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# *Sekapur Sireh*

Malaysia's accounting profession is moving in step with the country's digital transformation and growing emphasis on good governance, ethical conduct, and shared prosperity. As the digital economy reshapes how businesses and the public sector operate, accountants must develop skills that go beyond numbers — embracing integrity, innovation, and social responsibility. Today's accounting education must prepare graduates to navigate an environment shaped by digital technology, sustainability, and Islamic financial principles such as *wakaf* and *zakat*, which play a vital role in supporting equitable economic growth and community well-being.

The impact of technology is evident across all areas of accounting. Digital finance, fintech applications, and artificial intelligence are transforming the way audits are performed and financial information is verified. Modern auditing tools and data analytics improve accuracy and efficiency, while also helping to detect fraud and manage risks more effectively. At the same time, these developments bring new challenges, including cybersecurity threats and ethical concerns. To stay ahead, accounting professionals must strengthen their ethical awareness, maintain accountability, and uphold the values promoted under the *Malaysia Madani* vision. In taxation, the Lembaga Hasil Dalam Negeri (LHDN) continues to adapt policies to address digital transactions, e-commerce, and cryptocurrencies — ensuring Malaysia's tax system remains fair, transparent, and future-ready.

Equally significant are Malaysia's unique socio-economic instruments — *wakaf* and *zakat* — which embody principles of justice, redistribution, and community welfare. Integrating *wakaf* and *zakat* management into accounting education not only enriches students' understanding of Islamic financial accountability but also strengthens their capacity to contribute to national development through ethical and socially responsible financial practices. Transparent reporting, digital governance, and proper auditing of *wakaf* and *zakat* funds are essential to ensure these instruments achieve their intended societal impact.

The bulletin also presents readings on the writers' experiences on vacation and social responsibility. Maintaining work–life balance is not about doing less work but about doing work with greater purpose and clarity. Vacations, family time, and social engagement remind us that success is measured not only by career achievements but by the quality of life we lead and the positive impact we create around us. Ultimately, this bulletin serves as both a reflection of Malaysia's accounting transformation and a call to action. As educators, practitioners, and regulators, we share the collective responsibility of shaping an accounting profession that is digitally competent, ethically grounded, and socially conscious. Through the lenses of digital innovation, fraud prevention, taxation, and Islamic finance, we reaffirm our commitment to building a resilient, transparent, and inclusive financial future for Malaysia.

*Dr Raziah Bi Mohamed Sadique*  
Editor, Buletin FPN S3  
October 2025

## Use of AI Tools in Accounting Assignments

*Akma Hidayu Abdul Wahid and Rafizan Abdul Razak*

Artificial intelligence (AI) tools, particularly generative AI such as ChatGPT, have revolutionised higher education by altering the way students approach learning and assessment. Higher education has experienced a rapid emergence of AI as both a support system and a challenge. ChatGPT, Grammarly, and automated calculators are among the AI tools that can offer immediate feedback, assist in the crafting of reports, and decrease the time necessary to complete assignments in the field of accounting education. Kasneci et al. (2023) have demonstrated the potential of generative AI tools, such as ChatGPT, to facilitate personalised learning, automate routine tasks, and aid in writing. However, there are still apprehensions regarding bias, accuracy, and over-reliance.

Traditional written assignments are susceptible to AI-driven automation, which is the root of the issue. Students can use AI to generate substantial portions of their work, leading to concern about whether assignments still measure learning outcomes or professional skills such as collaboration, ethics, and critical thinking. For accounting education, where ethical



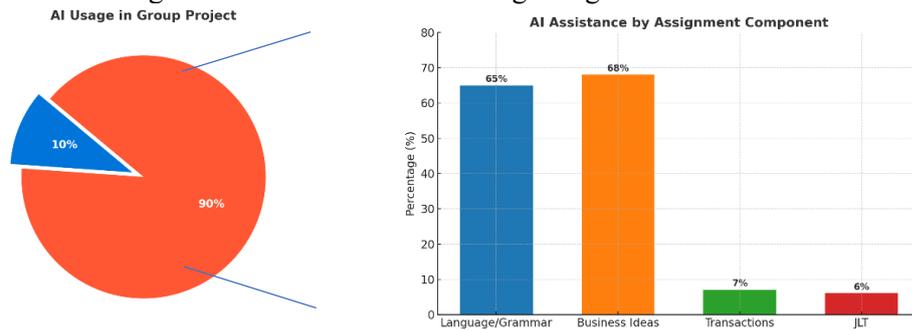
practice is central, the implications are particularly significant. Accounting education emphasises both technical skills (e.g., financial reporting, auditing) and professional ethics. Prior studies show students use AI to generate reports but are often unsure of its reliability in complex accounting tasks (Lau & Lee, 2024). Integration of artificial intelligence into higher education, especially in specialised disciplines such as accounting, presents both transformative opportunities and substantial challenges.

### AI as a Supportive Tool in Accounting

Education Research into the adoption of AI in accounting education frequently explores factors such as perceived ease of use and perceived usefulness among students (Damerji & Salimi, 2021). This study indicates that positive perceptions of usefulness and ease can influence AI adoption. Findings show that the AI tools in the accounting assignment; 90% admitted they use AI tools to help them in their assignment. Among the 69 students surveyed, only 27% agreed that AI facilitates the completion of accounting assignments, whereas 55% remained neutral. This response pattern indicates that students' perceptions of AI's role in academic tasks may still be underdeveloped or ambiguous, reflecting either limited exposure to AI applications in accounting or a lack of confidence in its pedagogical value.

Such findings underscore the need for greater integration of AI literacy and practical demonstrations within accounting education to bridge the gap between technological potential and students' perceived utility. In contrast, a larger academic conversation often talks about how AI can speed up and simplify processes (Mihai & Duțescu, 2024). Based on this information, many students may not fully understand the direct benefits of using AI for accounting tasks, or they might view AI tools as less helpful for completing their assignments due to the complexity and specific requirements of these tasks. Because the assignments had many steps and required well-informed accounting knowledge, students found it difficult to use AI effectively.

Figure 1: Use of AI in Accounting Assignment



Most students utilise AI for their business background and to verify their grammar and language, as seen in Figure 1. It shows 68% of the students mostly used AI tools to help them come up with business ideas and improve their language and grammar (65%). They used AI tools minimally for transactions, and only 6% of students admitted to utilising AI to make accounting journals, ledgers, and trial balance (JLT). This pattern indicates that students mostly utilise AI for jobs that are conceptual or linguistic, such as generating business concepts or refining written reports, rather than for technical accounting duties that necessitate procedural understanding. This is in line with earlier studies that have shown that students utilise AI more for coming up with ideas, writing drafts, and improving their language than for solving very organised problems (Kasneji et al., 2023). The complexity and rule-based nature of accounting transactions may dissuade students from depending on AI, as these jobs frequently necessitate specialised knowledge that general AI technologies may not consistently deliver (Cotton et al., 2023).

These findings further substantiate the notion that the design of assignments in the accounting field might be enhanced to be more resilient to AI by prioritising higher-order cognitive skills and technical precision, areas in which AI tools currently face challenges in replication. Researchers, like Zawacki-Richter et al. (2023), contend that assessment tasks necessitating application, analysis, and evaluation, especially those associated with disciplinary knowledge, exhibit reduced susceptibility to AI-generated solutions. Consequently, the minimal dependence on AI for transactions and journal tasks in this study may indicate students' belief that these activities are not readily "AI-doable" and still necessitate their own educated accounting expertise. Educators may utilise these ideas to make tests that are fair and real while also encouraging meaningful learning, which would lower the risk of relying too much on AI tools.

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# The Digital Transformation of Audit Firms

*Nur Hani Izni Ismail and Siti Hawa Shuid*

## Introduction

The auditing profession is experiencing a profound transformation, driven by Robotic Process Automation (RPA) and Artificial Intelligence (AI). These technologies are reshaping how audits are performed, which is shifting from traditional, manual methods to automated, data-driven approaches. This shift is far more than a trend; it represents a fundamental change in both the nature of audit work and the competencies required to perform it effectively.



While the potential of these technologies to enhance audit efficiency and effectiveness is clear, their integration into the profession is fraught with significant challenges. The path to a fully digital audit environment is hindered by a range of complex issues that prevent widespread and equitable adoption. These challenges, which pose a direct threat to the profession's future, include uneven technological integration, critical skill gaps, and an inadequate response to the pace of change.

## Issues and Challenges

### *Uneven technological integration*

Audit firms are adopting digital technologies at different rates. According to Vitali and Giuliani (2024), who studied 14 audit firms, some firms are already embracing automation for routine data-gathering and analytics, while others still rely on manual processes. This inconsistency in technological maturity leads to competitive imbalances. For example, the authors report that around 90% of Italy's economic landscape is made up of small and medium-sized enterprises (SMEs), which often lack the structured data needed for modern audit tools, thus widening the gap between digitally advanced auditors and those left behind.

### *Skill gaps and workforce challenges*

A key hurdle is the skills gap among auditors. Many auditors lack the digital fluency needed to leverage RPA and AI effectively. A systematic review on workplace AI integration by Babashahi et al. (2024), highlights how essential it is for staff to have not only eligibility to use AI tools but also adaptability to changing technical landscapes. Without ongoing training, auditors may fall back on manual methods, limiting audit effectiveness.

### *Risk of inadequate adaptation*

Audit firms that fail to modernise audit methodologies risk inefficient workflows, undetected risks, and compliance gaps. This not only hurts competitiveness but may also compromise compliance with evolving auditing standards, exposing firms to legal and financial consequences (Mpfou & Mpfou, 2025).

### *Cultural resistance and regulatory barriers*

Cultural resistance further impedes adoption. Fear of job loss or mistrust of automation systems may cause teams to avoid innovative methods. This resistance is compounded by rigid industry regulations and outdated professional standards (Jaradat et al., 2025). Though regulators like the Public Company

Accounting Oversight Board (also known as the PCAOB) have proposed guidelines encouraging technology-assisted audits, full implementation remains slow.



## Strategic Recommendations

To navigate these challenges and effectively integrate technology into the auditing profession, audit firms must take proactive and strategic steps. The following recommendations are specifically designed to address the skill gaps, cultural resistance, and uneven technological integration outlined above, ensuring the profession can successfully adapt to the demands of the digital era.

- Audit firms should implement blended learning, including online modules, interactive seminars, and targeted certifications in AI, RPA, data analytics, cybersecurity, and cloud technologies (Lubis, et al. 2025). By building IT and analytical proficiency, auditors gain the confidence to adopt and supervise automated tools.
- Establish teams involving auditors, IT and cybersecurity professionals, data analysts, and AI/ML experts. Such collaboration enables auditors to understand technical systems, evaluate security risks, conduct data analysis, and assess automation effectiveness and reliability (Ampofo et al., 2024).
- Manage cultural change by proactively communicating the benefits of technology adoption to staff to overcome resistance, such as reduced workload, improved accuracy, and more strategic roles for auditors (Vitali & Giuliani, 2024).

## Conclusion

The integration of RPA and AI into audit processes is no longer optional, but it is essential. Auditors who develop the required digital competencies and firms that navigate cultural and systemic challenges will gain significant advantages: faster, more accurate audits and more strategic roles for their professionals. Firms that ignore or resist these changes risk falling behind.

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## An Accounting Perspective on Intellectual Capital

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The accounting profession is responsible for supplying stakeholders with reliable information regarding the sources of a company's value. In the present knowledge-driven economy, intellectual capital (IC) is increasingly recognised as a significant determinant of firm competitiveness and performance (Charles & Yahaya, 2024; Mathews & Ligori, 2021; Mubarik et al., 2022; Paoloni et al., 2023). Nevertheless, despite its importance, IC is often insufficiently represented in conventional financial reporting, creating pressure on accountants to find better ways to disclose and communicate the contribution of IC (Lotfi et al., 2022; Moghadam et al., 2023).



The asset classification framework introduced by Tayles et al. (2002) emphasises the growing role of IC by categorising organisational resources into tangible, financial, and intangible assets. Intangible assets are divided into intellectual property rights (patents, copyrights, and trademarks) and other intellectual assets, including human, relational, and structural capital. While certain intangibles can be formally recognised in accounting records, crucial components of IC, such as employee expertise, customer relationships, and organisational culture, are excluded.

