Omani graduates signify the contribution of the HEIs Policies, Classroom environment, the implementation of Student Centric Approach strategies on the graduates' readiness for employability skills attainment. Additionally, the findings of the study recommend HEIs to improve their teaching Quality, overall Syllabus and Course Curriculum, assessment strategies, and teaching materials to enhance their graduates with required graduates' readiness for employability skills. Specifically, the findings of the study showed that Institutional attributes factor has a higher influence on the Readiness for Employability of the graduates in Oman. Finally, the study's implementations and recommendations could be transferred to the Gulf and Arab or other countries' contexts that have similar settings of HE systems and similar issues of skills gap and employability concern of their graduates.*

Key words: Institutional Attributes, Employability Readiness, Engineering Graduates, High Education Institutes & Oman

The Empirical Review of the Organizational, Technological, Environmental and Human Resources Factors on the Efficiency of the Digital Transformation, Oman

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Abstract: *The Sultanate of Oman accepts and uses e-services among public services, which largely depend on the institutional process and implementation of e-government, sometimes with different preferences for the reality of digitalization. It is important and plays an important role in the economic, political and prosperity of the Middle East. Therefore, the country is focusing on technology that enables services and government-wide strategies. With these issues, the main aim of the study is to examine the means available to examine the effectiveness of electronic services and digital transformation in the selected public sector in the Sultanate of Oman. The study used online empirical sources in the names of organizational, technology, environment and human resource factors, as well as the effectiveness of digital change in various online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald Fulltext, Scopus and EBSCO HOST, etc. The audit results show that organizational, technological, environmental and human factors play an important role in ensuring the effectiveness of the public sector in the digital transformation in the Sultanate of Oman. The study also found that the success of e-government in Oman depends on the willingness and intention of citizens to use the e-government services. The country's government should consider developing vital IT projects, ignoring citizens' opinions, to make traditional services more efficient online. Understanding citizen adoption is an important element of E-Government, enabling it to provide policymakers and decision makers with a range of strategic management plans and actions to build and rapidly accelerate adoption of these services to increase citizen participation. also the adoption rate. A summary of the study's findings provides guidance for the future scope of empirical research to ensure the effectiveness of the public sector for digital change in the Sultanate of Oman and its regions.*

Keywords: E-Government, E-Services, Digital Transformation & Oman

Conceptual Framework Between the E-Service, Digital Transformations Attributes and Efficiency of the Digital Transformation in Oman

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Abstract: *The Sultanate of Oman is in the process of using e-services among public services by adopting technological implications in the services of the government. Therefore, it is a timely initiative to develop a conceptual framework between the e- service, digital transformations attributes and efficiency of the digital transformation, Oman. In order to develop a conceptual model, the study examined the effectiveness of electronic services and digital transformation in the selected public sector in the Sultanate of Oman. The study used online empirical sources in the names of organization, technology, environment and human resource factors, as well as the effectiveness of digital change in various online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald Full text, Scopus and EBSCO HOST, etc. The results of the study showed that organizational, technological, environmental and human factors play an important role in ensuring the effectiveness of the public sector in the digital transformation in the Sultanate of Oman. The study also found that there is a mediating role of E-service in the relationship between digital transformations attributes and digital transformation. Based on the summary of literature review, the study provides guidance for the future scope of empirical research and develops a conceptual framework between the e- service, digital transformations attributes and efficiency of the digital transformation to conduct a rigorous study in Oman and its regions.*

Keywords: Conceptual Framework, E-Government, E-Services, Digital Transformation & Oman

Role of Waqf for Elderly Care to Improve Employee Retention Strategies: A Qualitative Study

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Abstract: *This study examined the relationship between work-life balance and employee retention in Malaysia. Employee retention strategies are crucial in building capacity towards sustainable social and economic growth. Hence, the issue of work-life balance is an eye-opener to the public because it can affect the employees and their surroundings. This is because there are many children nowadays who neglect their parents due to work commitments and pressure to cope with the financial burden. Therefore, this study investigated the capacity of waqf funding in order to resolve this issue. This study employed interviews in order to get the expert's point of view particularly from the elderly care centres and non-government associations. The purposive sampling procedure was adopted in this study. The findings indicate that waqf can help to increase wellbeing and facilitate better employee retention strategies. The findings achieved in this research will be of interest to practitioners and academicians who are concerned with the retention strategies at the workplace in order to support employees to be retained in their current organisations.*

Keywords: Waqf, Elderly Care, Retention Strategies

The Efficiency of the Working Capital Management in the Energy Sectors in Bangladesh: An Empirical Study on Selected Gas Distribution Companies

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Abstract: *Management of Current assets and Current liabilities are involved in the Working capital management of any business organization. The financial decision regarding the current assets and their utilization plays a crucial role in the solvency, liquidity as well as profitability of the company. The study has been conducted to insight into the management of working capital of the particular gas distribution companies in Bangladesh which are selected on purposive sampling and analysis are conducted especially based on the secondary data collected from annual reports and statements covered a period of 05 years from the financial year 2015-2016 to 2019-2020. The analysis techniques of mean, Average growth rate, standard deviation, coefficient of variation, financial ratio analysis, Motaal's Comprehensive Test of Liquidity model are used. It is founded that the working capital management of the gas distribution companies is not at a satisfying level especially for state-owned companies, although a newborn company (KGDCL) is in a better position comparing with the older one. This study focuses on some techniques which may be followed for management and utilization of current assets and liabilities for enhancing the profitability of the companies to maintain optimum liquidity and solvency.*

Keywords: *Working capital, liquidity, Gas distribution, Profitability.*

Enhancing Tracking Practices in the Malaysian Freight Forwarding Industry

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Abstract: *Freight forwarding is the movement of all intermodal commodities on behalf of shippers. Although the freight forwarding industry's contribution to a country's national output may not be as competitive as other sectors, the role that this industry plays in supporting an economy's activity cannot be underestimated. Furthermore, the stiff competition in the freight forwarding industry requires companies to continue to excel in order to survive and compete with the many competitors. Thus, the purpose of this paper is to assess current literature and practices in the freight forwarding industry regarding tracking practices. Furthermore, it is expected that the documentation, freight readiness, route and technology capabilities will serve as a foundation for more effective operations and practices in Malaysia, ensuring the freight forwarding industry's sustainability. The study contributes to the body of knowledge in logistics performance and can assist managers to react appropriately to create cost-effective logistic solutions.*

Keywords: Tracking Practices, Freight Forwarding, Logistics

SOCIAL SCIENCES

Bibliometric Analysis on Human Capital Training and Education

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Abstract: *A workforce, so called human capital is an asset to the country, organization and company. An effective investment in human capital can be seen in the development of innovation, productivity and competitiveness of a country. Therefore, most countries human capital investment is done through training and education. It is believed that sustainable human capital investment in training and education is important to ensure a high economic growth and development. Thus, the objective of this study is to perform bibliometric analysis on scientific literature published in the field of human capital training and education. Scopus database was used to gather all related literature on human capital training and education. Apart from employing SPSS and Microsoft Excel software, we also utilize Publish or Perish software to integrate the data and perform a simple analysis before using VOS viewer to perform data visualisation. Publications growth, the productivity of research and citation analysis were reported via standard bibliometric analysis. A total of 1,218 documents were retrieved based on the keyword search results and excluded. The study of human capital training and education began 53 years ago, to be exact since 1968. Most articles were written in English and published in journals and conferences articles. Majority of these articles were in the Business, Management and Accounting fields. The bibliometric analysis presents the advancement of the scientific literature on human capital training and education and highlights the area of interest that future researchers should explore.*

Keywords: Human Capital Training, Bibliometric Analysis, Education

Internet Usage and The Effects Towards Students Of Private Institutions Emotional Well-Being (EWB)

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Abstract: *The direction of the correlation between Internet use and emotional well-being is debatable. Young adults face different stressors in their transition to college. Negative emotions such as stress can emerge from the demands they face. This paper analyses the effects of internet usage on the Emotional Well-Being (EWB) among students in private institutions in the Klang Valley. Nowadays, internet usage has become an important tool for social interaction, information, and entertainment. This worldwide situation resulted in the increment on internet users throughout the year especially among youngsters including in Malaysia. Indeed, Malaysia stands out as a developing country with the fourth-highest proportion of digital natives in the world. The researcher conducted a behavioral study, characterized as explanatory-descriptive, by applying a questionnaire survey adopted from Emotional Well-Being Scale (EWBS) to collect data to a group of 150 private university students from both Kolej Universiti Poly-Tech MARA (KUPTM) and International University of Malaya-Wales (IUMW). Our findings suggest that the internet usage resulted in both positive and negative emotional well-being. Type of Internet use, indicator of well-being, quality of Internet use measure, and participants age and gender were among the indicators that may affect the overall results of the study.*

Keywords: Internet Usage, Emotional Well-Being (SWB)

Person-Environment Fit And Its Impact On Psychological Strain: Evidence From Malaysian Banking System

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Abstract: *The banking sector has played an important role as the major contributor to the economic stability in various countries. The failure of the banking sector may lead to financial disturbance and affect economic growth. Due to these reasons, the banking sector is a well-deserved industry to be further investigated. Besides, the changes in the banking system has resulted in tremendous stress at a critical level which in turn, has significantly impacted the workers' health. Therefore, this study aims to measure the predictors of work-related stress by adapting the Person-Environment Fit Theory and its influence on psychological strain. The population of this study involved employees from seven banks in Kuala Lumpur using the purposive sampling technique to gather a total of 191 respondents as the study's samples. The findings show that three out of four variables were found significant. The relationships of PJF and PSYST ($\beta = -0.038, p < 0.001$), PGF and PSYST ($\beta = -0.154, p = 0.015$), PSF and PSYST ($\beta = -0.171, p = 0.008$) are all significant. This study sets a new direction for future studies investigating the health outcome of employee strain, by highlighting the match between person and environment as an important predictor of psychological strain.*

Keywords: Banking Sector, Psychological Strain, Person-Environment Fit, Work Stress.

