

BULETIN

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Global Forum on Islamic Economics and Finance 2024

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Global Forum on Islamic Economics and Finance 2024 (GFIEF 2024) telah berlangsung pada 28 sehingga 29 Mei 2024 di Kuala Lumpur Convention Centre, di bawah naungan Kementerian Kewangan Malaysia. Forum ini dianjurkan oleh Bank Negara Malaysia dengan kerjasama Suruhanjaya Sekuriti Malaysia, Labuan Financial Services Authority, International Islamic Liquidity Management Corporation, Islamic Development Bank, Islamic Financial Services Board, dan World Bank Group yang bertujuan untuk membentuk ekonomi Islam global yang berdaya tahan melalui reformasi berasaskan nilai, dengan membawa tema *Shaping a Resilient Global Islamic Economy Through Values-based Reforms*.



universiti dan badan-badan bukan kerajaan yang berminat di dalam pembangunan ekonomi Islam.

GFIEF 2024 telah menampilkan penceramah dari pelbagai negara yang merupakan pakar dalam bidang ekonomi dan kewangan Islam. Antara penceramah yang hadir termasuklah Dr. Ahmed Ali Abdulrahman Al-Hosani dari Emiriah Arab Bersatu, Prof. Dr. Aslam Haneef dari Malaysia, Sheikh Saleh Kamel dari Arab Saudi, Dr. Umar Chapra dari Pakistan, Prof. Dr. Mehmet Asutay dari Turki, dan Dr. Mahmoud Mohieldin dari Mesir. Mereka berkongsi pandangan dan strategi untuk membentuk ekonomi Islam yang lebih berdaya tahan di dalam membangunkan ekonomi Islam yang mampan dan adil.

Forum dua hari ini telah dirasmikan oleh Yang Amat Berhormat Perdana Menteri Malaysia Dato' Seri Anwar bin Ibrahim telah berjaya mengumpulkan pembuat dasar, pemimpin perniagaan dan penyedia perkhidmatan kewangan dari seluruh dunia. GFIEF 2024 telah menjadi platform untuk berbincang dan bekerjasama dalam usaha membangunkan masa depan negara. Pelbagai aktiviti telah berlangsung, antaranya sesi pembukaan oleh pegawai-pegawai kanan kerajaan dan tokoh industri, serta forum perbincangan oleh pakar-pakar dari pelbagai negara. Gerai pameran daripada pelbagai sektor dan agensi juga dibuka sepanjang forum ini berlangsung. Forum ini turut disertai ahli akademik dan penyelidik dalam bidang ekonomi dan kewangan Islam, serta dari



GFIEF 2024 membuka peluang bagi kami menghadiri sesi-sesi yang penuh informasi, yang bukan sekadar membincangkan konsep-konsep kewangan Islam malah aspek pelancongan negara turut diselitkan di dalam forum dua hari ini. Diskusi panel pula telah memberikan pandangan dalam pelbagai aspek meliputi cabaran dalam pasaran global dan strategi untuk meningkatkan daya tahan ekonomi Islam.

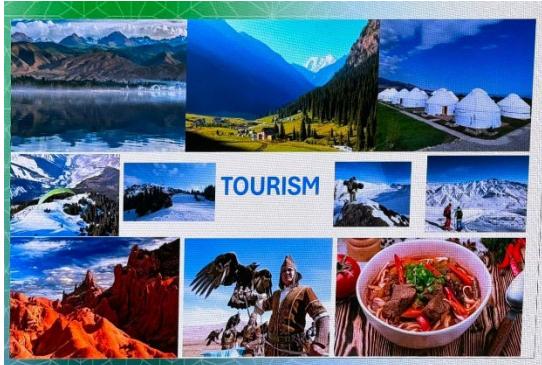
Turut ada satu sesi perkongsian daripada negara Jordan dan Pakistan yang meneroka reformasi struktur dan dasar bagi meningkatkan pemerkasaan ekonomi dan kewangan yang melibatkan wanita dan belia. Ahli forum

berpendapat reformasi ini adalah penting untuk memastikan bahawa wanita dan belia mempunyai akses yang adil kepada peluang ekonomi dan kewangan, bagi menyumbang kepada pembangunan negara yang mampan.

Pengalaman sebagai peserta membuka peluang bagi menjalin hubungan baru serta memperkuuhkan pemahaman mengenai ekonomi Islam. Semasa sesi rangkaian, kami berpeluang berkenalan, bertukar-tukar idea dan pengalaman bersama peserta lain daripada pelbagai latar belakang.