Although absent from balance sheets, these factors foster innovation, sustain competitive advantage, and ensure long-term viability. The model illustrates why organisations must acknowledge and strategically manage IC as a key driver of value creation in a knowledge-based economy. A persistent challenge lies in the discrepancy between market and book value, highlighting the extent of unrecorded IC within firms (Garanina et al., 2021; Ma & Zhang, 2023). This “hidden value” is attributed to intangible resources such as employee knowledge, skills, and client relationships (Ma & Zhang, 2023; Rabaya et al., 2018, 2020).

Over the years, numerous methods have been suggested to evaluate IC, underlining its strategic importance. However, IC measurement remains problematic due to definitional ambiguity, its intangible nature, and the lack of standardised reporting frameworks (Rabaya et al., 2020; Thien & Hung, 2023). No single universally accepted framework for IC measurement and disclosure exists (Bellucci et al., 2021).

In their literature review, Garanina et al. (2021) identify four persistent challenges in IC accounting.

1. Lack of complete harmonisation between IAS/IFRS and GAAP.
2. Limited guidance in IAS 38 and IFRS 3 on recognition and measurement of IC.
3. Inconsistent terminology across disciplines and regions (e.g., *intellectual capital* in Europe vs. *intangible assets* in North America).
4. Expanded research scope: from firm-level performance to broader societal impacts.

These challenges are equally relevant in Malaysia. The Malaysian Accounting Standards Board (MASB) adopted the Malaysian Financial Reporting Standards (MFRS), which are aligned with IFRS (Rabaya et al., 2020). For example, MFRS 139, which deals with the recognition and measurement of financial instruments, was introduced in 2010 but faced delays due to valuation complexities, particularly in finance (Guay et al., 2016). Rabaya et al. (2020) argue that MFRS 139 influences IC by enhancing the reliability of financial information, improving transparency, and supporting better decision-making. Past studies also indicate that stronger accounting standards enhance disclosure and transparency, foster market confidence, and increase price efficiency (Albertini et al., 2021; Guay et al., 2016).

High-quality reporting directly improves managerial decision-making (Gardi et al., 2021). In this respect, implementing MFRS 139 strengthens Malaysia’s reporting landscape and indirectly improves the management of IC (Rabaya et al., 2020). Through sound financial governance and transparent reporting, organisations can better harness their intellectual resources, ultimately improving overall outcomes.

In summary, IC is a critical value creation source, yet it remains inadequately represented in traditional accounting practices. The market–book value gap, the limited scope of goodwill, and the absence of standardised disclosure highlight ongoing shortcomings in the accounting treatment of IC. Nevertheless, progress in international and Malaysian standards such as IAS, IFRS, and MFRS offers pathways to greater transparency and stronger integration with strategic management approaches. Aligning reliable financial reporting with performance-oriented perspectives enables organisations, particularly in Malaysia, to more effectively utilise IC as a foundation for sustainable growth and resilience.

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# Understanding The Role of Substantive Testing in Audit Fieldwork

*Nur Asnani Amirah Asman, Saflina Azis and Mustafa Kamal Mat*

## Introduction

External audits play a vital role in ensuring the transparency, reliability, and accuracy of financial statements. They are fundamental to maintaining public confidence in the capital market and safeguarding the trust of investors, regulators, and the public. In Malaysia, this responsibility is reinforced by regulatory oversight from bodies such as the Audit Oversight Board (AOB), the Malaysian Institute of Accountants (MIA), and the Malaysian Accounting Standards Board (MASB).



However, the audit environment has become increasingly complex. Common challenges include incomplete client documentation, ineffective internal controls, and intentional misstatements driven by management pressure to achieve financial targets. These issues highlight the importance of substantive testing, which serves as a key mechanism for detecting material misstatements and ensuring the credibility of audit opinions. Despite its importance, substantive testing is often weakened by inadequate planning, time pressures, and confusion among less experienced auditors in distinguishing

between tests of controls and substantive procedures. Additionally, the adoption of Malaysian Financial Reporting Standards (MFRS), technological integration, and increasingly sophisticated business models demand a more structured, risk-based approach to substantive testing.

## Discussion

Substantive testing refers to audit procedures performed to obtain direct evidence regarding the accuracy, validity, and completeness of financial statement assertions (Audit Board, 2024). These procedures fall into two main categories:

1. Tests of details – including verification of receivables, examination of contracts, and inspection of supporting transaction documents.
2. Analytical procedures – involving comparisons of financial information with prior years, industry averages, or auditor-developed expectations to detect anomalies.

In Malaysia, the significance of substantive testing has grown alongside regulatory expectations. The MASB's adoption of MFRS, which is aligned with International Financial Reporting Standards (IFRS), has increased the technical complexity of financial reporting (MASB, 2023). Auditors must therefore exercise professional judgment in identifying high-risk areas such as revenue recognition, financial instruments, and related party transactions.



digital solutions to enhance

The Audit Oversight Board (AOB), under the Securities Commission Malaysia, has consistently emphasised in its inspection reports that weaknesses in substantive procedures remain one of the most common findings among audit firms (AOB, 2022). Such weaknesses not only reduce audit quality but also undermine public confidence in the financial reporting ecosystem. At the same time, technological advancement is reshaping substantive testing. Tools such as Computer-Assisted Audit Techniques (CAATs) and advanced data analytics now enable auditors to analyse entire populations of transactions, detect irregularities, and improve audit sampling. The MIA's Digital Technology Blueprint (2021) encourages Malaysian firms to embrace digital solutions to enhance audit quality. However, without sufficient training, auditors risk

misinterpreting automated outputs or over-relying on technology without applying critical professional scepticism. Equally important is the reliability of audit evidence. External confirmations and third-party documents provide stronger assurance than internally generated records, which may contain bias. Comprehensive documentation of audit work is also critical to supporting audit conclusions and ensuring compliance with AOB inspection standards.

## Recommendations

To strengthen the effectiveness of substantive testing in Malaysia, the following measures are recommended:

1. Client Preparedness – Companies should maintain well-organised records and ensure the timely provision of supporting documents. This reduces delays and enhances audit efficiency.
2. Training and Supervision – Audit firms must invest in structured training for interns and junior auditors, supported by active supervision from senior staff. The use of standardised audit programs and checklists can improve consistency and minimise errors.
3. Technology Integration – Firms should leverage CAATs and data analytics in a manner consistent with the MIA’s Digital Blueprint, while ensuring that auditors are adequately trained to evaluate results critically.
4. Risk-Based Approach – Substantive procedures should prioritise high-risk accounts and transactions, with risk assessments updated regularly throughout fieldwork.
5. Time and Resource Allocation – Realistic timelines and adequate staffing are crucial to avoid superficial testing and ensure sufficient depth of audit procedures.
6. Robust Documentation – Clear and comprehensive records of procedures, evidence, and conclusions strengthen the credibility of audit findings and compliance with AOB expectations.
7. Effective Communication – Open and professional dialogue between auditors and clients enhances mutual understanding, accelerates information flow, and supports high-quality audits.

## Conclusion

Substantive testing remains a cornerstone of the auditing process in Malaysia. It provides direct evidence on the integrity of financial statements, supports reliable audit opinions, and reinforces public confidence in corporate reporting. With the adoption of MFRS, heightened regulatory scrutiny, and digital transformation under Malaysia’s MyDIGITAL agenda, auditors must continuously refine their methodologies. Effective substantive testing requires not only technological tools but also professional scepticism, strong training, and adherence to ethical standards. By enhancing audit quality through robust substantive procedures, the Malaysian audit profession can continue to uphold transparency, accountability, and integrity in financial reporting, thereby contributing to the stability of the capital market and the protection of public interest.



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## Internship Prep for Accounting Students

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Internships are an integral part of accounting education, which provides opportunities for students to put into practice what they have learned in class in actual work situations. Yet, the return on internships is largely determined by the students' state of readiness. Referring to some of the latest research, the debate invites attention to the necessity of coordinating university education with the requirements of the work environment to narrow the existing divide between the output of graduates and employer expectations.

Internships have become increasingly important in the training of capable accounting practitioners. Internships act as a bridge, which students cross to move from classroom learning to organisational learning. But how much a student gets out of an internship typically depends on how thoroughly they are prepped ahead of time. Readiness for internship encompasses not only academic preparation but also attitudes, ethics, and technical skills (Hussin et al., 2024). In the age of digital accounting solutions and fast-paced, changing business procedures, the preparedness of interns should be a mixture of old and new.



Recent studies by Zulkarnain and Mujahidin (2023) suggest that, despite technical skills being highly promoted within accounting programs, many students show a lack of preparation for ethics and communication. Similarly, Joseph et al. (2024) assert that academic institutions that offer internship mentorship, structured feedback, and reflection-based learning opportunities are more likely to earn students' internships. Low et al. (2024) also echo this, stating that practical knowledge of accounting software and digital platforms makes a student better at applying it within a business environment. Taken together, the data from these studies suggest the necessity for a comprehensive design lesson that integrates pedagogy, ethics, classroom management, and student learning needs.

### ***Internship Readiness Dimensions***

Readiness for internship among accounting students may be considered along three dimensions, such as Knowledge and Ethical Awareness, Professional Behaviour and Communication, and Technology and Device Preparedness. These are the areas that build the bridge into the professional accounting world and are crucial for a beneficial internship experience.

Internship success so frequently finds its roots in an academic foundation. Students should also be familiar with relevant accounting subjects like financial reporting, auditing, and taxation. But information is not enough if it's not professional. According to the International Federation of Accountants (IFAC, 2015), ethics are the foundation of accounting. Interns should demonstrate integrity, confidentiality, and a sense of responsibility. Internship evaluations from employers always stress the importance of communication, teamwork, and self-discipline (Hussin et al., 2024). Success favours students who can take initiative, use feedback, and gel with a team. According to Joseph et al. (2024), mentoring and clearly defined tasks are key to promoting students' involvement and professional development.

Contemporary accounting now operates on software and digital platforms. Therefore, interns must be skilled in the real digital world. Low et al. (2024) claim that experience working with Microsoft Excel, accounting software programs (e.g., SQL, AutoCount, UBS, QuickBooks), as well as cloud tools such as Google Drive or OneDrive, will improve productivity and reduce employee training hours. Students should also have access to the minimum requirements for hardware: a working laptop, stable internet connectivity, especially in a hybrid/remote mode. Table 1 shows the minimum technology readiness requirement for interns.

Table 1: The minimum technology readiness requirement

Area	Expectation
Hardware	A laptop with a current operating system and a stable internet connection
Software	Excel (pivot tables, formulas), accounting software (UBS, Xero)
Communication Tools	Zoom, Microsoft Teams, Slack
Cloud Storage	Google Drive, OneDrive for document management

## Conclusion

Internship readiness in accounting education is no longer shunned for only academic purposes. By graduating students who are respectful, digitally literate, and possess life skills, they satisfy the expectations of industry internship providers. Recent literature suggests that the amalgamation of academic content, professional development, and digital exposure prepares students to experience a richer internship. As such, universities need to reconsider how they prepare students through internships and offer them a more comprehensive, applied experience.

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## Webinar ACC526: Disebalik Audit Cukai dan Siasatan Cukai

Siti Hawa Shuid

Dalam dunia percukaian yang semakin kompleks dan dinamik, pemahaman mengenai kepentingan audit cukai dan siasatan cukai adalah amat penting. Bagi memperkukuh pengetahuan pelajar dalam bidang ini, Fakulti Perakaunan telah menganjurkan webinar bertajuk “*The Reality Behind Tax Audits & Tax Investigations*” pada 3 Januari 2025. Program ini diadakan secara atas talian khusus untuk pelajar semester 4 program Ijazah Sarjana Muda Pentadbiran Korporat yang mengambil kursus *Taxation 2* (ACC526), selari dengan silibus kursus.

Program ini telah menjemput Dr. Zuriahati Zainal dari Lembaga Hasil Dalam Negeri Malaysia (LHDN) Kuala Lumpur, sebagai penceramah. Beliau telah berkongsi pengalaman sebagai pegawai audit cukai, yang memberikan pendedahan langsung kepada para pelajar mengenai realiti proses audit dan siasatan cukai di Malaysia.