Tourism Impacts Towards Fishermen Quality of life: A Conceptual Framework

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Abstract: *This study proposed a conceptual framework on tourism impacts towards fishermen quality of life. Fishery industry is one of the significant industries in Malaysia. It is one of the huge contributors to national income. Most of the fishermen in Malaysia remain at the bottom of the social ladder in the economy. Tourism is prominently known as a dynamic and viable industry where the industry provides and contributes enormous positive impacts such as providing employment opportunities, producing return on investment, providing foreign exchange, enhancing standard of living and improving technology for the community. Tourism is also seen as a catalyst for development especially in rural areas. Currently, Setiu is famous for some tourism products such as marine, eco and agro tourism. Limited studies have been conducted on improving quality of life (QOL) of fishermen through tourism activity in Setiu. The need for the study is to make a preliminary assumption and perception of fishermen on tourism.*

Keywords: Tourism, Fishermen, Quality Of Life, Conceptual Framework

The Utilization and Influence of Fisheries Cyber Extension on the Knowledge of Fish Cultivators in Riau Province Indonesia

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Abstract: *This survey research was conducted in June 2020 in Riau Province. The research objective was to analyze the utilization of fisheries cyber extension, in particular the website of MFCE (Marine and Fisheries Cyber Extension), which is managed by the Ministry of Marine Affairs and Fisheries, Republic of Indonesia (KKP-RI). Besides, another objective was to analyze the influence of the fisheries extension material contents presented on this website, to increase the knowledge of freshwater fish cultivators. Data collection was carried out by distributing questionnaires to 259 fish cultivators who were respondents. Data were analyzed using two methods, namely quantitative descriptive analysis; and Paired Sample T-Test using SPSS Statistics 25 software. The results showed that fish cultivators were on average young (36.20 years), middle-educated (62.20 percent), moderately experienced (5.67 years), and had few household members (3.70 persons). The dominant types of fish cultivated are Patin (*Pangasius pangasius*) 35.10 percent, Catfish (*Clarias batrachus*) 19.30 percent, Tilapia (*Tilapia nilotica* L.) 17.80 percent, and Gourami (*Osphronemus gouramy*) 10.80 percent. Meanwhile, the investment value of the business is generally <IDR 50 million (49%), and IDR 100-150 million (40.20%). Most of the fish cultivators (72%), use four types of social media, namely website, WhatsApp, Facebook, and Instagram. Most of them access the MFCE KKP-RI website for <300 minutes per day (70.27%), but 28.57% access 420-479 minutes per day. The results of the T-test on the difference in knowledge of fish cultivators between before and after accessing the website shows that the t-count value is 22,160 > t-table (1,660) with sig. 0.00 < 0.05. This means that the fisheries extension material contents published on the MFCE KKP-RI website have a significant influence on increasing the knowledge of fish cultivators.*

Keywords: Fisheries Cyber Extension, Aquaculture, Website, MFCE, Riau Province

English Language Reading Comprehension of Pakistani HSSC/HSC Level Students: Performance and Perceptions

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Abstract: *English is taught as a compulsory subject from grade one to graduate level in Pakistan. It has also been given the status of the official language and is also considered a symbol of status. Good English language skills open up avenues to have access to high-ranking jobs both in the public and private sectors in Pakistan. Despite the importance of the English language in Pakistan, teaching the English language requires more focus and research. Even though reading skill is the most focused English language skill in the Pakistani school education, students face difficulties in reading comprehension. As English language reading skills are considered intricate, hence they require considerable time and practice to develop. Reading skills are important both for academic and professional purposes and the ability “to read” involves more than just decoding a text. Keeping in view the importance of reading comprehension skills, this research was designed to explore perceptions of HSSC/HSC students and teachers about teaching reading comprehension skills. This study also tested the reading comprehension skills of the selected HSSC/HSC students from the Federal Board of Intermediate and Secondary Education (FBISE) and the Board of Intermediate Education Karachi (BIEK). The sample of this study were 60 students - 30 from each board, and all (4) English language teachers of the selected college. Quantitative data for this study were collected through reading comprehension tests and qualitative data were obtained through focus group interviews from the students and HSSC English language teachers. The quantitative data were analyzed by using SPSS version 24 and thematic analysis for qualitative data were carried out as suggested by Saldaña (2013). Although, The Findings revealed that students of the FBISE performed better than students of the BIEK in reading comprehension test, but, the perceptions of students unveiled that the performance of students was highly dependent on their interest to read the books, the content of their prescribed books, teachers’ guidelines and the vocabulary bank. The English language teachers added that students’ performance is not only dependent on their thirst to seek knowledge and their approach to read books but also students’ performance varies due to the content of the syllabus books and assessment of reading comprehension skills at the HSSC/HSC level.*

Keywords: English Language in Pakistan, English Language Reading Skills, Reading Comprehension, Reading Performance of Pakistani Students

School Climate: The Impact on the Dropout Issue among Secondary School Students in Malaysia.

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Abstract: *The role of the school's climate is crucial in producing disciplined and well-performing students in the aspect of learning in schools because education is an important platform in driving quality human resources for the future of the country. Therefore, this study focuses on the role of the school's climate that affects students to dropout in secondary schools in Malaysia. This qualitative study research findings are presented accurately through three levels such as categorising and arranging data in analytical tables and quotes; triangulation and data coding techniques; and identifying themes to give meaning on the issue of school dropouts. The findings are presented in narrative compilation. The study found that the highest dropout rates were at lower secondary levels. The most dominant factor that contributed to students' dropout issue was the influence of friends (peer factor) in school and outside of schools followed by poor academic performances by students, including disciplinary problems and bullying among students. The study also found that the creation of a safe and effective learning environment within the school climate is very important to ensure academic success and disciplinary practices among students. The study highlights that the school's climate including management and teaching and learning system should be reviewed for the future of young people to be able to succeed in their lives and be committed to the nation's social and economic development. The study also emphasized potential strategies as a precautionary fortress on school student's dropout issues and to avoid the existence of risky students in school environments especially in secondary schools. This study focuses on the importance of the education sector in preparing each student to meet future challenges and to lead society and the nation in upcoming years.*

Keywords: School Climate, Student Dropouts, Secondary School.

Contributions to Forest and Land Fire Prevention: A Case of How the DMPA Program Strategic Approaches in Riau Province

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Abstract: *Riau Province is one of eight provinces in Indonesia that are always faced with forest and land fires every year which impact health, economy, education, socio-culture, tourism, and the environment in Riau Province. This paper aims to discuss how the Desa Makmur Peduli Api (DMPA) Program's contribution was formed by the Asia Pulp & Paper (APP) Sinar Mas company to minimize forest and land fires in Riau Province, especially for forests and land adjacent to APP Sinar Mas's concession areas. This article uses a case study as a research design. Case study research allows for an in-depth review of new or obscure phenomena while maintaining real-life events' holistic and meaningful characteristics. In this paper, the authors interviewed community leaders and activists of the Village of Makmur Peduli Api (DMPA) to explore the contribution of DMPA in preventing and overcoming forest and land fires in Riau Province. This paper's findings are that DMPA contributes to the prevention and control of Forest and Land Fires in Riau Province by the following methods: (1) changing the mindset and behavior of the community in clearing land by not burning. (2) Changing the people's mindset from initially cultivating tree crops to horticulture and other businesses such as fisheries (3). Increasing the community's economy. This paper concludes that Desa Makmur Peduli Api (DMPA) contributes to the prevention and control of forest and land fires in the Riau Province.*

Keyword: DMPA, APP Sinar Mas, Forest and Land Fires

The Importance of Twitter to Build Greater Engagement in Community Relations During Covid-19

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Abstract: *Twitter is a web application for social networking that enables users to share information. Twitter has brought the community together because it allows them to discuss common interests and share the latest news more frequently either from individuals itself or organizations to build engagement in community relations. During this pandemic season of the Covid-19 outbreak, Twitter also plays its role in providing information to the community. The purpose of this research is to study the importance of twitter to build greater engagement in community relations during covid-19. Quantitative research method was applied in this study to collect data not only to see the importance of twitter to build greater engagement in community relations, but also the reason people prefer Twitter as their legitimate source of information and their perceptions on the efficiency usage of twitter by government agencies to provide information and handle issues such as, the Covid-19 outbreak. To conduct the research, an online survey using Google Form was distributed to 250 responses such as students and employees from various age groups. Descriptive statistical method using the 'Statistical Package for the Social Science (SPSS) software version 23, was used to analyze the data collected.*

Keywords: Twitter, Engagement, Community, Covid-19

University Reputation and Brand Identity: Student's Choice of Educational Institution

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Abstract: *Given the choice to choose a private and public education institution, it is fundamental in choosing the best and top university to pursue higher education for a better future. This paper investigates the factors influencing a student's decision on the choice of university. This paper also considers whether a university's reputation and brand identity are adequate to attract and support the students for their choice of placement. The research has been carried out using a behavioural study, characterized as explanatory-descriptive, by applying a questionnaire survey to students of private and public universities. The results demonstrate that the university reputation builds a good impression to pursue study, as it enables the university to portray credibility, accreditation of the programs and produce quality graduates. Additionally, brand identity of the university attracts the students more through visible elements of a university brand, such as colour, design, and logo, that identify and distinguish the brand in students' minds. While the university reputation and brand identity of public and private universities are extremely important, other factors should also be considered such as the financial assistance, educational fees, location of the university, duration of the study and employability of the graduates. It is vital for universities to plan on branding strategies, and consider the factors that concern the students in choosing the right educational institution.*

Keywords: Brand Identity, Corporate Reputation, Image

Regional Head Election, Money Politics, and Corruption: An Alternative Solution

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Abstract: *This study aimed to study the massive and systematic extent of money politics in the 2017 elections of the Bireuen District. This study used a qualitative method with the participant-observer approach. Data were collected through FGD at Al-Muslim University in Bireuen and in-depth interviews with the relevant parties. The practice of money-politics in the Bireuen election was very immaculate and well-coordinated. It started with the collection of the photocopies of ID and family registry cards and ended with the distribution of money before and after the voting. The campaign teams in each village helped to assist this process to the villagers. The study found five major causes of money politics in the Bireuen District. First, the public confidence in the political elections has declined. Second, the political orientation of the community was pragmatic. Third, several candidates had the same power in the election; thus, they had no other choices but to give away money to the public in the hope of being elected. Fourth, the prevention of money politics in the local elections of the Bireuen regent was somewhat weak. The elections supervisory committee does not have the authority to punish the political money perpetrators but can only give recommendations to the District Independent Elections Commission (KIP). These recommendations are subject to being processed or neglected. Lastly, the regulation of money politics was also weak in the Bireuen regional election. This massive money politics in Bireuen can be prevented by establishing a concept and formulating policies in the form of qanun (Islamic bylaws) in Aceh. The qanun could cancel or disqualify the regent candidates if they are proven to have committed money politics based on convincing and legally binding evidence. The political parties could also be deprived of their political rights to carry the regional head candidates for a term of office. Aceh, through its self-government, has a special authority to produce regulations that do not contradict the higher regulation in Indonesia. The function of the qanun is to break the chain and the money politics system by imposing punishment to the regent candidates and political parties. This research has never been investigated before, especially the potential of regulation to break the chains of money politics by establishing a qanun to be applied in Aceh.*

Keywords: Local Election, Political Candidates, Money Politics, Corruption, Regulation.