Sebagai kesimpulan, *GFIEF 2024* mampu mencetus wawasan bagaimana ekonomi Islam dapat berkembang

melalui reformasi berasaskan nilai dan keterangkuman. Kerjasama dan komitmen bersama membolehkan mencapai ekonomi Islam global yang lebih berdaya tahan, dan adil di dalam memberikan manfaat kepada semua lapisan masyarakat. Melalui pendekatan yang lebih terintegrasi, reformasi struktur yang disasarkan, dan kerjasama serantau yang kukuh, kita dapat meningkatkan daya tahan ekonomi global. Ini bukan sahaja akan membantu mengatasi cabaran semasa tetapi juga membina asas yang kukuh untuk masa depan yang lebih cerah dan sejahtera. Kesejahteraan ekonomi global memerlukan usaha bersama yang menghormati keterkaitan dan saling kebergantungan dunia kita.



Exploring Theories in Educational Technology: TAM and UTAUT

Wan Mardyatul Miza Wan Tahir and Ja'izah Abdul Jabar

Technology has become one of the most significant aspects of higher education nowadays. Students are bound to keep up with its evolution regardless of what course they enrol in the university. The use of technology in learning and assessment is becoming more prevalent in Malaysia particularly after the unexpected event of COVID-19 pandemic. As such, the acceptance of students, educators and the teaching and learning process in utilising technology must be examined. There are two well-known models that shed light on this process which are represented by the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Both models provide useful insights into the elements that influence the adoption and utilisation of technology, although they do so with varying emphases and levels of complexity.

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is one of the most significant models in information systems which was developed by Fred Davis in 1989. TAM seeks to explain and predict user behaviour in technology adoption using two major factors: perceived usefulness (PU) and perceived ease of use (PEOU).

Technology Acceptance Model (TAM)



Perceived Usefulness (PU): This refers to the degree to which a person believes that using a particular system would enhance their job performance. In an educational context, this could translate to how beneficial a teacher or student finds a technological tool in improving learning outcomes.



Perceived Ease of Use (PEOU): This indicates the extent to which a person believes that using the system will be straightforward. If a technology is user-friendly and intuitive, it is more likely to be adopted.

Various research has been done to investigate the adoption of a variety of educational technologies, including Learning Management Systems (LMS), e-books, digital textbooks, collaborative learning tools and other online learning platforms using TAM. For example, TAM can discover whether educators' belief in the utility of an LMS (in UiTM known as U-Future platform) for organising and delivering course content, combined with their view of its simplicity of use, might have a substantial impact on their decision to include it into their teaching practice. The use of TAM is straightforward and easy to apply, making it a popular choice for researchers. Its focus on PU and PEOU provides clear, constructive insights for technology developers and educators. However, TAM has been criticized as it does not account for social and organizational factors that might influence technology adoption. Additionally, it assumes that perceived usefulness and ease of use are the primary drivers of acceptance, which may not always be the case.

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) was established by Venkatesh, Morris, Davis, and Davis in 2003 as the expanded model of TAM. UTAUT provides a more comprehensive understanding of the factors influencing user behaviour by integrating elements from widely used technology acceptance models. This extended TAM model integrates another two factors of social and

organizational influences. There are four components of UTAUT (1) Performance Expectancy (PE), (2) Effort Expectancy (EE), (3) Social Influence (SI) and (4) Facilitating Conditions (FC). To understand in detail, for example, a study might provide insight into how performance expectancy (e.g., expected increase in student engagement), effort expectancy (e.g., ease of integrating the tool into existing curriculum), social influence (e.g., peer recommendations), and facilitating conditions (e.g., availability of technical support) influence an educator's decision to adopt a new educational application.

Unified Theory of Acceptance and Use of Technology (UTAUT)



Performance Expectancy (PE): The degree to which an individual believes that using the technology will help them attain gains in job performance. This is like PU in TAM.



Effort Expectancy (EE): The ease associated with the use of the technology, akin to PEOU in TAM.



Social Influence (SI): The extent to which an individual perceives that important others believe they should use the new system. This factor highlights the role of social context in technology adoption.



Facilitating Conditions (FC): The degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the technology.

Compared to TAM, the application of UTAUT provides a more holistic view of technology acceptance by considering a broader range of factors. The complexities of technology adoption in educational settings can be better understood via utilisation of the UTAUT, which offers a robust framework. On the other hand, it requires extensive data collection and analysis thus, the model's complexity can make it challenging to apply. As such, it may not be as accessible or straightforward or simpler models like TAM.

Conclusion

The two well-known models that serve to clarify educational technology acceptance are Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). TAM's focus on perceived usefulness and ease of use makes it suitable for many studies as it's simple to use, while UTAUT expands another two elements in TAM to shed light on technology acceptances on social and organizational factors. These models help educators, researchers, and policymakers improve learning outcomes by navigating the ever-changing educational technology landscape.

References

- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478.