### Audit Cukai di bawah Akta Cukai Pendapatan 1967

Dr. Zuriahati telah menerangkan pelbagai kategori audit cukai yang dijalankan oleh LHDN seperti di dalam Rajah 1 di bawah:



Rajah 1: Kategori audit cukai

Namun, bidang tugas beliau lebih bertumpu kepada audit cukai selain syarikat, seperti perniagaan milikan tunggal. Pelbagai kaedah audit yang telah digunakan oleh pihak LHDN dalam menjalankan proses audit seperti dalam Rajah 2.



#### Kaedah Audit:

- Untung Kasar
- Ujian Kemampuan
- Input-Output
- Kaedah Bank
- Sumber Pihak Ketiga
- Analisis Nisbah Kewangan

Rajah 2: Kaedah audit cukai

Dr. Zuriahati juga berkongsi pengalaman lapangan, seperti melakukan pemerhatian di premis auditee dan menemubual mereka untuk mendapatkan maklumat. Beliau menekankan beberapa cabaran utama yang dihadapi semasa audit, antaranya:

- kurangnya kerjasama daripada pihak auditee.
- dokumen bukti yang hilang, rosak, atau musnah akibat bencana seperti banjir.
- auditee kurang pengetahuan mengenai keperluan audit.

Beliau memberi contoh menarik seperti:

- Auditee yang menjual kereta terpakai hanya menyediakan kerusi kereta lama sebagai tempat audit, bukan kerusi dan meja yang lebih selesa.
- Sebuah klinik yang menyediakan tiga set rekod perakaunan berbeza yang merupakan satu amalan merekod yang tidak betul.

### Siasatan Cukai di bawah Akta Cukai Pendapatan 1967

Walaupun Dr. Zuriahati tidak terlibat secara langsung dalam siasatan cukai, beliau juga telah menerangkan berkenaan dua kategori utama siasatan cukai, iaitu:

- Cawangan pematuhan strategik
- Cawangan siasatan jenayah

Siasatan cukai lebih tertumpu kepada pembayar cukai yang disyaki melakukan penipuan atau pengelakan cukai. Lawatan pemeriksaan dalam siasatan cukai biasanya dilakukan secara mengejut, berbeza dengan audit cukai yang lebih terancang.

### Penutup Program

Dr. Zuriahati menekankan kepentingan bagi para pelajar dalam membina ciri-ciri positif untuk berjaya dalam bidang kerjaya, terutamanya bidang percukaian seperti yang dinyatakan dalam Rajah 3.

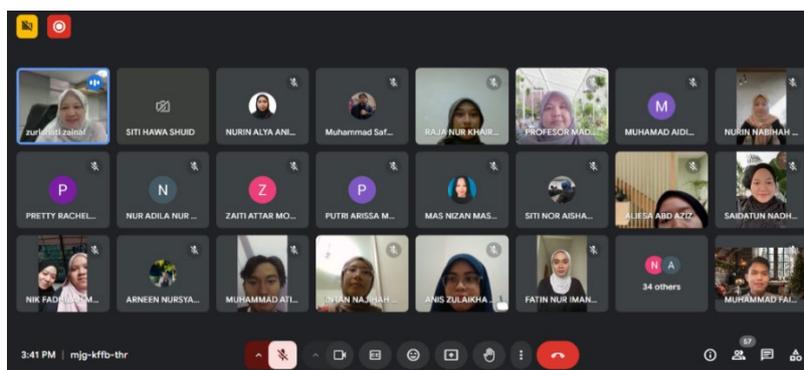


Rajah 3: Ciri-ciri positif yang perlu dibentuk oleh para pelajar

Beliau menggalakkan generasi muda untuk membawa perubahan positif dalam sistem percukaian negara dengan mempersiapkan diri menghadapi cabaran dunia pekerjaan yang sebenar.

### Kesimpulan

Gambar 1 menggambarkan sesi webinar di mana Dr. Zuriahati Zainal berkongsi pengalaman beliau sebagai pegawai audit cukai. Perkongsian ini sedikit sebanyak memberikan pendedahan langsung kepada para pelajar mengenai realiti proses audit dan siasatan cukai di Malaysia. Webinar ini sangat berharga kerana ia membantu memperkukuh pemahaman pelajar tentang peranan kritikal LHDN dalam memastikan kepatuhan cukai dan integriti sistem percukaian negara.



Gambar 1: Webinar bersama Dr Zuriahati Zainal

## Zakat di Era Digital: Potensi dan Cabaran Pembayaran Melalui Mata Wang Kripto

*Norhidayah Ismail & Norhisham Ismail*

Zakat merupakan salah satu daripada rukun Islam yang wajib dilaksanakan oleh umat Islam. Di Malaysia, urusan pembayaran zakat adalah tidak terhad kepada pembayaran tunai sahaja, malahan pembayar zakat mempunyai pilihan lain dalam membuat pembayaran seperti pembayaran secara atas talian, aplikasi mudah alih dan dompet digital.

Transformasi teknologi digital, internet, dan teknologi maklumat yang semakin berkembang pesat ini sedikit sebanyak telah menyumbang kepada perkembangan dalam urusan pembayaran zakat. Kemunculan teknologi kewangan digital, terutamanya mata wang kripto, telah mengubah landskap kewangan global.

Aset digital seperti Bitcoin, Ethereum, dan pelbagai mata wang kripto lain kini digunakan secara meluas sebagai medium pertukaran dan pelaburan (Rosele et al., 2021). Dalam konteks masyarakat Islam, perkembangan ini turut menimbulkan persoalan berkaitan tanggungjawab zakat ke atas pemilikan dan penggunaan mata wang kripto. Oleh kerana zakat merupakan rukun Islam yang wajib ditunaikan, adalah penting untuk memahami kesesuaian dan cabaran pelaksanaan zakat ke atas aset digital dalam persekitaran kewangan moden.



Mata wang kripto ialah aset digital yang dikuasakan oleh teknologi rantai blok dan beroperasi secara terdesentralisasi yang merujuk kepada pemindahan kuasa atau tanggungjawab dari pusat kepada pihak bawahan tanpa pengawasan mana-mana pihak berkuasa pusat (Jamil et al., 2025). Walaupun status syariahnya masih menjadi perbincangan, ramai sarjana kontemporari menerima penggunaannya sebagai harta (mal) yang sah, selagi tidak melibatkan unsur gharar (ketidakpastian), maisir (perjudian) atau riba. Oleh itu, jika nilai mata wang kripto mencapai nisab dan disimpan selama setahun (haul), ia boleh dianggap tertakluk kepada zakat seperti bentuk harta lain.

Jadual 1 menunjukkan terdapat beberapa fatwa rasmi dari badan fatwa dan mufti di Malaysia yang menyatakan hutang zakat atas mata wang kripto adalah wajib jika memenuhi syarat nisab dan haul, selagi transaksi dan penggunaan aset itu bersifat halal. Menurut Yaacob et al. (2021), mata wang kripto boleh diklasifikasikan sebagai harta simpanan atau pelaburan, dan zakat dikenakan ke atas nilainya dalam mata wang tempatan pada akhir tahun haul. Namun, ketidaktentuan harga serta tahap turun naik yang tinggi menyebabkan pengiraan zakat menjadi lebih rumit berbanding aset tradisional

Jadual 1. Hukum dan syarat zakat ke atas aset digital

BADAN FATWA / MUFTI	HUKUM	SYARAT	SUMBER
NEGERI PAHANG	Harus dipungut zakat \daripada kripto jika halal	Ikut nisab + haul	Mesyuarat Jawatankuasa Perundangan Hukum Syarak Negeri Pahang Kali Ke-4/2023
WILAYAH PERSEKUTUAN	Zakat perniagaan atas aset digital	Nisab & simpan $\geq$ 1 tahun	Mesyuarat Jawatankuasa Perundangan Hukum Syarak Wilayah-Wilayah Persekutuan Kali ke-134
MUFTI PERLIS	Bitcoin & kripto = urud al-tijarah	Nilai terendah haul + keuntungan	Mesyuarat Jawatankuasa Fatwa Negeri Perlis Kali Ke - 42/2019
MAJLIS FATWA SELANGOR / LEMBAGA ZAKAT SELANGOR	Aset digital wajib dizakat (simpiannya dijadikan zakat simpanan/perniagaan)	Nilai melebihi nisab & haul	Mesyuarat Jawatankuasa Fatwa Negeri Selangor yang bersidang pada 17 Ogos 2021

Antara cabaran utama dalam pelaksanaan zakat ke atas kripto adalah:

1. **Volatiliti Harga**  
Harga mata wang kripto berubah dengan drastik dalam masa singkat. Ini menyukarkan proses penilaian semasa pengiraan zakat.
2. **Ketidaktentuan Hukum dan Fatwa**  
Masih terdapat perbezaan pandangan dalam kalangan ulama dan institusi kewangan Islam tentang status syariah mata wang kripto.
3. **Kerahsiaan dan Privasi**  
Salah satu ciri utama kripto ialah tahap privasi dan pseudonimiti transaksi. Ini menimbulkan cabaran dalam mengenalpasti jumlah sebenar pemilikan dan pematuhan kepada peraturan zakat.
4. **Ketiadaan Infrastruktur Institusi**  
Kebanyakan institusi zakat belum bersedia untuk menerima pembayaran dalam bentuk mata wang kripto. Ketiadaan sistem dan teknologi sokongan menghalang pelaksanaan yang efektif.

Walaupun terdapat cabaran, teknologi blockchain yang mendasari mata wang kripto turut menawarkan potensi besar dalam pelaksanaan zakat. Blockchain menyediakan ciri ketelusan, jejak transaksi yang tidak boleh diubah (*immutable*), dan kecekapan automasi yang boleh dimanfaatkan dalam sistem pengurusan zakat. Sebagai contoh, penggunaan kontrak pintar (*smart contracts*) boleh memastikan kutipan dan agihan zakat dijalankan secara automatik dan telus berdasarkan syarat yang telah ditetapkan.

Kajian oleh Abdullah & Saiti (2020) mencadangkan model pengiraan zakat berasaskan teknologi yang mampu mengesan transaksi digital dan membuat penilaian secara langsung terhadap nilai pemilikan kripto seseorang. Selain itu, platform digital berasaskan blockchain boleh digunakan untuk menghubungkan pembayar zakat dengan institusi penerima secara terus tanpa keperluan orang tengah.





Bagi membolehkan pelaksanaan zakat dalam kripto, kesiediaan institusi zakat sangat penting. Menurut Ibrahim dan Masruki (2023), institusi zakat di Malaysia masih di peringkat awal dalam memahami dan menyediakan kerangka kerja berkaitan aset digital. Kajian literatur menunjukkan keperluan mendesak untuk pembangunan garis panduan operasi, dasar keselamatan, serta latihan untuk pegawai zakat dalam mengurus zakat kripto. Di samping itu, tahap literasi kewangan digital masyarakat Islam perlu dipertingkatkan agar mereka memahami kewajipan zakat dalam konteks ekonomi digital.

Pembayaran zakat menggunakan mata wang kripto membuka dimensi baharu dalam pelaksanaan rukun Islam yang kelima. Walaupun terdapat pelbagai cabaran dari aspek hukum, teknikal, dan institusi, teknologi yang mengiringi kripto juga menawarkan potensi besar dalam meningkatkan ketelusan dan kecekapan sistem zakat. Kajian lanjut diperlukan untuk membangunkan rangka kerja holistik yang menyelaras antara prinsip syariah dan inovasi teknologi. Pelaksanaan zakat kripto yang berkesan bukan sahaja memastikan pematuhan agama, malah boleh menjadi pemangkin kepada keadilan sosial dan ekonomi dalam masyarakat digital masa depan.