The International Armed Conflict Resolution: Significance of the International Law

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Abstract: *A set of various laws and regulations to guide the pathway of deals and interactions among the states is defined as Public International Law. These are made by treaties, conventions and principles. In the past, Armed conflicts for various disputes happened among the communities or states over the world. But, reality is that, there were a lack of specific guidelines for safeguarding the rights of civilians and combatant. Set of rules relating to the Law of Armed Conflict or International Humanitarian Law was created as codified law in 1949 which is a part of the Geneva Convention. The Law of Armed Conflict combines Jus ad bellum (conditions of warfare) and Jus in bello (conduct of warfare). The resolution of International Armed Conflict through International Laws with its significance are going to be investigated in this paper.*

Keywords: Warfare, International law, Resolution

Small Scale Sport Events in Covid 19 Pandemic Era: A Sustainable Business Perspective

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Abstract: *As the number of sports-related tourists grows worldwide, events-based tourism has been developing as one of the fast-growing tourism attractions. The elements that have attracted sports tourists to participate in events have a connection to tourism attraction value. On the other hand, the organizer of Small-Scale Sports Events (SSSE) has a social obligation to organise these events from a sustainable business perspective considering economic, environmental and social considerations. Although, countless sports tourism events have been organized globally, there is limited understanding of the sustainable practices that drive these events. There is a potential impact of the SSSE towards the environment and the communities. The SSSE, defined as normal season or a small unique sports events which provide the residents with more advantage, faces challenges to ensuring sustainability in organizing these sports events. However, small-scale events can be a form of sustainable tourism for communities. Further, these events portfolio can contribute to the growth of a society and nation holistically. The purpose of this paper is to critically review and synthesis extant literature, on management and organization of small-scale sports events for the last ten years, to develop a conceptual model for sustainable business for SSSE. This paper focuses on the conceptualization and implementation of SSSE and sustainable tourism which covers the theory and principles of event tourism, strategies and implementation of sustainability practices in event organizing on karate related events. Self-realization and self-improvement through martial arts are the motives of martial arts tourism which are the supportive factors for SSSE for organizing events. The issues and challenges, and the roles of stakeholders are discussed in-depth to create the balance for practical and theoretical paradigms. Further, the critical insights from the literature provides input for framing notions of sustainable business for sports tourism event organisers. The conceptual model will guide the SSSE in Malaysia to balance aspects of tourism and sustainable business practices to achieve sustainability.*

Keywords: Small-Scale Sports Events (SSSE), Self-realization, Self-improvement

Socioeconomic Challenges of Readymade Garments Workers in Bangladesh: An Empirical Study

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Abstract: *The readymade garments (RMG) sector of Bangladesh is considered as the backbone for foreign earnings of the Bangladesh economy. Around 4.5 million of our workforces are engaged directly and about 15 million people are dependent indirectly on the apparel sector of Bangladesh. The research has identified several challenges facing the garments workers in the factory levels as well in their society, family and community. From review of the prior literature it is noted that the garment workers of Bangladesh do not have access to water and hygiene services, accommodation, first aid treatment and health services, community status, adaptation of ethnic values and customs, wage and productivity, possession arrangement affection with labor unions and leave with pay accurately. Most previous studies are within the perspective of industrialized states and targeted on the attitude of the shopping for firms solely. Recently, in Covid-19 pandemic situation Bangladesh has faced huge losses in garment sectors, many industries closed their activities, and a large number of workers lost their jobs and these problems increase day by day. The aims of this paper are to find out socio-economic challenges of readymade garments employees in Bangladesh during the Covid-19 pandemic. This paper used each secondary as well as primary data. For collecting primary data 111 were interviewed in Dhaka and Gazipur districts. Non-probability convenience sampling and structured questionnaires had been used and analysis conducted with Statistical Package for Social Science (SPSS). Important statistical tools and techniques i.e. factor analysis and regression analysis have been used to get authentic findings and draw a realistic conclusion. This study has implications for sustainable economic growth in Bangladesh and provides solutions to garments workers socio-economic problems. The study found that the garments workers are confronted with numerous socio-economic and psychological problems caused by Covid-19 pandemic. Now their jobs are not secured, lack of proper medical support against coronavirus, unsecured monthly wages/salary, and failure to maintain standard of living. These social imbalances have created differential attitudes towards family life and other issues crucial to the socio-economic development of our country. This study commends that for improving the ready-made garment workers socio-economic status it needs to remove the threat of loss of their job, ensure good working environment and medical facilities regarding coronavirus, ensure regular salary/ wages for maintain their standard of living for sustainable socio economic growth readymade garments workers.*

Keywords: Readymade Garments Industry, Socio-Economic Status, Economic Growth, Bangladesh.

The Digital Accounting Entrepreneurship Competency for Sustainable Performance of the Rural Micro, Small and Medium Enterprises (MSMEs): An Empirical Review

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Abstract: *A year has passed since the Covid-19 pandemic hit the world and no one could have imagined that it would leave such a massive impact on the world economic landscape. The most affected groups are the Rural Micro, Small, and Medium Enterprises (MSMEs) and micro-entrepreneurs. With the implementation of the Movement Control Order (MCO), the business owners are in a dilemma in the way to sustain and maintain their businesses. They need to scrutinize the ability of their businesses to continue operations amid the Covid-19 pandemic. Besides, these business owners were forced to explore new strategies to interact with customers and to simplify transaction processes. A new shift or new normal of the spending habits are formed where individuals are more interested to perform online shopping, and this creates an ideal market environment for business owners to accelerate, test, and launch new experience-driven mobile applications and websites across all their digital platforms. Hence, this study is an empirical attempt to formulate the digital accounting competency model for rural MSMEs. The available online empirical resources by the name of digital accounting entrepreneurship and sustainable performance of the rural MSMEs in different online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald full text, Scopus, and EBSCO HOST were used for the review. The review findings hitherto show that digital accounting entrepreneurship has a significant role in ensuring the sustainable performance of the rural MSMEs, especially for entrepreneurial competency, marketing capability, knowledge sharing, financial resources, technology usage, drive change and engagement, and individual competency are considered the most influencing factors toward sustainable performance among the rural MSMEs in the world. This finding, therefore, warrants a more in-depth analysis to develop a digital accounting entrepreneurship competency model.*

Keywords: Accounting Entrepreneurship, Competency Model, Digital Entrepreneurship, Sustainable Performance, MSME

Determinants of Borrowers' Intentions on Educational Loan Repayment in Malaysia: An Empirical Investigation

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ABSTRACT: *Most students from lower-income families would apply for an education loan when they enroll in higher academic universities. As the number of loans has risen, students' capability to make repayment on their loans has also risen and thus caused problems. Therefore, this study will look over the determinants of students' intention on their education loan repayment among final year undergraduates. Questionnaires were distributed to the 111 students in the universities. The sampling method applied in this study was purposive sampling. The survey was created in two parts, one consisting of demographic information and the next part relating to the determinants of intention to repay education loans. The results revealed significant relationships between attitude towards loan repayment and intention to repay education loan and knowledge about loan agreement to repay their education loan. However, the relationship between perceptions that loan repayment will affect quality of life after graduation and intention to repay the education loan and perceptions towards loan agreement and intention to repay education loan were not supported. This study improves present understanding by exploring and explaining further on a few crucial elements related to students' intention to repay their education loan. This study describes the effects of attitude, perceptions and the importance of knowing about loan agreement. This study is one of the first to look into the determinants of students' intention to repay education loans that include loan agreement.*

Keyword: *Intention To Repay Loan, Education Loan, Loan Agreement, Attitude*

Determinants of Financial Well-being Among Young Workers: An Empirical Investigation

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Abstract: *Financial well-being is one of the elements of well-being where an individual can control the financial matters of current life and future life as well, without feeling worries about his or her financial situation and it is vital to get a better quality of life. Therefore, this study aims to analyse the factors that influence financial well-being among young workers. Three variables are tested for this study namely, financial knowledge, financial capability and parent influence. The sample for this study consisted of 226 young workers aged between 18-30 years who participated in the survey using purposive sampling technique among working persons in all the states in Peninsular Malaysia. The data was collected via online form. Multiple regression analysis was employed to analyse the data gathered. The findings revealed that there was a significant relationship between financial capability with financial well-being among young workers. However, there was an insignificant effect between financial knowledge and parent influence towards well-being among young workers. The results could be used as a guide to related government agencies, financial institutions, and the individual as well in understanding the importance of financial well-being to curb from facing financial problems and to sustain the quality of life. A good financial well-being program such as by conducting a seminar may help the young workers in understanding their level of financial well-being.*

Keyword: Financial Well-Being, Financial Knowledge, Financial Capability, Parent Influence, Young Workers

Halal Issue Towards Vaccine Acceptance Among Malaysian Parents

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Abstract: *Doubts over the legality of the ingredients in vaccines are often the cause of parents' decision not to immunize their children. The aim of this study was to improve our understanding on the issue of halal vaccine acceptance among Malaysian parents. This quantitative survey study was conducted on 392 respondents, selected through purposive sampling techniques. Questionnaires were distributed through email and on social media. Data were analyzed using descriptive statistics, Sample T-Test and One Way Anova through SPSS version 23. Based on the findings, many respondents agree that parents or guardians do not intend to take their children for immunization because of the halal issue ($m=3.06$). The overall mean for vaccine halal issue is also elevated ($m=2.97$). The majority of respondents from the urban area are more worried in terms of halal vaccine issue compared to those from the rural area.*

Keywords: Vaccine, Halal, Immunization

Bridging Communication Gap: Overcoming Age-Related Differences Between the Young Adults and the Elderly

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Abstract: *Communication is the act of exchanging meaning among entities through verbal or nonverbal means. However, communication breakdown may appear due to age-related differences between the young adults and the elderly. This is because during the process of aging, communication skills change subtly due to physical health and cognitive decline. Hence, there is a need to understand how to overcome these communication issues that could potentially create a more complex dynamic communication. Therefore, the purpose of this study was to explore the themes that construct young people's understanding of effective communication within the older and young adult dyad. This study used a qualitative approach through a content analysis from an open-ended question in order to determine strategies used by the young adults when interacting with the older people. The qualitative data were thematically analysed and specific facets that contribute to the understanding of age-related differences are developed. The result indicates that speaking slowly, clearly and loudly, using short, simple words and sentences as well as avoiding distractions play crucial roles in overcoming communication problems. This research concludes by considering steps taken to facilitate effective communication between the young adults and the elderly.*

Keywords: Communication, Age-Related Differences, Elderly

Impact of Social Media on Students' Academic Performance: A case study of Islamic University, Bangladesh