## Rujukan

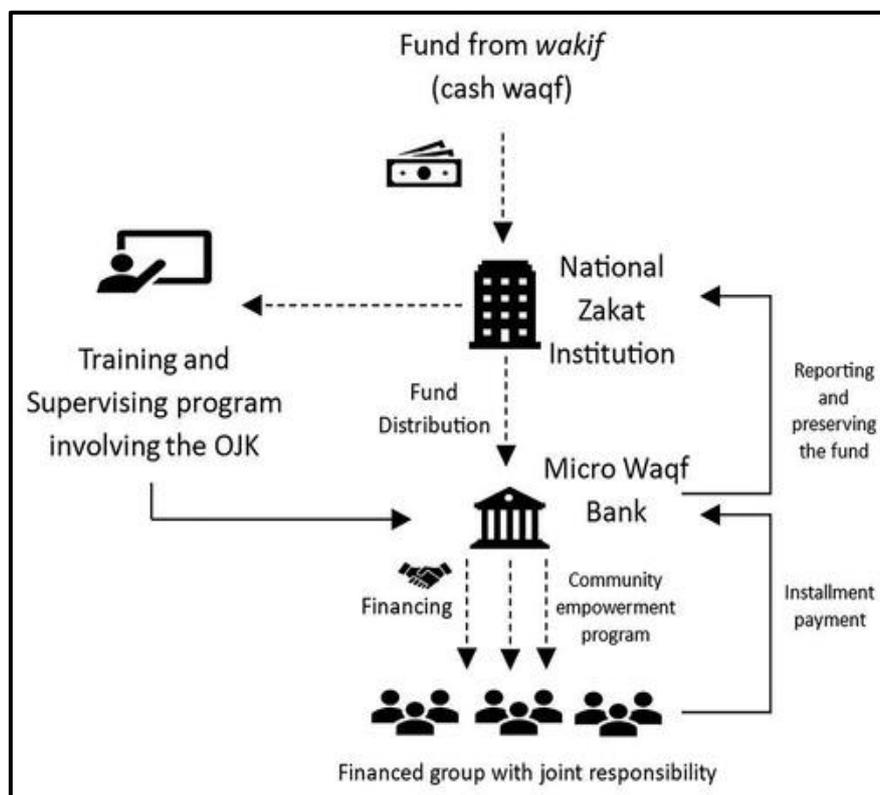
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## Wakaf dan Keusahawanan Sosial di Malaysia: Memacu Pembangunan Usahawan Tempatan

*Saflina Azis and Mustafa Kamal Mat*

### Pengenalan

Bila sebut tentang wakaf, ramai orang di Malaysia masih terbayang kepada tanah untuk kubur, masjid, atau sekolah agama. Hakikatnya, konsep wakaf jauh lebih luas daripada itu. Wakaf bukan sekadar “memberi untuk akhirat”, tetapi ia juga merupakan satu mekanisme ekonomi yang sangat strategik, jika diuruskan dengan baik. Di negara kita, wakaf kini mula dilihat sebagai satu instrumen yang boleh menggerakkan ekonomi, melahirkan keusahawanan sosial, serta membantu golongan usahawan industri kecil dan sederhana (IKS) untuk lebih berdaya saing. Keusahawanan sosial pula ialah satu bentuk perniagaan atau inisiatif yang bukan sahaja mengejar keuntungan, tetapi juga membawa manfaat sosial kepada masyarakat. Dalam konteks Malaysia, gabungan wakaf dan keusahawanan sosial sangat menarik kerana ia menghubungkan elemen ibadah dengan pembangunan ekonomi. Usahawan dapat berniaga, masyarakat mendapat manfaat, dan pada masa yang sama pahala berterusan mengalir kepada pewakaf.



### Wakaf: Sumber Tradisi, Alat Kontemporari

Sejarah Islam sendiri menunjukkan bahawa wakaf pernah menjadi tulang belakang ekonomi umat. Universiti Al-Azhar di Mesir, hospital-hospital di Turki Uthmaniyyah, bahkan pasar bebas di Madinah, sebahagiannya beroperasi dengan sokongan wakaf. Prinsipnya mudah – apa sahaja yang diwakafkan akan menjadi harta milik Allah, dan hasilnya disalurkan untuk manfaat masyarakat. Di Malaysia, Majlis Agama Islam Negeri (MAIN) adalah pemegang amanah tunggal bagi pengurusan wakaf. Dulu, fokus wakaf lebih kepada aspek fizikal seperti masjid, sekolah agama, atau tanah perkuburan. Tetapi kini, sudah ada anjakan paradigma – wakaf dalam bentuk tunai, wakaf saham, wakaf perniagaan, malah wakaf digital. Anjakan ini membuka peluang besar untuk wakaf menjadi pemangkin kepada keusahawanan sosial.

## Keusahawanan Sosial: Perniagaan Berjiwa Masyarakat

Keusahawanan sosial bukan sekadar berniaga untuk keuntungan. Ia adalah lebih daripada itu – bagaimana sebuah perniagaan boleh menyelesaikan masalah sosial, membina komuniti, dan meningkatkan taraf hidup. Contohnya, ada usahawan yang membuka kafe dengan menggaji golongan OKU, ada syarikat yang menghasilkan produk mesra alam demi menjaga kelestarian bumi, dan ada koperasi yang diwujudkan untuk membantu petani mendapatkan harga yang adil.

Keusahawanan sosial sangat seiring dengan nilai Islam iaitu berniaga sambil berbuat kebajikan. Bila wakaf digabungkan dengan keusahawanan sosial, ia mencipta “ekosistem kebajikan” yang unik: modal dari wakaf, pengurusan dari usahawan, manfaat kembali kepada masyarakat.

### Bagaimana Wakaf Membantu Usahawan di Malaysia?

#### 1. Menyediakan Modal dan Infrastruktur

Ramai usahawan kecil di Malaysia menghadapi masalah modal. Bank mungkin mengenakan syarat yang ketat, pinjaman pula ada risiko. Di sinilah wakaf boleh memainkan peranan. Contohnya, wakaf tunai boleh dijadikan dana pusingan untuk membantu usahawan mikro memulakan perniagaan tanpa perlu berhutang. Ada juga projek wakaf yang membina ruang niaga, seperti gerai atau lot kedai, kemudian disewakan kepada usahawan dengan kos yang rendah.

#### 2. Mengurangkan Kos Operasi

Melalui konsep wakaf, usahawan boleh menggunakan premis, mesin, atau kemudahan tertentu dengan kadar yang lebih rendah. Contohnya, tanah wakaf yang dibangunkan sebagai kompleks perniagaan boleh menjadi tapak perniagaan usahawan kecil tanpa perlu menanggung sewa komersial yang tinggi. Secara tidak langsung, ia memberi peluang kepada mereka untuk lebih berdaya saing.

#### 3. Memupuk Usahawan Berjiwa Sosial

Wakaf itu sendiri adalah satu amal kebajikan. Maka usahawan yang terlibat dalam projek berasaskan wakaf akan lebih terdorong untuk berniaga dengan nilai sosial – bukan sekadar mencari untung, tetapi juga memberi manfaat kepada masyarakat. Contoh mudah, keuntungan dari perniagaan berasaskan wakaf boleh disalurkan semula untuk membiayai pendidikan anak yatim atau membantu golongan asnaf.

#### 4. Menghubungkan Ekosistem Usahawan

Pengurusan wakaf di Malaysia kini semakin melibatkan kerjasama antara MAIN, institusi kewangan Islam, universiti, dan pertubuhan bukan kerajaan. Jaringan ini memberi ruang untuk usahawan mendapat akses kepada latihan, bimbingan, malah pasaran yang lebih luas. Misalnya, projek “Wakaf Perdagangan” di beberapa negeri menyediakan peluang niaga sambil memberi bimbingan keusahawanan.



## Contoh di Malaysia

Beberapa inisiatif telah dilaksanakan di Malaysia yang menunjukkan potensi wakaf dalam membantu usahawan:

- **Wakaf Tunai** – dikumpulkan dari masyarakat, digunakan sebagai dana mikro kredit tanpa riba untuk usahawan kecil.
- **Kompleks Perniagaan Wakaf** – contohnya Kompleks Wakaf di Terengganu dan Johor, yang menyediakan lot perniagaan untuk peniaga kecil.
- **Wakaf Pendidikan** – universiti-universiti seperti Universiti Sains Islam Malaysia (USIM) dan Universiti Teknologi MARA (UiTM) telah menggerakkan dana wakaf yang sebahagiannya menyokong aktiviti keusahawanan pelajar.



## Cabaran dan Harapan

Walaupun potensi wakaf sangat besar, cabaran tetap ada. Pertama, isu pengurusan di mana wakaf perlu diurus secara profesional, telus, dan lestari. Kedua, tahap kesedaran masyarakat masih rendah; ramai belum faham bahawa wakaf bukan sekadar tanah kubur atau masjid. Ketiga, usahawan juga perlu dididik agar benar-benar memahami konsep keusahawanan sosial – bukan hanya menumpang skim wakaf, tetapi benar-benar membawa impak sosial. Namun, jika semua pihak seperti MAIN, institusi kewangan Islam, universiti, usahawan, dan masyarakat berganding bahu, wakaf mampu menjadi instrumen ekonomi yang memperkasa keusahawanan sosial di Malaysia. Ia bukan sahaja menyelesaikan isu modal, tetapi juga melahirkan usahawan yang lebih prihatin terhadap masyarakat.

## Kesimpulan

Wakaf adalah satu mekanisme unik dalam Islam iaitu bukan sahaja untuk membina masjid atau sekolah, tetapi juga untuk membina ekonomi ummah. Bila digabungkan dengan keusahawanan sosial, ia melahirkan satu model perniagaan berasaskan nilai, yang mampu membantu usahawan kecil berkembang, masyarakat mendapat manfaat, dan pewakaf pula memperoleh pahala yang berterusan. Di Malaysia, langkah ke arah ini sudah bermula, walaupun masih banyak ruang untuk diperluas. Dengan kesedaran masyarakat yang meningkat, ditambah dengan pengurusan wakaf yang lebih moden, tidak mustahil Malaysia boleh menjadi contoh bagaimana wakaf menjadi tonggak ekonomi yang menyokong keusahawanan sosial. Seperti kata pepatah Melayu, “bagai aur dengan tebing” – wakaf dan keusahawanan sosial saling memerlukan. Usahawan memerlukan sokongan, masyarakat memerlukan manfaat, dan wakaf menjadi jambatan yang menghubungkan kedua-duanya. Inilah masa depan ekonomi berteraskan nilai Islam yang lebih inklusif dan mampan.

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# The Impact of Personal Tax Rate Reduction on Purchasing Power and Economic Stability

Arif Haikal Iskandar, Saflina Azis and Mustafa Kamal Mat

## Introduction



Fiscal management in Malaysia involves the prudent assessment and management of national financial resources to optimise economic growth, enhance public service delivery, and enable informed policymaking. Personal income tax policy is among the vital components of fiscal management used to influence economic activity. Reducing personal tax rates is a proven fiscal policy instrument to boost economic growth by increasing disposable income, encouraging consumption, and stimulating investment. The Malaysian government has considered such policies during slowdowns, including responses to regional recessions and the COVID-19 pandemic (Lee et al., 2023).

Increasing disposable income through tax cuts generates a multiplier effect that fosters increased production, employment, and investments across Malaysia's economic sectors. Studies indicate household spending behaviour improves with increased disposable income, supporting sustained expansion (Jamel et al., 2021). Understanding Malaysian household responses to tax changes informs policy design that balances equity and efficiency, although trade-offs such as revenue shortfalls and fiscal deficits require caution.

## Definition of Disposable Income in Malaysia

Disposable income here refers to income remaining after personal income tax and mandatory contributions to EPF and SOCSO. This net income supports consumption, savings, and investment - critical drivers of Malaysia's economic growth (Nur Erma Suryani et al., 2021). The government periodically adjusts tax rates, rebates, and reliefs to influence disposable income. For example, the 2025 Budget expanded tax reliefs for lifestyle and medical expenses to stimulate consumption and alleviate inflationary pressures amid global uncertainties (KPMG, 2024; EY Malaysia, 2024).

## Impact of Malaysian Tax Brackets on Disposable Income

Malaysia employs a progressive tax system with higher marginal rates for higher incomes and reliefs for low- and middle-income groups, helping to mitigate inequality and protect purchasing power among those more likely to spend additional income on essentials (Lee et al., 2023; Jamel et al., 2021). Marginal tax application on income portions prevents abrupt tax burden shocks, preserving incentives for consumption and investment across income levels, thus promoting economic stability and inclusive growth in Malaysia.

## Effects on Malaysian Household Spending

Malaysian consumer spending differs by income group:

- Lower-income earners generally use tax relief to enhance basic spending, reduce debts, and invest in health and education, supporting social mobility.
- Middle-class families allocate additional income to lifestyle upgrades such as home improvements and vehicles, stimulating local sectors (Lee et al., 2023).
- Higher-income groups often invest surplus income in savings, real estate, and luxury consumption.
- Permanent tax reliefs encourage longer-term financial planning and spending confidence, whereas temporary stimuli mostly boost short-term demand.

## Challenges for Malaysia's Fiscal Policy

Challenges in implementing such tax cuts include:

- **Revenue Shortfalls:** Reduced collections strain public budgets amid needed infrastructure and healthcare spending, necessitating a balance between fiscal sustainability and growth policies (EY Malaysia, 2024).
- **Income Inequality:** Without careful targeting, tax reliefs may disproportionately benefit higher earners, exacerbating wealth gaps. Recent policies emphasise relief for middle- and low-income groups to promote equitable growth (Jamel et al., 2021).
- **Tax Base and Compliance:** Malaysia's sizable informal sector and compliance challenges require broadening the tax base and supporting SMEs to improve revenue and economic inclusion (Lee et al., 2023; KPMG, 2024).



## Comparative Insights and Recommendations

Lessons from the US Tax Cuts and Jobs Act and Canadian reforms suggest:

- Gradual tax cut implementation allows Malaysia to monitor impacts and adjust policies, reducing shock risks (Gale et al., 2018).
- Targeting relief to low- and middle-income groups maximises consumption-driven growth, vital in Malaysia's domestic demand-led economy.
- Expanding education, medical, and childcare reliefs supports broader economic participation (KPMG, 2024).
- Strengthening progressive taxation promotes fiscal equity and sustainability.

## Conclusion

Personal tax rate reductions tailored to Malaysia's income and economic realities can boost disposable income, purchasing power, and economic growth. Malaysia's progressive tax system, coupled with targeted reliefs, is key to balancing equity and efficiency. Consumer response varies by income and tax change nature, with permanent reliefs fostering steady spending and saving. Yet policymakers must carefully manage revenue risks and inequality to secure long-term stability. By adapting global lessons to local needs, tax reform can be an effective tool for equitable growth and socio-economic advancement in Malaysia.



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# Capital Budgeting Current Practice and Development in the ASEAN Region: Indonesia, Malaysia and Singapore

*Siti Mariam Abdul Halim*

## Introduction

Capital budgeting is an important part of financial planning and management, especially as the global economy changes and faces new challenges and opportunities. This process involves assigning resources for long-term investments, evaluating potential projects, and determining their feasibility and expected returns. Current capital budgeting practices show a trend toward including new technology, sustainability issues, and strategic growth efforts, helping organisations stay competitive and innovative.

A key development in capital budgeting is the use of smart governance frameworks, especially in urban development projects. Rifaid et al. (2023) pointed out that smart city initiatives require a thorough evaluation of human resource capabilities, budget limitations, and infrastructure needs. The study also suggests that successful capital projects in smart city contexts depend not just on financial goals but also on community needs and environmental sustainability. By setting up a smart governance system, governments can better handle the complexities of capital allocation and increase the returns on public investments.



When looking at the social and political aspects of capital budgeting, the focus is on the crucial role of budget readiness for infrastructure development in regions undergoing major changes, such as Indonesia's capital relocation (Baharuddin et al., 2022). It was noted that understanding regional planning, environmental factors, and bureaucratic dynamics is vital for making effective capital budgeting choices. Such analyses reveal the connection between economic elements, cultural evaluations, and good management practices in achieving strategic goals in capital projects.

Human capital development has become a major concern that intersects with capital budgeting processes. Research shows that strategic budget allocation for education and health not only boosts human capital but also leads to better economic outcomes. For example, findings indicate that investments in education positively affect workforce skills and performance, benefiting the overall economy (Sriyana et al., 2024). This link between capital budgeting and improving human resources highlights the need to consider social and economic factors in investment decisions.

In terms of sustainability, the capital budgeting process for small and medium-sized enterprises (SMEs) is evolving to tackle sustainability challenges more effectively. A study by Shields et al. (2024) examined how SMEs can use capital budgeting to invest in sustainable projects that promote

organisational growth and support broader social goals. This emphasis on sustainability shows the urgent need for modern capital budgeting practices to factor in environmental issues, aligning financial choices with long-term ecological responsibility.

As capital budgeting practices continue to change, organisations need to take a multi-layered approach that includes technological innovations and sustainability goals. By combining these elements, modern capital budgeting frameworks can better meet the challenges of today's economy, ensuring that investments provide immediate financial gains while also offering long-term advantages.

The current practices and development of capital budgeting show a complex relationship between traditional financial measures and modern societal needs. The growth of this area highlights a rising awareness of the importance of smart governance, human capital development, and sustainability. These factors together shape the future of capital budgeting, ensuring it remains relevant and effective in navigating the complexities of today's economic landscape.



In the ASEAN region, capital budgeting practices differ from country to country. Economic conditions, financial regulations, and cultural contexts influence these variations. This section looks at the current practices and developments in capital budgeting in three key ASEAN countries: Malaysia, Indonesia, and Singapore.

First, Malaysia presents an interesting case where capital budgeting aligns with the national development agenda, focusing on economic resilience and sustainability. The Malaysian government increasingly prioritises investments in technology and innovation to gain a competitive edge in the global market. The shift toward modernisation in capital budgeting highlights performance-based approaches that link financing to results (Haryanto et al., 2025). Additionally, Malaysia has been adopting green public financial management, connecting investments to environmental sustainability goals (Goksu, 2022).

In Indonesia, capital budgeting practices are undergoing significant changes due to decentralisation and regional autonomy. A major issue is the rigidity of the budgeting process at both the central and local government levels. This approach often emphasises traditional infrastructure over human capital investments (Setiawan et al., 2022). Furthermore, the mismatch between local government financial capabilities and development goals creates fragmentation in budgeting practices. This often leads to inadequate funding for essential infrastructure projects (Fauzan et al., 2023). To tackle budget gaps from infrastructure spending, the government is looking at alternative financing models like public-private partnerships (PPPs) (Nuraidi, 2021).

Singapore stands out for its advanced capital budgeting practices. The country employs a systematic and analytical approach, using data analysis and forecasting to evaluate investment viability. Capital expenditures in Singapore are closely linked to long-term urban planning frameworks, reflecting a commitment to sustainable development and efficient resource use (Rifaid et al., 2023). The use of smart technologies in capital budgeting enhances decision-making clarity and operational efficiency, showing how technology can improve public financing strategies.

Across these three countries, it is clear that numerous approaches to capital budgeting have emerged, shaped by regional economic traits and institutional frameworks. Malaysia aims to balance economic growth and sustainability in its budgeting process, while Indonesia focuses on reforms that incorporate community interests. Singapore demonstrates a high level of sophistication and alignment with technological progress.



In conclusion, the ASEAN region showcases a diverse array of capital budgeting practices influenced by historical contexts and current challenges. These practices are evolving, fuelled by globalisation, technological changes, and the ongoing need for economic resilience amid various socio-economic pressures. The push for innovative financing solutions, like blended finance, and the focus on sustainability in public financial management show that capital budgeting in this region is not just about funding projects; it is increasingly about strategically shaping future growth through informed and responsible investment decisions.

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# Fraud Prevention: Issues and Recommendations

*Nurul Syafiqah Ros Muhammad, Saflina Azis & Mustafa Kamal*

## Introduction

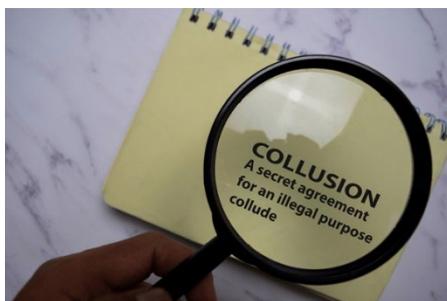
In today's business environment, financial fraud remains one of the most serious and recurring threats to organisations. Despite advancements in technology and accounting practices, many companies continue to struggle with preventing fraud effectively. Financial fraud refers to the intentional manipulation or misrepresentation of financial information for personal gain or to mislead stakeholders. Such actions can cause significant financial losses while damaging a company's reputation, trust, and long-term sustainability. Preventing financial fraud requires more than systems and policies—it also depends on organisational culture, oversight, and employee awareness. Weaknesses in these areas often create opportunities for fraud. The main issues are outlined below.



## Issue 1: Management Override of Internal Controls

Management override occurs when individuals in positions of authority intentionally bypass or manipulate internal controls for personal or organisational gain. This issue is particularly concerning because it allows fraud to be concealed, even when hierarchy's approval or control mechanisms exist. For instance, while ordinary employees may require supervisory authorisation before processing payments, a finance director with higher authority could approve false transactions or alter financial statements without scrutiny. This problem often arises due to unrestricted authority and the absence of independent oversight, such as audit committees or board reviews. Because senior management sets the very rules meant to prevent fraud, their actions are harder to challenge. Employees may also be reluctant to report misconduct by superiors if there are no whistle-blower protection policies in place. As a result, transparency and trust within the company are undermined. The consequences of management override include significant financial losses, reputational harm, and a toxic workplace culture. Fraud at the management level is often more complex, hidden, and difficult to detect. Furthermore, employee morale suffers when unethical behaviour goes unpunished, weakening trust in leadership.

## Issue 2: Collusion Among Employees



Collusion occurs when two or more employees work together secretly to commit fraud, misconduct, or procedural violations for personal gain (Jacy, 2021). They may manipulate documents, hide evidence, or deceive systems to avoid detection. For example, a finance officer responsible for recording payments may collude with a procurement officer who approves invoices. Together, they could submit fake invoices from fictitious suppliers, authorise payments, and divert funds into personal accounts. Since both individuals validate the documentation, the fraud can go unnoticed. Collusion usually arises when there is no independent verification or cross-checking by a third party, such as an internal auditor. The risk increases when companies lack regular reviews or internal audits, which leaves weaknesses in the system unaddressed. The impacts include financial losses, reduced cash flow, and potential disruption of operations if the fraud involves large sums. Reputational damage is another serious consequence, as exposure of fraud can erode trust among customers, investors, and stakeholders. Once lost, trust is difficult to restore, and the company risks losing future business opportunities.

### Issue 3: Limited Role of Accountants in Fraud Prevention

In many organisations, particularly small and medium enterprises, accountants are primarily tasked with preparing financial reports and ensuring compliance with standards. While important, this limited scope prevents them from contributing effectively to fraud prevention. Accountants possess the skills to analyse financial data, detect unusual patterns, and evaluate the accuracy of records. However, when they are excluded from risk assessments, internal audits, or reviews of high-risk transactions, opportunities for early detection are lost. This limitation often stems from management's focus on short-term financial performance. Accountants are viewed as report preparers rather than key players in fraud detection. Moreover, they may lack access to essential information, such as vendor records, or face pressure not to challenge suspicious activities. The Enron scandal serves as a cautionary example—accountants lacked the authority to question management decisions, enabling large-scale fraud to continue unchecked. Without the active involvement of accountants, companies risk weakened internal controls, misleading financial reporting, and potential regulatory action (Tarmizi Achmad et al., 2024; Russo, 2022).



### Recommendations

#### 1. Implement Whistle-blower Protection Policies

To address management override, companies should establish safe and confidential reporting channels. Employees often hesitate to report misconduct by superiors due to fear of retaliation. Whistle-blower protection policies ensure that employees can report unethical behaviour without fear. For instance, companies can set up anonymous hotlines or third-party reporting platforms, supported by clear non-retaliation policies. Independent committees should handle investigations to ensure fairness and transparency. Such initiatives foster accountability, strengthen oversight, and build an ethical workplace culture.