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Abstract: *Social media has brought most of the people very close in today's world. It is a globally known and widely used means of social communication, especially those from the Z generation or iGen who are more familiar with this medium. Among them, university students mostly prefer to spend time on it. As a result, it might have either positive or negative effects on academic studies. The study aims to investigate the impact of social media on students' academic performance. A well-structured questionnaire is used to collect data from 150 students of Islamic University, Kushtia, Bangladesh and selected on the basis of convenient sampling procedure. Both descriptive and inferential statistics are applied to analyze data. The study found that 73% of students engaged in social media for non-academic purposes and most of them visited the Facebook site. The study also found that 62% of the students are visiting Social Networking sites at home, 36% spending time on average more than four hours daily and mostly preferring from 6.00 pm to 6.00 am. The study revealed that social media usage significantly affects students' academic activities that are correlated with academic performance. The study also revealed that time spent on social media negatively impacts academic performance as well as the excessive usage badly impacts on students' earned grade point average. The study recommends that guardians, teachers and advisory cells of the university should keep monitoring the students to see if they spend more time on social media for academic purposes.*

Keywords: *Social Networking Site (SNS), iGen, Advisory Cell, Academic Performance*

Ensuring students wellbeing in Primary Education: A case study of primary schools in Bangladesh

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Abstract: *Wellbeing is a fundamental component in primary education. This research aims at studying the importance of wellbeing for the primary learners. Many primary students struggle to express their feelings of anxiety, sadness and anger either in school or at home. The objective of this study is to let the educators explore ways to help the learners to overcome this mental stress and enable them to express their feelings in a comfortable way. A mixed methodology has been used to find out the current wellbeing practice in primary schools in Bangladesh. Data and information have been collected from journals, newspapers, school blogs and websites. In this paper we tried to present a comparative picture of students' wellbeing in primary schools in Bangladesh and in the schools of other developed countries. Some information has been gathered about the limitations of different primary schools to ensure students' wellbeing. Educators and learners from various countries have participated in a survey and suggested some crucial points to establish students' wellbeing in the primary education sector.*

Keywords: Wellbeing, Primary Education, Student Voice,

The Development and Behavioral Intention in Choosing Malaysia as a Medical Tourism Destination

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Abstract: *Medical tourism has gained huge popularity because it has become a major source of income for most nations. There is a lot of literature available about the tourism industry and the competitiveness of destinations. It is important especially those in emerging countries like Malaysia to look into and put effort in strategizing their capabilities and facilities to respond to the global competition and business opportunities in enhancing their performance. Malaysia has been recognized as the Health and Medical Tourism Development for three consecutive years from 2015 to 2017 by the International Medical Travel Journal. Referring to the National Transformation Programme 2017 Annual Report, Malaysia was targeting to increase the hospital revenue by RM2.8 million by 2020 and the target markets are from Indonesia, Myanmar, China and Vietnam. The industry has shown excellent growth potential ranging between 16-17% every year. As for the year 2016, the healthcare travel industry grew by 23% from 2015, compared to the average growth rate of 15% from 2011 – 2015. Therefore, this research attempts to examine the behavioral intention of the medical tourists in choosing Malaysia as a medical tourism destination. While considering all four variables chosen as having significant impact on behavioral intention of the medical tourists, the result demonstrated that there is a positive relationship between perceived destination image, perceived quality, perceived value and patient satisfaction.*

Keyword: Medical Tourism, Behavioral Intention, Perceived Destination Image, Perceived Quality, Perceived Value and Patient Satisfaction.

Determinants of “TikTok” Addiction Among University Students

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Abstract: *The younger generation nowadays loves to take pictures or make short videos to post on social media. Tik Tok is a short 15-second video application, made by ByteDance, a Chinese company called Douyin in China. It is made with a system that assists persons in creating and expressing such as lip-sync video. A melody can encourage many people to make short videos. This research is to study the factors that cause short video TikTok application addiction among students. T-test and ANOVA and multiple regression to determine the relevance and significance of the relationship between the selected variables were conducted. This study proved that social factors, family factors, and lifestyle factors are significantly related to the short video TikTok addiction. The test revealed that a variance of 63.4% (R²) of “TikTok” addiction could be explained by the social, family, and lifestyle factors.*

Keywords: Short Video, Tiktok, Application, Addiction, Social, Family, Lifestyle.

Factors Contribute to High Prevalence of Non-Communicable Disease among university Students in Malaysia

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Abstract: *Non-communicable diseases (NCD) among young people are worsening in Malaysia and globally. The prevalence is increasing, and it is directly influence their future life, namely employment. As it becomes trend that employers are reluctantly hiring of non-communicable diseases carriers. Hence, the scope of this research focuses on the factors that cause the high prevalence of non-communicable diseases among university student; they are Body Mass Index (BMI) and mental health. The variables are designed based on the existing and related literature by using questionnaire. The questionnaire has been distributed to 226 university students in Shah Alam, Selangor, Malaysia. Descriptive Statistics, ANAVA, and T-Test are used to analyses the data. The finding also showed that almost quarters of respondents were overweight, mildly obese and extremely obese. The worrying result indicated that the depression and anxiety rate are high.*

Keywords: Non-communicable disease (NCD), body mass index (BMI), and mental health, university students, Malaysia

The Microfinance Institutional Sustainability and Empowerment of Women Borrower's in Malaysia: An Empirical Review

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Abstract: *The fundamental aims of this study to construct a new framework between Microfinance Institution's (MFIs) financial sustainability and social, economic and household women empowerment in Malaysia. The study used both quantitative and qualitative approach. The study used available online empirical recourses by the name of Microfinance Institution's (MFIs) sustainability and sustainable and social, economic and household women empowerment in different online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald full text, Scopus, and EBSCO HOST etc. The summary of literature review revealed that it is the unique goal of MFIs for poverty reduction mission through ensuring of financial sustainability while contribution impact in the society. It has also revealed that it is the way the social mission of poverty alleviation through serving the poorest has been overshadowed by profit motive. However, profit orientation of the microfinance industry also emphasis on profit earning. The present study will be recommended for policy considerations for the successful and effective operation of microfinance programs by providing the necessary guidelines for the proper utilization of loan for women borrowers in Malaysia.*

Keywords: Microfibanace, Profit, Sustainability, Empowerment

ACCOUNTING

Does Internal Control and Firm-Specific Characteristics Impact Firm Value? An Empirical Investigation on Indian Manufacturing Sector

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Abstract: *This research aims to investigate the role of firm-specific characteristics (firm size, firm age, liquidity, firm complexity, board independence, institutional ownership, annual volatility of stock returns, leverage) and internal control (Enterprise Risk Management, Big4 auditor) on firm value (Tobin's Q, Return on Equity, Return on Assets). The proposition was addressed with a sound statistical investigation of 60 companies listed in the NSE India manufacturing sector by utilising annual panel data for 11 years from 2007-17. The findings of this study imply that there is variation in firm value (Q) due to the adoption of ERM and Big4. On the other side, there is no difference in firm value measured by ROA and ROE. Regression analysis revealed that the adoption of ERM, firm size, firm age and liquidity influenced Q. The study found that ROA was impacted by ERM, firm size, firm age, firm complexity, liquidity and leverage. Findings also show that firm size, firm complexity, liquidity and leverage affected ROE. This empirical investigation is an addition to the existing extant literature available on firm value as it identifies the determinants from a three-dimensional perspective- purchasers, management, investors and are of particular interest to investors, researchers and managers.*

Keywords: ERM, Big4 Auditor, Tobin's Q, ROA, ROE, Firm-specific Characteristics, Firm Value

The Impact of Transfer Revenue, Personnel Expenditures and Capital Expenditures to Financial Distress in Local Government in Indonesia

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Abstract: *This study aims to examine the effect of Transfer Revenue, Personnel Expenditure, and Capital Expenditure to Financial Distress in Local Governments in Indonesia. Previous research has not explored much of financial distress, making it quite difficult for stakeholders to make effective policies and an early warning system related to financial distress. This study strengthens the previous financial distress literature by using 3,024 observations, 504 local governments in Indonesia during the 2014-2019 period. Secondary data were obtained from Local Government Financial Reports which have been audited by Indonesian Supreme Audit Institutions. Data were analyzed using logistic regression. The results showed that high Transfer Revenue was able to reduce financial distress, accordance with the research hypothesis. Meanwhile, high Capital Expenditure actually increase financial distress, not in accordance with the research hypothesis. These findings can be used as a reference for the executive and legislature to make right policies about Transfer Revenue and allocate effective Capital Expenditure to encourage regional economic growth.*

Keywords: Transfer Revenue, Personnel Expenditure, Capital Expenditure, Financial Distress

Budget Policy, Productivity, Income: A Case of Indonesian Health Care Centers

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Abstract: *Indonesian health centers (puskesmas) have both inpatient and outpatient care unit and are allowed to treat 144 types of illnesses. However, the Indonesian health centers mostly failed to generate sufficient income to cover their operations. This study aims to examine the influence of budget policy and productivity on the income of health centers in Indonesia. The samples of this research were 102 health care centers located in 14 regencies within Aceh Province, Indonesia. Data was collected through questionnaires and the respondents were 375 managers of the health centers. Using path analysis, this study found a positive and significant influence of budget policy on income. However, budget policy does not affect income directly, rather it is mediated by productivity. Thus, it can be concluded that budget policy is not effective enough to improve income of the health care centers.*

Keywords: Budget Policy, Productivity, Income, Health Care Center, Indonesia.

Fraud Mitigation Tool for Public Sector Agencies in Malaysia

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Abstract: *This paper aims to develop a fraud management tool for public sector agencies in Malaysia. This study employed mixed method where firstly the study was conducted on a sample of 150 respondents consists of account personnel from 16 government agencies in one of the states in Malaysia. A survey instrument consists of 47 measurement items was designed to identify the level of financial fraud prevention management practices in government agencies setting. Descriptive statistical analysis and reliability analysis were used to analyse the data using the SPSS software. Later, a qualitative stance was utilized by conducting a focus group among the accountant of public sector agencies to elicit depth information on how fraud management practiced in their agencies. The findings indicate that fraud management tool is inevitable in the government agencies alas the importance of managing fund allocated by the state government. Majority of the accountant agreed that lack of integrity is the main factor contributing to the incidence of financial fraud in the government agencies. Adequate internal control system is established within the agencies but opportunities coupled with dishonesty allowed such financial fraud occurred. The respondents agrees that people, good governance, technology, and legal element in preventing, responding as well as detecting any financial fraud possibilities within the government agencies are crucial factors for successful fraud mitigation tool framework within the government agencies. This study only considered the account personnel within one state. For practical implications, the proposed model can be utilized by public sector agencies in other states. This study provides important information for decision makers involved in successful implementation of financial fraud prevention practices among the government agencies.*

Keywords: Financial Fraud, State Government Agencies, Internal Control, Organizational Governance, Asset And Financial Management