#### 2. Strengthen Internal Controls and Segregation of Duties

To reduce collusion, companies should enhance internal controls by segregating key duties (Mehta, 2024). Responsibilities for initiating, authorising, and recording transactions should be assigned to different individuals. For example, a manager approves purchases, a warehouse clerk verifies goods received, and the accounts payable department processes payments. This layered approach makes it harder for fraud to occur unnoticed, while increasing accuracy and accountability. Strong internal controls also help nurture a culture of transparency and sound risk management.

### 3. Expand the Role of Accountants in Fraud Prevention

Companies should broaden accountants' responsibilities beyond financial reporting. Their expertise in financial analysis, internal controls, and compliance makes them invaluable in detecting fraud. By involving accountants in risk assessments, audits, and high-risk transaction reviews, companies can identify red flags earlier. Forensic accountants play a vital role in evaluating evidence and uncovering manipulation in complex transactions (Aurelie, 2024). Expanding the role of accountants strengthens fraud prevention frameworks, improves financial reporting accuracy, and enhances corporate governance. Ultimately, it promotes a transparent and trustworthy business environment.

### Conclusion

Financial fraud is a persistent challenge for organisations, driven by weak oversight, poor ethical culture, and limited employee involvement in prevention. The three key issues—management override, employee collusion, and the underutilization of accountants—are significant contributors. To combat these threats, companies should establish whistle-blower protection, strengthen internal controls, and expand the role of accountants. These measures not only reduce fraud risks but also improve financial reporting accuracy, stakeholder confidence, and compliance with regulations. A comprehensive fraud prevention strategy built on ethical leadership, strong controls, employee awareness, and professional involvement will ensure long-term trust, accountability, and sustainability.



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# Shadow Economy in Malaysia: An Introduction

*Siti Mariam Abdul Halim*

## Introduction

A shadow economy denotes commercial transactions considered illegal, either because of the illicit nature of the commodities or services exchanged or because the transactions do not adhere to state reporting mandates (The Star, 2023). It consists of unregistered and unlicensed enterprises that circumvent taxation by executing cash transactions to escape income reporting, resulting in tax collection deficiencies (The Sun, 2024). A shadow economy exists in every country, irrespective of its economic classification as developing, transitional, or developed (Sanusi et al., 2021).

Tax evasion, a significant element of the shadow economy, is a deliberate, unlawful conduct aimed at reducing or entirely avoiding tax obligations by taxpayers. The existence of a shadow economy diminishes the tax base, thereby leading to a reduction in total tax collection. Tax evasion denotes the forfeited tax revenue resulting from clandestine economic operations, with the determinants of tax evasion also affecting the shadow economy (Alfano et al., 2024). In Malaysia, tax evasion is characterised in section 114 of the Income Tax Act (ITA) 1967 as an act of deception and is therefore unlawful.

Malaysia has encountered significant shadow economic activities. A substantial shadow economy indicates more tax avoidance. The LDHN indicates that shadow economy activities significantly affect the country's tax gap, frequently linked to unregistered and unlicensed enterprises that fail to submit tax declarations. In the year 2022, the Malay Mail stated that the nation forfeited over RM70 billion each year in tax revenue due to shadow economy activities. Moreover, Malaysia's shadow economy constituted 21% of the gross domestic product (GDP), amounting to an estimated RM330 billion, according to Deputy Finance Minister 1, Datuk Seri Ahmad Maslan (The Star, 2023).

## Shadow Economy

Smith (1985) characterises the shadow economy as economic activity and transactions that circumvent governmental restrictions and fail to adhere to tax laws. The shadow economy, a crucial component of the unobservable economy, exists outside the confines of legal regulation while still engaging in the lawful production of goods and services (Bashlakova & Bashlakov, 2020). Hoinaru et al. (2020) suggested that the shadow economy pertains to economic operations concealed from governmental oversight rather than illicit actions.

**Table 1** A taxonomy of types of underground economic activities

Type of activity	Monetary transactions		Non-monetary transactions	
Illegal activities	Trade with stolen goods; drug dealing and manufacturing; prostitution; gambling; smuggling; fraud; etc.		Barter of drugs, stolen goods, smuggling, etc. Produce or growing drugs for own use. Theft for own use.	
	Tax evasion	Tax avoidance	Tax evasion	Tax avoidance
Legal activities	Unreported income from self-employment; Wages, salaries and assets from unreported work related to legal services and goods	Employee discounts, fringe benefits	Barter of legal services and goods	All do-it-yourself work and neighbour help

Source: Mirus and Roger (1997, p.5) with additional remarks (Schneider & Enste, 2000)

Table 1 offers concise definitions of monetary and non-monetary transactions, together with the legal and illegal status of activities (Mirus & Roger, 1997). Tan et al. (2016) defined the shadow economy as any legal economic activity involving monetary transactions that evade tax obligations.

This paper review employs the enhanced and contemporary definition proposed by Medina and Schneider (2018). The shadow economy includes any economic activities that are hidden from official authorities for financial, legislative, and institutional reasons. Monetary variables encompass tax evasion and the circumvention of social security contributions; regulatory factors pertain to the avoidance of state bureaucracy or the encumbrance of legal frameworks, whereas institutional factors entail bribery practices, the efficacy of political institutions, and inadequate rule of law. The shadow economy, for this study, primarily encompasses legal economic and productive activity that would augment national GDP if documented.

### **Tax Evasion**

The Malaysian tax system has experienced significant modifications to enhance global competitiveness and mitigate tax leakages (Sanusi, Abdullah, Chin, Rastam, & Rozzani, 2021). However, in numerous nations, taxes are widely recognised for their deficiencies. Consequently, numerous entities will use the advantages to evade taxation, thereby elevating the tax evasion rate among the populace. A significant number of individuals do not adhere to tax obligations (Ghani, Hamid, Sanusi, & Shamsuddin, 2020).

Tax evasion transpires when taxpayers deliberately neglect to file tax returns, misrepresent income, exaggerate costs, or remit less than the owed tax amount (Rashid, 2020). Furthermore, Rashid (2020) characterised tax evasion as an unlawful act that contravenes existing statutes and diverges from societal norms to diminish an individual's tax obligation. Tax income is the paramount source of funding for a nation's economic development; yet tax evasion significantly complicates the tax authority's ability to achieve comprehensive and efficient tax collection from taxpayers (Rashid, 2020).

Tax evasion is a worldwide issue encountered by nearly all nations. Tax evasion is widespread in both rich and developing nations and is frequently considered a contemporary financial crime. Tax evasion has been a contentious problem among politicians for decades, necessitating effective measures to address this growing economic danger. The taxpayers' noncompliance with applicable tax law rules signifies tax evasion, a practice that is becoming progressively challenging to monitor due to the innovative and evolving strategies employed in evasion.



### **Shadow Economy versus Tax Evasion**

The shadow economy and tax avoidance are intrinsically linked phenomena. The existence of a shadow economy diminishes the tax base, thereby leading to a reduction in total tax collection. The shadow

economy, defined by unreported and unregulated economic activities, is inherently associated with tax evasion, as individuals and businesses intentionally falsify their revenue to avoid tax obligations. Furthermore, the shadow economy encompasses the production of legally permissible goods and services that are intentionally exchanged privately to evade tax obligations (Sanusi et al., 2021).

Numerous studies have examined tax evasion and the shadow economy, primarily concentrating on the factors and implications of their magnitude (Dell'Anno, 2022). A study by Ishak and Farzanegan (2020) examined the impact of the shadow economy on tax revenue and recorded its adverse influence on tax income in both developed and developing nations. The shadow economy is directly associated with heightened tax evasion and escalating governmental laws (Sanusi et al., 2021). Hoinaru et al. (2020) asserted that the shadow economy serves as a sanctuary for those attempting to evade tax responsibilities, thereby promoting a culture of tax evasion.

Furthermore, the mechanics of the shadow economy might affect tax morale—the inherent drive of individuals to fulfil their tax obligations. This trend is exacerbated in nations with fragile institutional frameworks, where corruption and poor governance foster the expansion of the shadow economy and the incidence of tax evasion (Stasinopoulos et al., 2022).

## Conclusion

The shadow economy and tax evasion are significant challenges in Malaysia, affecting economic growth, governance, and public funding. These two are closely interconnected, with each affecting the other. A strong shadow economy can enable tax evasion, and elevated tax evasion can further promote the growth of the shadow economy. Both posed substantial issues for global economies. Comprehending the drivers and ramifications of these phenomena is essential for formulating effective methods to combat tax evasion and alleviate its detrimental impacts on economic growth and social equality.

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responsibility is to monitor managerial decisions and safeguard shareholder interests (Squires & Elnahla, 2020). In contrast, inside directors often maintain close alignment with the Chief Executive Officer (CEO), which may lead to coalitions that entrench management at the expense of shareholders (Lizares, 2022). Independent directors, by contrast, are generally seasoned professionals, including executives from other organisations, former policymakers and regulators, academic leaders, or entrepreneurs who contribute diverse expertise and impartial judgment (Hong & Marnet, 2025). Their independence enables them to exercise objective oversight of management, thereby enhancing accountability, reducing agency conflicts, and strengthening overall governance effectiveness.

The importance of outside directors in constraining managerial behaviour lies primarily in their independence from management. According to Ghazalat (2025), a higher proportion of independent directors strengthens the board's ability to monitor management, thereby curbing opportunistic behaviour, reducing agency costs, and encouraging greater voluntary disclosure. Conversely, when boards are dominated by non-independent directors, complicity between managers and directors may arise, weakening oversight (Bhatt & Bhattacharya, 2015). Independent directors thus play a vital role in protecting shareholder interests, enhancing transparency, and ensuring compliance with disclosure requirements.



In Malaysia, the Malaysian Code on Corporate Governance (MCCG) 2021 emphasises that at least one-third of the board should consist of independent non-executive directors. This requirement is reinforced by the Bursa Malaysia Listing Requirements, which stipulate that listed companies must appoint at least two independent directors or one-third of the board members, whichever is greater. Independent directors are defined as individuals who are neither company officers nor related to them, and who are free from any associations with concentrated or family ownership. Their primary responsibility is to safeguard shareholder interests by exercising unbiased judgment. The inclusion of independent directors strengthens board autonomy, enhances the monitoring of management, and fosters transparency, accountability, and the disclosure of intellectual capital. Furthermore, for large corporations with a market capitalisation exceeding RM2 billion, the MCCG mandates that at least 50% of the board must be independent, and the chairman should also hold independent status. These reforms reflect the increasing recognition of board independence as a cornerstone of effective corporate governance.

Recent empirical evidence continues to highlight the value of board independence. Chatjuthamard et al. (2024) show that increasing board independence by one standard deviation leads to a 32.8% improvement in corporate culture, as measured through advanced textual analysis and machine learning techniques. Similarly, a study on 100 firms in India finds that independent directors, both at the board and committee levels, significantly enhance transparency and ESG disclosures, with positive spillover effects on overall firm performance (Arora, 2024). In family-owned firms, Tai (2025) reveals that the independence of directors, defined as their ability to act without undue influence, positively influences

performance, while mere familiarity with the firm does not. Furthermore, strong governance practices amplify the benefits of directors' independence, particularly in enhancing firm performance and credibility.

Corporate governance has increasingly developed into a multidimensional framework that extends beyond regulatory compliance, placing emphasis on accountability, transparency, and sustainable value creation. Within this framework, independent directors serve as a crucial component of board composition, playing a pivotal role in protecting shareholder interests, mitigating agency costs, and enhancing disclosure and trust. Regulatory reforms and growing empirical evidence consistently highlight their positive influence on corporate culture, ESG performance, and overall firm outcomes. Thus, board independence continues to be recognised as a cornerstone of effective governance, ensuring rigorous monitoring, promoting transparency, and aligning corporate practices with the expectations of both shareholders and stakeholders.



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## Data Analytics and Whistleblowing in Fraud Detection: An Academic Perspective

*Raziah Bi Mohamed Sadique, Musliha Musman and Salwa Muda*



Fraud represents a pervasive challenge across industries, with significant financial, reputational, and societal consequences. Traditional rule-based approaches to fraud detection have become inadequate in the face of evolving fraud strategies. Fraud has been a long-standing threat to economic stability and institutional integrity. According to the Association of Certified Fraud Examiners (ACFE), global organisations lose an estimated 5% of their revenue annually to fraud (ACFE, 2022). With the rapid digitalisation of financial transactions, e-commerce, and healthcare systems, fraud detection has become more complex, requiring sophisticated tools beyond conventional audit and rule-based methods. Data analytics has emerged as a transformative approach, offering the ability to detect hidden patterns, predict fraudulent activities, and prescribe interventions in real time.

Fraud prevention in organisations requires a holistic approach that integrates both technological tools and human mechanisms of accountability. While data analytics has become central in detecting anomalies and predicting fraudulent activity, whistleblowing provides a complementary avenue by enabling individuals with insider knowledge to disclose misconduct that may not be readily apparent in data. When combined, these approaches create a multi-layered framework that strengthens the resilience of organisations against fraud. Fraud detection research has traditionally relied on statistical anomaly detection (Bolton & Hand, 2002). Over the last two decades, machine learning (ML) has reshaped the landscape, enabling dynamic classification of fraudulent behaviour (Ngai et al., 2011). Contemporary studies emphasise integrating network analysis and graph-based methods to detect organised fraud rings (Pandit et al., 2007).

Recent advancements focus on deep learning models, outperforming conventional methods in high-dimensional and unstructured datasets (Zou et al., 2019). However, concerns remain regarding the black-box nature of such models, driving interest in explainable AI (XAI) to balance accuracy with interpretability (Adadi & Berrada, 2018). Furthermore, the adoption of big data platforms and real-time streaming analytics is highlighted in the literature as critical for timely fraud prevention. Data analytics for fraud detection can be conceptualised through four major categories: descriptive, diagnostic, predictive, and prescriptive analytics. Each type serves a different but complementary purpose in the fraud management lifecycle, from understanding historical patterns to recommending real-time interventions.

Descriptive analytics provides the foundation by examining historical data to identify unusual trends or anomalies. Its primary role is to answer, “What has happened?” by offering summaries of past events. In fraud detection, this may involve generating reports highlighting irregular claim frequencies, unexpected transaction amounts, or account activity patterns deviating from established baselines. For example, in the insurance sector, descriptive analytics can reveal excessive billing or repetitive claims filed under similar conditions, thereby flagging cases that warrant further investigation. Although descriptive analytics alone cannot determine causation or predict future fraud, it establishes critical baselines for comparison (Bolton & Hand, 2002).

Diagnostic analytics builds upon descriptive insights by addressing the question of “why did this happen?” This approach explores anomalies' underlying causes through statistical methods, segmentation, and clustering. For instance, a sudden spike in fraudulent credit card transactions may be explained by examining commonalities among compromised accounts, such as shared geolocations,

merchant categories, or IP addresses. Diagnostic techniques help organisations to identify systemic vulnerabilities, such as weaknesses in verification procedures or collusion between actors in organised fraud rings. By uncovering these causal relationships, diagnostic analytics facilitates the design of more targeted fraud prevention strategies (Ngai et al., 2011).

Predictive analytics represents a more advanced application, leveraging machine learning and statistical modelling to estimate the probability that a transaction, claim, or account is fraudulent. In answering the question of “what could happen?” predictive models draw on historical fraud patterns to identify risk factors and generate fraud scores for new data instances. Common techniques include logistic regression, decision trees, random forests, support vector machines, and, more recently, deep learning architectures. For example, in the banking sector, predictive models can evaluate customer behaviour in real time, flagging transactions that deviate significantly from a cardholder’s typical spending patterns. While predictive analytics greatly enhances the proactive detection of fraud, it also faces challenges, such as the problem of imbalanced datasets, where fraudulent cases are vastly outnumbered by legitimate transactions (Zou et al., 2019).



Finally, prescriptive analytics extends beyond prediction by recommending specific actions to minimise risk and prevent losses. It answers the question of “what should be done?” in response to suspicious activity. In practice, this may involve automatically blocking a high-risk transaction, escalating it to a human fraud analyst for review, or adjusting risk thresholds dynamically based on contextual data. Prescriptive models can incorporate decision optimisation techniques, business rules, and reinforcement learning algorithms to propose interventions that balance fraud prevention with customer experience. For instance, in e-commerce fraud detection, prescriptive analytics can prevent account takeovers by triggering multi-factor authentication when anomalies are detected. Prescriptive models are increasingly relevant as organisations seek to operationalise predictive insights into actionable fraud management strategies (Adadi & Berrada, 2018).

These four types of analytics form a continuum of analytical sophistication. Descriptive and diagnostic analytics provide retrospective and explanatory insights, while predictive and prescriptive analytics move toward proactive and preventive strategies. Integrating all four creates a holistic framework that allows organisations to understand past fraudulent behaviours and anticipate and act against emerging threats in real time. This layered approach has been increasingly emphasised in the academic literature on fraud detection (Ngai et al., 2011; Adadi & Berrada, 2018), underscoring the necessity of combining multiple analytical perspectives to stay ahead of evolving fraud tactics.

As outlined earlier, data analytics is a powerful mechanism for identifying fraudulent transactions and patterns that deviate from normal behaviour. Techniques such as anomaly detection, predictive modelling, and network analysis allow organisations to monitor large volumes of structured and unstructured data in real time (Bolton & Hand, 2002; Ngai et al., 2011). For example, in financial services, predictive analytics can detect unusual credit card spending patterns, while in healthcare, anomaly detection may reveal fraudulent billing practices. Despite its sophistication, data analytics is not infallible. Fraudsters continuously adapt their strategies, and limitations such as imbalanced data or system blind spots may lead to undetected cases or false positives (Zou et al., 2019).

Whistleblowing represents the human dimension of fraud prevention. Employees or stakeholders who witness unethical practices can report them through formal or confidential channels, often revealing information that data analytics cannot capture. For example, whistleblowers may disclose collusion, intent, or management override of controls, which are challenging to detect algorithmically (ACFE, 2022). Legal frameworks such as the Whistleblower Protection Act (WPA) 2010 in Malaysia or the Dodd-Frank Act in the United States encourage reporting by safeguarding whistleblowers from retaliation and, in some cases, offering financial incentives (Park & Blenkinsopp, 2009). However, the

effectiveness of whistleblowing systems depends heavily on organisational culture, the availability of confidential reporting channels, and trust in the institution's ability to act on disclosures.

While data analytics and whistleblowing operate differently, their integration yields significant advantages in fraud prevention. Firstly, whistleblowing reports can be triangulated with analytics findings, strengthening the credibility of both sources. Secondly, whistleblowing disclosures can guide analytics teams toward high-risk areas of investigation, thereby enhancing resource allocation. Conversely, analytics can provide supporting evidence for whistleblower claims, enabling organisations to prioritise credible allegations and reduce malicious or unfounded reports. Thirdly, the joint use of these mechanisms fosters a culture of accountability: analytics signals that behaviour is being monitored objectively. At the same time, whistleblowing empowers employees to act ethically when they observe wrongdoing.



Despite the benefits, integrating data analytics and whistleblowing poses challenges. Analytics systems may generate false positives that burden whistleblowing channels, while over-reliance on whistleblowers risks selective reporting or fear-driven silence. Ethical and privacy concerns also arise when analytics systems track employee behaviour, which may discourage individuals from speaking out (Adadi & Berrada, 2018). Moreover, whistleblowing faces cultural and psychological barriers, including fear of retaliation, distrust of management, and potential stigmatisation of whistleblowers (Park & Blenkinsopp, 2009). Addressing these challenges requires building robust governance frameworks, ensuring transparency in analytics, and protecting whistleblowers through enforceable legal safeguards.

Fraud prevention is most effective when data analytics and whistleblowing are deployed as complementary tools. Analytics provides the computational power to process vast amounts of data, detecting irregularities and predicting fraud in real time, while whistleblowing adds a qualitative dimension by uncovering intent, collusion, and misconduct that analytics may miss. They create a hybrid model that strengthens technological and ethical safeguards against fraud. Future research and practice should focus on designing integrated frameworks that balance machine-driven detection with human-driven reporting, ensuring organisations remain adaptive, transparent, and resilient against evolving fraudulent threats.

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## Earning While Learning: How Students are Thriving in the Gig Economy

*Salwa Muda and Musliha Musman*

In today's digital era, university life is no longer just about attending lectures, completing assignments, and passing exams. For many students, it has also become a balancing act between managing academic responsibilities and staying financially afloat. The increasing living costs and the desire for financial independence have led students to explore new ways of earning money. One of the most significant trends reshaping student life today is the gig economy, referring to a fast-growing sector of short-term, flexible, and freelance work enabled by digital platforms.



Digital platforms have transformed the way Malaysians earn, making flexible, short-term jobs more accessible than ever before. From university students and fresh graduates seeking extra income to professionals looking for a financial boost, gig work is attracting people from all walks of life. This shift signals a transformation in the country's employment trends, where traditional 9-to-5 jobs are no longer the only pathway to financial stability. From Grab Food riders and TikTok content creators to freelance designers and online tutors, students are embracing side hustles like never before. The gig economy is no longer just a source of extra pocket money; it has become a crucial part of how students manage their expenses and build their future careers.

One of the main attractions of gig work is its flexibility. Unlike traditional part-time jobs, it allows students to choose when and how much they work, making it easier to balance academic schedules. Many students are also turning to gig work to develop new skills and build portfolios that strengthen their resumes. Another significant advantage is the opportunity to earn income quickly. With digital platforms providing instant access to customers and clients, students can start earning almost immediately without the long hiring processes common in traditional jobs. Additionally, gig work offers exposure to real-world experiences, allowing students to interact with clients with confidence and prepare them for future careers.

However, despite its advantages, the gig economy comes with its challenges. Earnings can be unstable and unpredictable, depending on demand and competition. Most gig workers are considered self-employed, meaning they do not enjoy job security or benefits such as EPF, SOCSO, or health insurance. Balancing academic responsibilities with work commitments can also be stressful, burnout and even a decline in academic performance if not managed carefully.

To make the most of gig opportunities, students need a strategic approach. It is important to prioritise academic commitments while selecting side hustles that add value to future career goals. Choosing skill-based gigs such as content creation, tutoring, coding, or digital marketing can provide both income and long-term benefits. Setting clear financial goals, managing earnings wisely, and keeping track of expenses are also crucial steps. Students should also stay updated on evolving policies that aim to improve gig worker protection in Malaysia, such as EPF contributions and social security coverage.

Universities are beginning to recognise this shift by introducing entrepreneurship courses and digital skills workshops to better equip students for a rapidly evolving work environment. The gig economy presents students with an exciting pathway toward financial empowerment, skill-building, and valuable real-world experience. However, it also requires responsibility, balance, and discipline. To truly benefit, students must learn to hustle smart by choosing side hustles that enhance their academic journey and personal growth rather than compete with them. When managed wisely, the gig economy can be more than just a source of income; it can become a stepping stone toward future-ready careers and lifelong success.

# Gamifying Education: What Makes a Learning Experience Feel Like a Game?

*Wan Mardyatul Miza Wan Tahir*

In recent years, educational settings have transformed the way students engage with the learning environment via gamification, aligning with the digital native generation. Rather than relying solely on traditional methods such as lectures and tests, gamification has become a powerful tool that incorporates game-like elements into the learning process to increase motivation, participation, and deeper understanding. Several key elements must be thoughtfully designed and implemented for gamification to be effective:



## Gamification in Education

### 1. **Goals and Objectives**

Clear goals and objectives give students a sense of direction and purpose. In gamified education, these goals often take the form of missions, quests, or challenges, aligned with the learning outcomes of the chapter/topic. When learners understand what they're aiming for and see how each task contributes to the objective, their engagement and persistence increase. Accordingly, Duggal et al (2021) reiterated that the difference between the game and gamification lies in their objectives: while a game is oriented toward short-term goals, gamification is directed toward long-term goals.

### 2. **Rewards and Incentives**

A reward system can include points, badges, certificates, or virtual currency. It serves as an external motivator and can help track progress and celebrate students' achievements. Accordingly, Luo, Z. (2022) reiterated that points and badges have been identified as the most popular game elements.