Internship During Covid-19 Pandemic: Accounting Undergraduates Experience

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Abstract: *This paper intends to explore the challenges encountered by the Accounting undergraduates whilst undergoing their internship during Covid-19 pandemic. A set of structured questionnaires were used to elicit information on the issues and challenges that they have encountered during their internship in Covid-19 pandemic setting. A total of 367 responses were analysed. Findings indicate that the students encountered several challenges during the period of Covid19 pandemic. Working from homes has affected the normal working condition such that they feel that they are lacking in communication skills, thus less opportunity to gain better understanding on the accounting or auditing skills and knowledge. They have also learnt to be more independent in making decision while dealing with clients from home. This study only considers the interns of Accountancy undergraduate within a single accounting programme. Hence, any characteristics inherent to the respondents in this sample that differ from the overall population of accounting programme could bias the results and limits its generalization. Future research may take into consideration comparisons of internship across institutions and fraternity. Internship has become part of requirements to graduate in Accounting fraternity. To date, most studies on internship challenges during pandemic focus only to those from Science discipline. Therefore, this study can be a preliminary study to provide important information for decision makers involved in successful implementation of internship for a social science course in terms of working setting during pandemic. In addition, it may also assist policymakers on their preparedness for future possible pandemic situation.*

Keywords: Pandemic, Internship, Auditing Skills, Working From Home

A Comparative Study on Accountancy Practical Students During Covid-19 Pandemic: Malaysia And Indonesia Experience

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Abstract: *This paper intends to explore the challenges confronted by the Accounting students who have to undergo their practical training during Covid-19 pandemic between the two neighbouring countries, Malaysia and Indonesia. Survey was distributed to practical training Accountancy students from both local Malaysian university as well as in Indonesia. A total of 131 and 92 students respectively from Malaysia and Indonesia responded to the survey. The findings indicate that there is a huge difference the way in which students from two universities conducted their practical training during the pandemic period of Covid-19. Whilst the Malaysian continued with the practical training exercise through the discretion of the respective companies where the practical training took place by way of working from home. The Indonesian students were however, given assignment as replacement to the practical training which they have to foregone due to the pandemic. This study only consider the interns of Accountancy students within a local university from both countries. Other universities from the same countries may deal with the pandemic condition differently. This study provides important information for decision makers involved in successful implementation of practical training for a social science course during pandemic. Hence, this study can be a preliminary study to assist the decision maker dealing with practical students during pandemic crisis.*

Keywords: Pandemic, Practical Training, Auditing Skills

Challenges in Sustainability Reporting: Evidence from Malaysia

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Abstract: *This paper aims to explore the challenges faced by companies in preparing a sustainability report. Interviews were conducted with the preparers of the sustainability report, consultants and directors from Malaysian public-listed companies. The findings of this study show that sustainability reporting can be hindered by the challenges faced by companies. Analysis of the interview transcripts revealed six key challenges. These include lack of board leadership, lack of board expertise, lack of management expertise, negative attitudes towards sustainability, difficulty to quantify sustainability impact and lack of an effective information system. This study provides practical guidance to companies and policy-makers on the challenges that need to be addressed to accelerate the sustainability reporting process. However, the sustainability issues discussed in this study is from the internal stakeholders' perspective. We need to explore the sustainability issues from the external stakeholders' perspective in our future study as these issues may further add to our understanding of the sustainability reporting process.*

Keywords: Sustainability Reporting, Challenges, Malaysian Public-Listed Companies

Critical Success Factors for Financial Fraud Management in Government Agencies

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Abstract: *This study aims to identify critical success factors for financial fraud management within government agencies from the perspective of accounts preparers. Data was collected from a sample of 150 respondents consisting of account personnel from 16 government agencies in a state within Malaysia. A survey instrument with 47 measurement items was designed to identify the level of financial fraud prevention management practised in government agencies. Descriptive statistical analysis and reliability analysis were used to analyse the data using the SPSS software. In addition, the findings for this study includes organisational management of financial fraud prevention, organisational governance, effective internal control, as well as asset and financial management, were the critical success factors for agencies to achieve efficient financial fraud management. However, this study only considered the accounts personnel from one state. Moreover, this study has provided essential information for decision-makers who are involved in the implementation of financial fraud prevention practices among government agencies. In terms of practical implications, the development of the instrument in this study could be a valuable tool to evaluate successful financial fraud management in other states within Malaysia.*

Keywords: Financial Fraud, State Government Agencies, Internal Control, Organisational Governance, Asset And Financial Management

Carbon-Related Disclosure: A Systematic Literature Review of Determinants, Consequences and the Practices

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Abstract: *This paper aims to review the status of literature on carbon-related disclosure to synthesise and identify any gaps in current research to suggest areas for further study. A total of 92 articles from referred journals from 2015 to 2020 were reviewed using a systematic literature review method. The review suggests that determinant factors such as corporate governance, stakeholders, legislation and standard, firms' characteristics, performance, social, economy and culture attributes and internal firm management structures and practices are important drivers of the disclosure of carbon-related disclosure, and most of the studies on carbon disclosure determinants focused on the developed countries environment with most of the sample using data from Carbon Disclosure Project (CDP). In contrast, studies on the consequences of carbon-related disclosure, whether financial or non-financial performance, are still low. This paper contains a comprehensive list of publications on carbon disclosure and reporting and its classification according to various attributes. The paper will be useful to researchers, accounting professionals and others who are concerned with carbon disclosure and reporting to understand the importance of carbon disclosure and reporting.*

Keywords: Carbon-Related Disclosure, Systematic Literature Review, Literature Review, Content Analysis.

Empirical review on the Accounting measurement of the Covid-19 pandemic: Impact on the Business Industries

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Abstract: *The Covid-19 global pandemic has affected most companies financially as it has led to massive uncertainties across all sectors and industries. In such a situation, it is required to refine the accounting information. The accounting index can intuitively and vividly reveal the economic operation situation and provide 'wind vane', 'monitor', and 'early warning device' for economic decision making. The study used available online empirical recourses by the name of Covid-19 pandemic Impact on the Industries and Accounting measurement of the business industries in different online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald full text, Scopus, and EBSCO HOST, etc. The review findings show that there are different accounting indexes used in the period before and after the Covid-19 outbreak. The majority of indexes were based on big data portrait analysis and measures the impact of the Covid-19 on various industries. The findings of the study also identified that the basic industry was less affected while the rest of the industries were significantly affected by the epidemic. Moreover, in terms of the cost calculation, there are various industries that have increased at different levels especially, aviation, tourism, and other service industries have been greatly impacted. The findings of the study will be used to draw policy guidelines for the industries which were significantly affected by the epidemic.*

Keywords: Covid-19; Pandemic; Accounting Index; Big Data Portrait Analysis; Business Industries

The Influence of Audit committee structure on Leverage: Empirical Evidence from Oman

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Abstract: *Corporate Governance is an essential mechanism to minimize the conflicts between different stakeholders. The audit committee works as a controlling and monitoring mechanism in the corporate governance on management activities. This paper explores the extant literature in order to establish a linkage between audit committee characteristics and capital structure. The three proxies of audit committee (AC) characteristics are AC meeting frequency, AC size, and AC independence, while the debt to asset ratio will be used to determine the company leverage. The study is conducted on non-financial companies listed in the Oman stock market. 291 firm-year observations were used in this study which covers the data from 2016 to 2019. Oman holds a very important position and strategic location among the Middle East countries. The objective of this study is to test the association between audit committee effectiveness and company leverage. The result of the study indicates a significant association between audit committee meeting frequency and audit committee size with leverage. However, no association has been found between audit committee independence and leverage. The result of the study could suggest to the regulatory bodies and decision-makers that strong corporate governance practices may help the firms to keep balance in capital structure. The high proportion of leverage in capital structure may threaten the firms to bankruptcy. Thus, this provides a clear picture how the corporate governance system works to lower the leverage.*

Keywords: AC Size, AC Meeting Frequency, AC Independence, Leverage

Transfer Pricing Practises of Intensive Advertising, Marketing and Promotion Expense in Indonesia: Case Study in PT Z

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Abstract: *This study aims to understand the phenomenon in determining and assessing marketing intangible that arise from advertising, marketing, and promotion expense (AMP expense). Marketing activities usually raise AMP expense for the company. According to Darussalam, Septriadi, and Kristiaji (2013) marketing intangible can cause transfer pricing problems in terms of marketing expenses carried out by unbranded parties in multinational companies. These problems arise because of the difficulty in identifying marketing intangible, determining the owner and assessing marketing intangible remuneration appropriately (Fedi, 2019). This caused different assessment of marketing intangible between taxpayer and tax authority. This study used qualitative research with case study in PT Z, a distributor who sales products whose brand are owned by affiliate. Based on the interviews, the results show that AMP expenses can create marketing intangible when a company pays royalties for the use of intangible marketing to affiliation (such as the use of trademarks, brands, etc.) and the AMP expense are quite large in excess of the comparison company. The ownership of intangible marketing is carried out through a function, asset and risk analysis that focuses on the development, improvement, maintenance, protection and exploitation (DEMPE) of intangible assets (OECD, 2017). Marketing intangible remuneration can be given in the form of a reduction in the purchase price, direct compensation for expenses that exceed the expenses of an independent party plus profits based on the functions and risks borne (OECD, 2017). Currently, Indonesia does not has special provisions related to the issue of AMP expense that can create marketing intangibles, so this guidance is expected to help identifying, determining ownership and assessing remuneration for marketing intangible expenses arising from AMP expense.*

Keywords: Transfer Pricing, Advertising Marketing And Promotion Expense (AMP Expense), Distributor

Performance Measurement Framework for Private *Tahfiz* Schools in Malaysia: The Regulators and Operators Perspective

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Abstract: *This study is intended to gauge the elements of performance measurement framework for private tahfiz schools (PTS) in Malaysia and to determine the expectation gap between regulators and tahfiz operators on the performance measurement. Series of interviews were conducted with the representatives from the State Islamic Religious Council (SIRCs) and tahfiz school operators. Thematic analysis using Atlas.ti showed that there are four (4) main elements of PTS performance measurement namely school infrastructure, students' achievement, students' evaluation and clustering. These elements are essential principles to be used in evaluating PTS capability in providing tahfiz education. Future research could focus on quantifying the quality indicators of PTS performance measurement.*

Keywords: Private *Tahfiz* School, Performance Measurement, Element, Framework

FINANCE AND BANKING

Driving Factors for Adopting Working Capital Investment and Financing Policy: Evidence from Trading and Services Sector

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Abstract: *Non-optimal working capital management is associated with inefficiency, high risk, poor company performance and ultimately bankruptcy. Company has an option to either implement conservative or aggressive working capital management policy. However, the rationale for adopting either conservative or aggressive working capital investment policy remains fuzzy. Hence, this paper seeks to examine empirically the driving factors affecting conservative and aggressive working investment policies used by Trading and Services sector listed in Bursa Malaysia. Four panel data regression models were established to examine if age, free cash flow, growth rate, leverage, profitability and size influence those policies. The duration of study covers from 2001 until 2017. Empirically the study revealed that all the identified independent variables are the driving factors for companies to apply conservative working capital investment policy. Only leverage is inversely related to CWCIP, AWCIP, CWCFFP and AWCFFP. Additionally, all trading and services companies seem to practice a targeted conservative/aggressive investment and financing policies since the lagged dependent variables are positive and statistically significant. Hence this paper enhances the existing growing and scarce literature on the determinants of working capital investment and financing policies. It also enables managers to have a better understanding of the rationale for practicing specific working capital policy and whether those policies taken are justified.*

Keywords: Conservative Working Capital Investment Policy, Aggressive Working Capital Investment Policy, Conservative Working Capital Financing Policy, Aggressive Working Capital Financing Policy

The Impact of Digital Banking Adoption, Risk Management and Balanced Scorecard on Bank's Performance

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Abstract: *This research explores the impact of three independent variables to obtain maximum performance on bank. Depending on qualitative methodology and analytical review, the discussion of this research is developed. These approaches are considered suitable and pragmatic for the suggested model of bank's performance. Here, the mediating role of balanced scorecard implementation on digital banking adoption and risk management towards bank's performance were also discussed. This article proposes a performance model of bank that combines with mentioned three independent variables and bank's performance as dependent variable. This study expects to enrich the literatures on bank's performance specifically on digital banking adoption, risk management and balanced scorecard. In regards to practical implications, this study also attempts to provide insight for practitioners in bank industry to considers this article in order to improve the performance of their institution*

Keywords: Performance, Digital Banking Adoption, Risk Management, Balanced Scorecard, Bank

Evaluation of Potential Financial Risks of Bank Through Financial Due Diligence and Preparation of Financial Due Diligence Guidelines

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Abstract: *Financial due diligence (FDD) is critical to a successful mergers and acquisitions (M&A). FDD assists investor in evaluating Target Company's risks. Banks in Indonesia is a sector that investors are interested in as M&A target, notably with the support of the Regulatory Body for Bank consolidation. As the ramp-up of Bank M&A, the need to perform FDD becomes significant. However, the absence of standard in performing FDD for banking can hamper the FDD process, especially for the FDD team that has no experience in banking. This thesis provides study concerning ways in identifying, analyzing and evaluating the Bank's main risks through FDD as well as the preparation of FDD guidelines. The study was conducted qualitatively using case study at Bank XYZ. The study involved interviews and observation on parties engaged in the FDD on Bank including documentation study. The study result is based on FDD guidelines focusing on Bank's main financial risks such as loans, foreclosed assets, deposits and employees. Loans and deposits are the Bank's main business and have the largest portion of Bank's assets and liabilities. Loans' main risk was evaluated by assessing the loan quality using three pillars analysis (business prospects, performance, and ability to pay) that has impact on the allowance for impairment losses. Foreclosed assets are part of the loans. Foreclosed assets' main risk was evaluated by assessing its quality and value that has impact on the impairment. Deposits' main risk was evaluated using maturity mismatch between loans and deposits including loan to deposit ratio. Employees are another issue often discussed in M&A, especially the severance pay. The risk is whether the severance pay provision is sufficient. The provision is evaluated with reference to the Manpower Act. This guidelines assists the implementers of FDD in performing FDD properly by focusing on the Bank's main financial risks.*

Keywords: Merger and Acquisition, Financial Due Diligence, Bank

Formulation of Microfinance Institutions Sustainability Index in Malaysia

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Abstract: *Sustainability of Microfinance Institutions (MFIs) has considerably gained the attention of researchers during the past decade. The dual goals social sustainability and financial sustainability of MFIs are widely studied yet remain unsolved in the existing literature. This study has addressed the above gap by developing a composite index of sustainability for MFIs. Data for MFI in Malaysia was used, and Principal Component analysis is applied for obtaining sustainability score. Quantile, Stepwise and Robust Regression analysis are used to identify the determinants of sustainability. Empirical findings suggest that portfolio quality, operating efficiency, leverage, and size influence the sustainability of MFIs in Malaysia. The study is a novel attempt to develop sustainability Index for MFIs in Malaysia. The findings of the study may help both policy makers and practitioners to better understand the dual goal perspective and significant determinants of MFIs sustainability in Malaysia.*

Keywords: Microfinance, Sustainability, Financial Sustainability, Social Sustainability, Outreach.

The Effect of Audit Committee Characteristics and Risk-Taking Among Islamic Financial Institutions in Bangladesh.

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Abstract: *The purpose of the study is to examine whether audit committee characteristics influence the risk taking of the Islamic financial institutions (IFIs) in Bangladesh. The study conducted dynamic short panel data regarding annual report of 14 IFIs in Bangladesh during the period 2013–2018. Particularly the study examined with first and second lag of dependent variables are applied under GMM model in Stata software. The findings revealed that the audit committee size is significant positive effect on risk taking and it also documented that accounting and financial expertise in AC is significant negative relationship with risk taking. However, other audit committee characteristics, such as, ACs' meeting, attendance, educational level, and owners' identity, are not covered in this measurement. Future studies could extend the analyses by including these and other personal characteristics of directors to provide additional useful insights to this line of literature.*

Keywords: IFIs, Audit committee characteristics, Credit & Liquidity risk.

The Effects of Director Ownership on Capital Adequacy and Risk Taking among private commercial Banks in Bangladesh Within the Basel Capital Adequacy Framework

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Abstract: *The study examines the effect of director's ownership on capital adequacy and risk taking of private commercial banks in Bangladesh within the Basel capital adequacy framework. The secondary panel data were obtained from annual report of quoted 20 private commercial Banks in Bangladesh as compiled in the Dhaka Stock Exchange for the period 2015 to 2019. The study found that the director's ownership concentration plays important role on capital formation that contribute to reduce excess risk taking. Particularly, the effective director's ownership can be explained within the agency theory context, where directors are regarded as more risk appetite because of the exercise and employment risk. However, the presence of director's ownership in capital adequacy influence on the risk taking practices in financial industries. These results support the research on capital formation and risk taking. The results of the study add a new dimension to the capital mechanism research that could be a valuable source of knowledge for policy makers and regulators in private commercial. As this study cover the role of director's ownership on capital adequacy and risk taking, it could be useful for capital formation, regulation and policy making.*

Keywords: Capital Formation Under Basel, Leverage Ratio, Managerial Ownership, Risk Factors.

The Effect of Risk Management Committee Characteristics and Risk-Taking Among Islamic Financial Institutions in Bangladesh

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Abstract: *The purpose of the study is to examine the influences of Risk Management Committee (RMC) characteristics on risk taking of the Islamic Financial Institutions of (IFIs) in Bangladesh. The study conducts dynamic strongly panel data regarding annual report of quated14 IFIs in Bangladesh during the period 2013–2018. Particularly the study has conducted the first and second lag of dependent variables and applied under GMM model in Stata software. The findings of the study indicates that, hypothesis result of Risk Management Committee characteristics is negative significant that means RMC is essential to reduce risk taking of IFIs in Bangladesh. The study provide support for financial expertise to put in right place to reduce excess risk taking that could be a valuable source of knowledge for reducing risk taking to risk committee.*

Keywords: Islamic Banking, RMC, Bank-Risk, Bangladesh Bank Risk guideline

Individual Investors' Sentiment and Malaysian IPO Aftermarket Performance: Evidence from Pre-Market and Post-Market

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Abstract: *IPO aftermarket performance, particularly in the early listing days, can be viewed from two main aspects: initial return and trading volume. Past studies report that individual investors' sentiment explains IPO aftermarket performance. However, the influence of individual investors' sentiment in the pre-market and post-market on IPO aftermarket performance may differ in responding to individual investors' different reactions in different time frames (pre-market and post-market). Capturing the individual investors' sentiment in both the pre-market and post-market and its influence on IPO initial return and trading volume is of paramount importance as the sentiment can cause unnecessary fluctuation in IPO demands and prices. The fluctuation in IPO performance is claimed as the result of information asymmetry and the investors' difficulty identifying the true quality of firms. Google search volume index (GSVI) is a reliable proxy to measure the sentiment of individual investors as individual investors are the primary users of Google to search information, particularly of the newly issued stocks. Using a total of 271 IPOs listed in Main Market and ACE Market of Bursa Malaysia from 2004 to 2020, tested using ordinary least square regression models, this study found that pre-market and post-market individual investors' sentiment significantly and positively influence both IPO initial return and trading volume.*

Keywords: Pre-Market and Post-Market Individual Investors' Sentiment, Initial Public Offerings (IPOs), IPO Initial Return, IPO Trading Volume

ECONOMICS

Economic Growth, Income Inequality and Poverty Trends In Pasture Area's Householder in Sujanagar Upazila, Pabna, Bangladesh: Implications for Development Strategy

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Abstract: *The paper based on the most recent primary household-level data obtained from a survey on income expenditure and poverty measures for 2019-20. A semi-structured questionnaire and 162 samples were administered. A simple random sampling technique was used in which secondary data were collected from primary, secondary and tertiary sources. Human development indicators for 1996 compare with the study area (Char and thorn area in Sujanagar Upazila, Pabna district, Bangladesh). The empirical result shows the analysis of poverty, income inequality, economic growth & development scenario of pasture and thorn area in Sujanagar Upazila, Pabna district, Bangladesh. The paper aims to examine these householders who play an essential contribution to the national GDP, but their living level is below standard living. If these areas householder development access should be more available, they will return a great introduction to the society. This paper advised using anti-poverty policy, the concept of poverty minimizing inequality that the community should be tolerated to attain the goal of minimizing poverty. It is helpful to distinguish between structural and transient causes of poverty. The provision of public goods plays a vital role in fighting poverty.*

Keywords: Economic Growth, Income Inequality, Poverty, Pasture Area, Sujanagar Upazila

What Investors Fear Most during COVID-19 Pandemic: Country-Level Versus Global Level of Growth in Cases and Fatalities?

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Abstract: *This study examined the impact of Covid-19 confirmed cases and fatalities on the investors' fear of the equity markets during the COVID-19 pandemic. In this study, daily data of COVID-19 confirmed cases and fatalities over 51 countries across the world were collected. Besides, the spread between high and low prices on the major indices of these countries was used to capture the level of investor's fear on a daily basis. The findings showed that investors' fear level increases due to the high growth of confirmed cases and fatalities at the country level. However, investors are reacting positively to the global expansion of confirmed cases and deaths. Besides, the study found that investors reacted proactively towards confirmed cases versus deaths. These findings imply that investors' perception of the country and global trends of the COVID-19 pandemic is different as investors are getting more worried about the upward country-level trends and getting more confident from the global upward trends. These findings imply that the stock markets might be rising due to certain global vital economies' monetary policy and recovery actions. To the best of our knowledge, this study is the first to provide evidence on the investor's fear arising from COVID-19 confirmed cases and fatalities domestically and globally.*

Keywords: Covid-19; Death; Confirmed Cases, Equity Markets; Investors' Fear.

Subjective Poverty as Perceived Lasting Socio-Economic Insecurity During the MCO and Covid19 Pandemic

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Abstract: *Malaysia is now focusing on uplifting the quality of life of the bottom 40 percent of households B40. The transmission of COVID-19 prompted the government to implement MCO 2.0, resulting in several economic sectors, and opportunities for jobs are affected. The low-income earners are more likely to suffer income loss because of the movement control order (MCO) due to being daily rated, forced to take unpaid leave, or unemployed. The pandemic raised many insecurities such as personal, health, economic and social. Due to the pandemic, somehow, those formerly in the T20 group partly have become M40, and partly those in the M40 group have become B40 group. At the same time, those in the B40 group became increasingly poor. Many are still suffering even though the government has channelled various forms of assistance. Commonly, the poverty measurement methods are from the perspective of parties involved in policy making or researchers but neglect the views of poor people themselves. Researchers should not only view poverty from the outside, which is regarded as incomplete; it is recommended that it can be undertaken from the perspective of the poor themselves. Subjective Poverty is an individual's assessment of their welfare status on whether they are poor based on their well-being evaluation. It complements objective measures and offers new avenues and opportunities for analysis. The purpose of this study is to explore subjective poverty as experiences of insecurity among the B40 household income group. Twenty-five long-standing B40 households were interviewed. The study finds that poverty and related factors give rise to a sense of insecurity to which respondents react effectively with apprehension and anxiety.*

Keywords: Income Poverty, Subjective Poverty, Socioeconomic Insecurity

Impact of Official Development Assistance on Sustainable Development of Pakistan

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Abstract: *This research paper aims to find out the relationship between Official Development Assistance and sustainable development in Pakistan. Time series data was taken for the period of 42 years (1976 -2017). Sustainable Development is a dependent variable for which a proxy variable of Adjusted Net Savings has been deployed. ODA (% of GNI), Inflation, Per Capita GDP and Trade (GDP %) have been used as explanatory variables. Augmented Dickey-Fuller Test has been applied to examine the nature of the data as time series data may contain unit root problems. ADF test confirms mixed order of integration for the selected variables. Hence Autoregressive Distributed Lag (ARDL) Approach was applied to find out long-run relationship dynamics among the variables. Akaike info criterion (AIC) approach has been used to specify the optimal lag period. The F-Bounds test was significant at a 5% confidence level, showing the strong cointegration among variables, suggesting verification of short-run and long-run coefficients. Estimation of Error Correction Regression resulted in a significant long-run relationship between ODA and Sustainable Development. ECM Regression also signifies the negative and significant value of the speed of adjustment term, confirming that the model is stable and convergent towards the equilibrium. Overall results of this study demonstrate a positive and highly significant relationship between ODA and the measure of sustainable development in Pakistan.*

Keywords: Official Development Assistance, Sustainable Development, Adjusted Net Savings

The Economic Impact by COVID-19 Pandemic in South Asia: Islamic Economical Tool based Short and Long Term Policy Responses for South Asian Muslim Countries

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***Abstract:** The Covid-19 pandemic has direly smacked over 200 countries, threatening a global economic growth that has adversely been peeved by the outbreak. It has patterned jeopardizes globally encompassing economic recession, probable high unemployment rate, mounting the poverty line and death of over 2.5 million people. Meanwhile, the second peak of the pandemic is infuriating many countries, which may result in around 13% to 32% projected global trade downgrade. Alike, the South Asian economy is suffering from a dire hit of the pandemic and undergoing an atrocious economical mishap. It resulted in a potential decline in the economy than in a normal downturn that materialised different rebounds in habitual succession. Islam safeguards all necessities to authenticate people's well being. Protecting 'life' and 'wealth' from those necessities mean securing the human being from natural and human-made shocks. Islam, therefore, represents a set of principles to exile the shocks like the Covid-19 pandemic. The paper aims to highlight the Islamic framework and policy responses using its financial tools to get rid of the pandemic crisis in South Asia especially in the Muslim countries of the reign.*

Keywords: Economical Crisis, South Asia, Covid-19.

EDUCATION

Starting University Life Online: What Do Students Say?

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Abstract: *Most secondary students dream of being offered the chance to further tertiary education in universities. Starting university life is an exciting phase for these students as they experience a different environment and meet new people. However, due to Covid-19, new UiTM students are forced to register and begin this next phase of their lives online. This paper sets out to examine whether students are equipped to participate in online classes, their challenges, and how they cope with these problems. Data collected from 600 new Diploma students showed almost all the students have access to a computer and a smartphone. After 14 weeks of studying online, the majority would prefer a combination of online and face-to-face classes. Students agree that they keep quiet during class, find it difficult to understand the lecture due to internet problems, and mainly cope with their studies by asking their classmates for help and looking for online materials. The findings suggest that UiTM's effort of gradually implementing blended learning which started a few years ago is the right move to educate these millennials.*

Keywords: New students, Higher education, Online learning

MARKETING

Serial Mediation of Perceived Quality and Customer Engagement on Brand Image and Online Purchase Intention of Premium Hotels in China -A Conceptual Paper

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Abstract: *Brand image, customer engagement, and perceived quality are key variables influencing customer behaviours in premium hotels online booking. Brand image as a cognitive perspective drives customer behaviours to an online website. Premium hotels always have a clear position and unique brand image, but whether it, directly and indirectly, affects the online booking behaviour of customers deserves a detailed study. Moreover, Customer engagement attracts customers and stimulates booking behaviours too. However, not much is known as to whether there is a significant relationship between the premium brand image and customer online engagement and whether customer engagement affects booking intention. Besides, perceived quality is the customer-driven perspective to evaluate or perceived a product. Service quality is the measurement of how customers perceived service quality as against their expectations. Thus, this paper is undertaken to examine the serial mediation of perceived quality and customer engagement with the direct relationship between brand image and purchase intention by using an online survey. A sample size of 384 respondents will be collected using the probability sampling technique to fill in this gap found in the literature.*

Keywords: Perceived Quality, Customer Engagement, Brand Image, Online Purchase Intention.

Factors Predicting Satisfaction of Private Universities' Students in Selangor, Malaysia

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Abstract: *Student satisfaction, a factor increasing in importance as it continues to influence the development and operation amongst private universities in Malaysia. This research focuses on this factor, amongst others, in their roles in affecting undergraduate students' satisfaction in private universities in Selangor, Malaysia. With higher education being an intangible service rather than a tangible product, this research seeks to hypothesise and analyse the relationship between service quality in the context of tangibility, assurance, reliability, responsiveness, and empathy. In this study, the research objectives and questions were highlighted, and a conceptual framework that integrates different factors influencing the satisfaction of undergraduates is proposed. A 5-point Likert scale survey (N=288) was conducted; data were analysed using Multiple Regression Analysis through SPSS. Three factors, tangibility, assurance and empathy, showed a significant influence in predicting students' satisfaction amongst private university students.*

Keywords: Tangibility, Assurance, Reliability, Responsiveness, Empathy, Students' Satisfaction, Private University.

ISLAMIC PHILANTHROPY AND SOCIAL FINANCE

Exploring Mufti's Perceptions Toward Waqf and Zakat Integration in Malaysia

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Abstract: *There is a growing number of waqf and zakat project development for asnaf in Malaysia. Although the zakat fund used in several State Islamic Religious Councils (SIRC) comes out with a few projects for asnaf, there is a dearth of empirical studies on the Mufti's perceptions of waqf zakat integration. The purpose of this paper is to investigate the Mufti's perceptions toward waqf and zakat integration in project development. The data were collected from Muftis of Peninsular Malaysia through a purposive sampling technique. In total, 11 interviews were conducted. The Mufti's perceptions were explored on waqf and zakat integration for project development. The qualitative data were analysed for thematic analysis by adopting NVivo's version 12 steps for data analysis. It was found out that the majority of the Mufti have positive perceptions regarding the waqf and zakat integration as far as integrity is concerned. The themes which emerged from these interviews were integrity, the importance of waqf and zakat integration, fatwa and asnaf welfare issues. This study will guide the waqf and zakat institutions about integrating waqf and zakat projects development for asnaf benefit. This is probably among the uncommon studies on waqf and zakat integration regarding Mufti's perceptions towards project development.*

Keywords: Waqf, Zakat, Integration

Covid-19 Pandemic: Keynesian Theory Vs Prophet Yusuf's Economic Model

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Abstract: *Pandemics or the spread of disease is not something new to the world civilization, including the Covid-19 epidemic spreading throughout the country nowadays. Although preventive measures (Movement Control Order) have been implemented in stages to break the Covid-19 transmission chain, the Covid-19 pandemic still affects production, consumption and international trade. From a macroeconomic perspective, most countries have to deal with the economic crisis resulting in insufficient financial funds. The government tends to spend more than income, thus leading to high indebtedness. Meanwhile, household debt increased faster in the second half of 2019. This increase was mainly driven by loans for the purchase of the residential property. Personal financing and credit card loans also recorded higher growth, mainly due to lending by development financial institutions to civil servants. Therefore, this paper aims to examine Keynes economic theory and the economic model of the Prophet Yusuf in discussing alternatives to face the Covid-19 pandemic economic crisis. The methodology of this study is document analysis with reference to the Qur'an, hadith and past studies on Islamic economic theory and economic theory of Prophet Yusuf. The findings of this study will lead to the economic model of the Prophet Yusuf as an Ideal reference in facing an economic crisis.*

Keywords: Prophet Yusof, Covid-19, Islamic Economics, Economic Crisis

Conceptual Framework for Islamic Social Financing and Financial Sustainability in Malaysian Higher Education Institutions (Heis)

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Abstract: *This paper aims to explore the empirical review and develop a conceptual framework based on possible available options of social financing for higher education, especially the role of financial institutions and religious motivation towards social financing and financial sustainability in Malaysian higher education. The study used available resources of empirical articles from available online data-based. The study summarized the empirical review findings that there are significant contributions of Islamic social financing for ensuring higher education sustainability in the Muslim Society in Malaysia. Especially, zakat, sadaqat and waqf, qard, and kafala and other modern forms of Islamic financial services such as Islamic microfinance, Sukuk, and takaful play a significant role in education sustainability in the Muslim Society all over the world. Moreover, the study will use the above empirical review findings and develop a conceptual framework for ensuring higher education institutes' financial sustainability in Malaysia. The present study will justify drawing necessary policy guidelines and manuals for action projects to implement the above model in Malaysia and the regions.*

Keywords: Islamic Social Financing, Higher Education Institution, Financial Sustainability, Malaysia

Technology Advancements in Enhancing Cash Waqf Contribution: A Survey on Public Acceptance of Technology

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***Abstract:** Cash waqf plays a significant role in the economy and society in the country and plays a vital role in advancing the socio-economic well-being of the Muslim community. Scholars believe that waqf contribution by using cash is much important and more relevant due to its flexibility than waqf properties in the present day. In Malaysia, cash waqf is one of the alternative instruments that can improve social welfare and reduce the poverty rate and, at the same time, lessen the burden of the government. Many ways have been proposed to encourage society to contribute cash waqf for the benefits of the ummah. Therefore, this paper aims to identify the behavior that influences the contribution of cash waqf in Malaysia using the Theory of Planned Behavior (TPB). In line with technology advancement, it is expected that technology adoption in the method of collecting cash waqf could be a stepping stone to increase the amount of funds. With this reason, technology acceptance and technology usage will be proposed to enhance the contribution of cash waqf. This study used 138 respondents who were employed Muslims to identify the factor influence contribution of cash waqf. The statistical Package for Social Science (SPSS) was used to analyse data through descriptive and correlation analysis. Based on the descriptive analysis, the results revealed that most of the respondents were female, working in the private sector and aged between 35 to 40 years old. Referring to the correlation analysis, the finding discovered a positive and strong relationship between technology acceptance and contribution of cash waqf, so it can be summarized that technology acceptance could influence people to contribute cash waqf as technology advancement is implemented in the method of collection.*

Keywords: Cash Waqf, Technology Advancement, Technology Acceptance, Technology Usage.

The Influence of Leadership Skills on Endowment Fund Sustainability in Oman: A Conceptual Study

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Abstract: *The reality that Endowment Fund is a successful instrument in combating poverty due to its ability to provide vital infrastructure and services for the Islamic community. Unfortunately, the Endowment Fund has been underrated when it comes to its true ability. By misguided emphasis, Endowment investments have been abused and neglected. Under administration and inadequate regulatory action are among the key problems and challenges prevailing in many Muslim societies. Hence, Oman is a nation without equal sustainability of its Endowment Fund. However, it has the resources and ability to lead the market. This paper is aiming to explore the connection between leadership skills and the survival of an endowment fund. This paper helps define the leadership models that should be used to support Endowment Fund Sustainability, and how they can work symbiotically. This paper speculates about the use of leadership strategies to support the Endowment Fund in Oman.*

Keywords: Leadership skills, Endowment Fund, Sustainability, Oman

The Importance of Waqf Based Public-Private Partnership (PPP) in Nurturing Autism Well-Being During Covid-19 Pandemic

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Abstract: *The coronavirus disease 2019 (COVID-19) pandemic has affected the performance of many public and private sectors in Malaysia, including private child development centres that offer services such as diagnosis, therapy, treatment and counselling services for children with autism. Therefore, this study focuses on implementing Public-Private Partnership (PPP) to enable the sectors involved to effectively undergo the rehabilitation process while allowing these sectors to continue providing continuous services to children with autism in need. In order to face the escalating financial crisis, Waqf is one of the best alternatives to support the recovery of affected sectors and community development. In relation to this study, the researcher recommends a one-stop multifunction centre through Waqf funding that offers various services to all children with autism. The theory of organizational readiness for change has been proposed to identify the readiness for change (RFC) among staff at public and private sectors in adopting the PPP to help the parents of children with autism increase their well-being. Other than that, this study will identify the cooperation between public and private sectors to ensure the successful adoption of PPP in Malaysia.*

Keywords: COVID-19, Public-Private Partnership, Autism, Waqf, Readiness for Change

Adapting Public-Private Partnership as Strategic Collaboration Between Government and Philanthropy-Based Autism Spectrum Disorder Centre

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Abstract: *The need for advance for the development of low-cost Autism Spectrum Disorder (ASD) centre projects which include all required programs by ASD populations, is a crucial component of the growth equation. It is between parents with typically developing (TD) children and parents with ASD children who are stressed due to financial issues. However, the government's budget limit to spend on these big investment projects despite the worldwide economic recovery is slowing down caused by the COVID-19 pandemic and the increasing cost of living. These basic well-being needs should maintain the proper direction of growth like the demographic growth to satisfy the ASD population's demand. Public-Private Partnership (PPP) has been an area of interest as a new tool for supporting public service provision. PPP has been used worldwide in delivering public sector projects, including in Malaysia. Its implementation has proven to provide many benefits to the Government and the public as a whole. Therefore, this study aims to enhance the partnership between the public and private sectors so that they can play an important role by collaborating with the Government to create partnerships in searching for enough sources. The conclusion of this study indicated that there are many established ASD centres used for philanthropy funding worldwide, including Malaysia. However, there is still the need to establish an ASD one-stop centre to complete all ASD needs and requirements at a lower cost. This study recommended a Public-Private Partnership (PPP) between Government and ASD centre as the private sector with the collaborations of philanthropic institutions such as not-for-profit or religious institutions. The partnership from multi sectors is important to achieve the social indicator goal in ensuring ultimate development for the Government and the public.*

Keywords: Autism Spectrum Disorder, Autistic Children, Philanthropy, Public-Private Partnership

The Role of Waqf in Reducing Governmental Expenditure and Financing Cost of Rising ASD Children

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Abstract: *The waqf is derived from Arabic roots verb ‘waqafah’, which means stopping or retraining (Harun et al., 2012; Laldin, Mahmud, & Sawari, 2008). Waqf (pl. Awqaf) in Islamic law means; holding a certain asset and distributing only the usufruct for certain philanthropy. Waqf assets and properties are prohibited from being used out of its specific objective (Kahf, 2003). The Islamic jurists define ‘Waqf’ as detaining beneficial and physically lasting assets to be given as charity. Waqf also can be defined as non-negotiable property dedicated to charitable purposes (Mannan, 2005). Hence, in general, waqf can be explained as the dedication of some properties for certain philanthropy in the name of Allah S.W.T. Waqf is applied to non-perishable properties whose benefit and usufruct can be extracted without consuming the property itself. The properties cannot be sold, transferred or inherited due to its perpetuity characteristics. Once the asset is declared as waqf, it will remain as waqf forever. It is a great opportunity if the waqf-based funding can help the parents of children with ASD to increase their financial support. Along with the rise of ASD children, the Malaysian government currently introduces many initiatives to help the parents get and receive early intervention and implement various financial supports for them. Therefore, the government also starts to help the parents of children with ASD by providing them with financial support. This huge number of expenditures had concerned the government. Despite the vast amount used by government, parents are reported to be still a burden of financial stress in properly raised children with ASD (Benevides et al., 2016; Chandran et al., 2019; Seymour et al., 2013). They usually have various obligations to meet their unique needs such as special treatment, therapy, medicine, education and others (Dudley & Emery, 2014). This obligation is continuous since there is no known cure for ASD. Parents of children with ASD children reported significantly less satisfaction with their assistance since their child's diagnosis (Etournaud, 2017). About 93% of parents with ASD children did not receive adequate financial support for their child's therapy (Etournaud, 2017). Moreover, parents should be given an alternative rather than sending their children to the general hospital, which is once a month therapy, to other private child development centres that offer affordable and lower fees and more frequent sessions of therapy (Tipton & Blacher, 2013).*

Keywords: Autism Spectrum Disorder, Children, Government Support, Waqf

The Conceptual Review of the Influencing Factors on Student Loan Initiation in the Higher Education Institutions (HEIS)

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Abstract: *The higher education loan creates immense opportunities for students, especially those from low-income households, for acquiring better knowledge, skills, expertise, creative abilities, and intelligence that bring utmost qualitative changes in life. This comprehensive empirical review study attempts to understand and evaluate the foremost influences and impacts of student loans initiation in Higher Education Institutions (HEIs). The present study adopts re-examining the influences of student loan initiation in HEIs and its impacts from the course of existing and conspicuous research works and works of literature. The study observes impetuses behind student loans initiation in the HEIs are; costs-sharing among the governments, students, and households; enhancing accessibility on social equity consideration, developing human resources as per the demand of the labour market, and increasing financial viability of the HEIs. Following the above influences, the study further reveals that student loans' effective disbursement and management can avoid delinquency problems and bring equitable impacts in society. Implications for future extensive research related to influences and impacts of higher education loans are offered.*

Keywords: Higher Education Loan, Cost-sharing Model in HEIs, Human capital Theory, Financial Sustainability of HEIs, Accessibility in HEIs, Impacts of Education Loans

The Conceptual Review of Islamic Shariah Based Financing for the Student in the Higher Education Institutes (HEIs)

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***Abstract:** Quality Higher Education transforms human life into meaningful human resources. Moreover, it brings qualitative changes in humankind and socioeconomic development with the help of extended knowledge and higher skills. But, many devout Muslims struggle with traditional student financing, as interest (riba) is impermissible in shariah. This study aims to review the options of the student financing concepts based on the shariah perspective and evaluate the associated issues with its application. The present qualitative study will be adopted mostly from primary and secondary sources of shariah such as Quran, Hadith, Islamic Jurisprudence, and Islamic scholars' views. The deliberations evolve at reviewing the shariah concept of Quard-al-hasanah, Quard-bill-ujrah, waqf (Islamic trust), and takaful. Finally, the present study highlights that the higher education financing based on the shariah concept could also be generalized into shariah-based financing that would interest (riba) free and acceptable to the Muslim community at large.*

Key words: Shariah Based Financing, Student Loan, Higher Education Institutes (HEIs).

Islamic Microfinance as a Tool for Women Empowerment and Sustainable Economic Development Goals in Bangladesh

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Abstract: *Bangladesh is now playing as a role model in conventional microfinancing programs in the whole world. Though the financial sectors of this country cover both conventional and Islamic modes. There exists some limitations of conventional microfinancing operating by the NGOs. The Islamic microfinancing programs are not enhanced in comparing conventional microfinancing due to lack of proper policy formulation. Most of the people are practicing Muslims and want to avoid interest. The Islamic financial institutions have been emphasized women empowerment through shariah-based microfinancing and achieving sustainable economic development. The main objective of this study to investigate the effectiveness of Islamic microfinance for empowering women and achieving SDGs in Bangladesh. The methodology of this study is based on secondary data includes existing relevant literature and annual reports of different financial institutions. The findings of this study show that Islamic microfinance institutions perform a significant role in empowering women as well as attaining SDGs and have a broader scope to flourish more by applying their various investment modes. This study will help to promote shariah-based microfinancing in the future and transmit microfinance systems to other countries of the world. This paper also tries to recommend some strategies and policy options to promote shariah-based microfinancing to reduce the challenges to ensure women empowerment and attaining SDGs.*

Keywords: Islamic Microfinance, Women empowerment, SDGs, Bangladesh.

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