### 3. **Feedback Mechanisms**

When players know whether they succeeded or failed a task instantly from real-time feedback, that helps them to adjust their strategies, correct errors, and build confidence. Several principles contribute to flow status, a state in which the users are so involved in something that they could even feel a reduced awareness of self or time, including the principle of immediate feedback (Luo, Z., 2022).

### 4. **Progression and Levels**

Structured progression through levels or stages motivates learners to keep moving forward. Each level may increase in difficulty and complexity, allowing students to build on previous knowledge. Unlocking new content or capabilities can create a sense of accomplishment and continuity. Most of the researchers considered progression and level as the crucial elements

because the lack of sense of these elements will decrease students' motivation and engagement. In addition, progress bars and levels serve as visible indicators for students to track their advancement, motivating them to gradually accomplish learning objectives (Aguilos & Fuchs, 2022).

##### 5. **Competition and Collaboration**

Game mechanic consists of self-element, which focuses on self-achievement, and social element, which requires cooperation or interactive competition. Collaborative learning through team-based activities or cooperative missions helps students develop communication and problem-solving skills. Healthy competition, such as leaderboards or challenges, can increase motivation when used appropriately. Kalogiannakis, M., Papadakis, S., & Zourmpakis, A. I. (2021) found that the game elements and mechanics that were most used in gamified environments in science education were a competition.

##### 6. **Narrative and Storytelling**

The element of narrative and storytelling will add context and emotional engagement in the gamification environment. The abstract concepts become more relatable and memorable; thus, students will get into the learning experience much like a video game storyline to captivates players. According to Christopoulos & Mystakidis (2023), an adeptly constructed narrative offers the potential to cultivate emotional resonance and player commitment, thereby inciting continued interaction and anticipation for unfolding events within the game.



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## The Relevance of Teamwork Skills to Help Students Manage Conflict in a Group Project.

*Rafizan Abdul Razak and Akma Hidayu Abdul Wahid*

Teamwork skills are required to facilitate effective collaboration and achieve mutual goals in various contexts and environments. Many studies highlight communication, conflict resolution, planning, organisation, and leadership as critical teamwork skills. These skills are crucial for students to effectively collaborate in addressing conflict in group project assignments, which is one of the components in their continuous evaluation. Several studies below suggest the relevance of these skills and guide how one can acquire and utilise them to tackle conflicts in fulfilling the group project.



The following are the key aspects:

### 1. **Conflict Management Styles**

Students can benefit from studying different conflict management styles, such as avoiding, accommodating, dominating, integrating, and compromising. Tools like the conflict management styles (CMS) psychometric inventory can be applied to help students assess their conflict management style and receive developmental feedback, which aids in managing conflicts more effectively (O'Neill et al., 2024).

### 2. **Training and Workshops**

Brief leadership and management style training, followed by team contracts specifying group responsibilities and rules, has reduced conflict rates and improved group communication. The method also raises student satisfaction, responsibility, and motivation, improving academic performance (Pertegal-Felices et al., 2019).

### 3. **Structured Group Projects**

Well-structured group work that segments tasks into several components can enable students to focus on learning outcomes rather than dispute resolution. Such an organization increases group success and provides an improved learning experience (Boerngen & Rickard, 2023)

### 4. **Peer Feedback**

Providing high-quality peer feedback is another effective strategy. Training students on how to give constructive feedback can lead to a meaningful reduction in teamwork problems and improve overall team dynamics (Huang, et.al., 2024)

### 5. ***Self-Assessment and Reflection***

High-quality peer feedback is also an effective technique. Having students learn to offer constructive feedback brings considerable reduction in teamwork issues and improvements overall in team dynamics (Carlsson Hauff & Nilsson, 2021)

### 6. ***Cultural Self-Awareness***

Cultural self-awareness and understanding scrum values can help students manage conflict better. These are fundamental skills in multicultural teams, where diverse backgrounds and opinions can lead to conflict (Jaiswal et al., 2022).

## **Conclusion**

Teamwork skills are relevant for managing conflict in group projects, as students gain valuable knowledge in their learning and problem-solving skills for future working environments. By understanding different conflict management styles, participating in training sessions, working on structured projects, providing peer feedback, engaging in self-assessment, and developing cultural self-awareness, students can effectively navigate and resolve conflicts, leading to more successful and satisfying group work experiences. Their experience in this process will provide insight into developing the required competency skills in the future.

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## The Daily School Run in Malaysia: A Tangle of Traffic, Time, and Tired Parents

*Raziah Bi Binti Mohamed Sadique*



Every weekday morning in Malaysia, like clockwork, the streets transform into a slow-moving river of cars, vans, and motorbikes, heading toward one mission: getting the kids to school on time. The “school run” may sound like a quick errand, but it’s a daily exercise in patience, logistics, and sometimes... survival for many families. Being one of them, every morning is also a battle for me.

It’s early in the morning in all cities, towns, and villages, and you can almost hear the collective sigh of parents stuck in bumper-to-bumper traffic outside school gates. Roads become chokepoints as cars jostle for space in narrow drop-off lanes. The problem isn’t limited to city centres, but there is also a crunch nationwide. When thousands of schools open within a 30-minute window, the ripple effect hits not just parents but buses, lorries, and even emergency vehicles.

For working parents, the school run is a logistical puzzle. They’re trying to get the kids to school, dodge traffic jams, and still make it to the office before the boss starts the morning meeting. This often means skipping breakfast, sending work emails from the driver’s seat, or negotiating “just five more minutes” with a sleepy child. It’s exhausting, repetitive, and rarely stress-free.

### Road Safety: Dodging Danger Before First Period

For many Malaysian students, the school day begins long before the bell rings — it starts with a calculated dance through traffic. In the early morning rush, the rules of the road seem to loosen. Cars double-park in narrow lanes, blocking visibility. Children leap out of vehicles while they’re still inching forward. Motorcyclists, eager to cut through the congestion, slip between cars with mere centimetres to spare.

For those who walk, the journey can feel like navigating an obstacle course designed with danger in mind. Pedestrian crossings are either non-existent or so faded they blend into the tarmac. Where they exist, sidewalks are often broken, blocked, or too narrow for safe passage. Drivers, laser-focused on beating the clock, rarely slow down even in designated school zones. Dedicated bus lanes, security staff, and sheltered waiting areas are standard in private schools. In many public schools, especially in rural areas, students may walk long distances on unlit roads or ride on motorbikes without helmets. Some parents have no choice but to send their children on overcrowded vans—safety is a luxury, not a guarantee.

It’s not just an inconvenience; it’s a public safety issue with real consequences. According to national accident statistics, many road incidents involving schoolchildren occur outside school gates. The absence of basic safety measures such as marked crossings, speed bumps, and trained traffic wardens leaves too much to luck, and luck is not a safety strategy.

The situation also has a psychological toll. Parents worry daily, even if they’re not there in person to drop off their child. Teachers sometimes start the day dealing not with homework queries, but with

reports of near misses at the school entrance. Students themselves can begin the day stressed, distracted, and on edge — hardly the mental state needed for learning.

Carpooling sounds good on paper but coordinating schedules with other families can feel like planning a wedding. Walking to school is theoretically safer than in practice, but it is too hot, too far, and too risky on busy Malaysian roads. Cycling? Rare, unless you live in a gated community or kampung with minimal traffic. And while school buses are available, not all parents trust their punctuality or maintenance standards.

If mornings are the most dangerous part of a student’s day, then something is deeply wrong with how we design and manage school surroundings. Road safety is not optional; it is as essential to education as textbooks and classrooms. Until crossings are visible, speeds are actively controlled, and traffic is appropriately managed, “dodging danger” will remain an unwanted subject on every student’s timetable.

### A Path Forward?



If the school run is a national headache, better planning and community cooperation can cure it. The statement rightly frames the school run as more than a parental inconvenience — it is a national mobility challenge with economic, environmental, and safety dimensions. Indeed, better planning and community cooperation are central to any solution, but the path to achieving these changes is far from straightforward.

- **Staggered School Start Times: A Simple Fix or a Complex Disruption?**  
On paper, staggering school start times would smooth peak traffic and reduce bottlenecks around school gates. However, its implementation is fraught with complications. Families with children in different schools might face logistical chaos, workplaces must adapt to new arrival times, and after-school activities could be disrupted. While the approach could work in urban areas with dense school networks, it might offer little benefit in rural regions where traffic is not the primary concern. This suggests that localised rather than blanket policies may be more effective.
- **Safer Pedestrian Walkways and Road Markings: Necessary but Underfunded**  
There is no disputing the life-saving potential of well-designed pedestrian walkways and visible road markings. Yet maintenance is often neglected, for example, crossings fade within months, sidewalks crumble, and encroachments by street vendors or parked vehicles reduce their usability. Infrastructure improvements require initial investment, ongoing enforcement, and upkeep, which local councils may struggle to prioritise without sustained political will and community pressure.
- **Incentives for School Bus Use: The Trust and Quality Gap**  
Encouraging school bus use could cut congestion and emissions, but the barriers are social as much as logistical—many parents distrust school buses' safety, punctuality, and maintenance standards. Without strict regulation, transparent safety checks, and competitive pricing, incentives alone may not sway parental preference for private car use. Moreover, demand might be too low in smaller towns to make bus services financially viable without subsidies.

- **The Mindset Shift: The Hardest but Most Crucial Change**  
 Perhaps the most critical and challenging element is the call for a change in mindset. The school run’s problems are partly rooted in cultural attitudes toward convenience and safety, where parents often feel driving is the only “safe” and “reliable” option, even when alternatives exist. Changing this requires long-term social campaigns, community role models, and visible proof that other options are safe, affordable, and efficient. Without this cultural shift, even the best infrastructure and policies will underperform.
- **The Bigger Picture: Beyond the School Gates**  
 Significantly, the school run affects more than just parents and students — it impacts public transport schedules, delivery services, and general commuter traffic. This means solutions should be integrated into wider urban mobility planning, not treated as an isolated school-based problem. Aligning public transport upgrades, urban design, and traffic enforcement with school transport reforms could yield far greater impact.



## Conclusion

The proposed solutions — staggered times, safer walkways, bus incentives, and mindset change are valid but require context-sensitive implementation, institutional commitment, and cultural transformation. Treating the school run as a shared civic responsibility rather than a private family matter is essential. Without this collective ownership, the “national headache” will persist, no matter how many speed bumps, schedules, or buses are introduced. Above all, a change in mindset is needed because the school run doesn’t just affect parents; it affects *everyone* using the road at that hour. Until then, Malaysian mornings will remain a mix of car horns, sleepy yawns, and the eternal question: “*Why is the traffic so bad today?*”—even though we already know the answer.

## Cappadocia di Musim Sejuk: Dongeng Nyata dalam Percutian Keluarga

*Ida Haryanti Binti Mohd Noor*

Bulan Februari 2025 lalu menjadi salah satu kenangan paling berharga buat saya dan keluarga. Kami berpeluang melancong ke Cappadocia, sebuah destinasi di Turki yang terkenal dengan landskap uniknya dan tarikan belon udara panas yang mendunia. Apa yang menjadikan perjalanan ini lebih istimewa ialah suasana musim sejuk di mana salji putih yang menyelaputi bumi menjadikan Cappadocia kelihatan seperti sebuah negeri dongeng.

### Tidur dalam Hotel Gua: Dari Batu ke Bilik

Sejak menjejakkan kaki di bandar kecil Göreme, kami terus terpujau dengan keunikannya. Kami menginap di sebuah hotel gua di mana binaannya dibuat daripada batu semula jadi. Malam pertama terasa luar biasa, seolah-olah kami dibawa kembali ke zaman silam, tetapi dilengkapi dengan kemudahan yang moden dan selesa. Anak-anak paling teruja kerana pengalaman sebegini memang jarang sekali dirasakan.



### “Fairy Chimneys”: Ajaibnya Alam Semula Jadi

Antara pemandangan paling ikonik di Cappadocia ialah deretan “Fairy Chimneys” yang terhasil daripada formasi batuan semula jadi yang terbentuk sejak ribuan tahun akibat hakisan angin dan air. Pada musim sejuk, ia tampak lebih menakjubkan apabila dilitupi salji putih, seolah-olah dihiasi gula aising pada kek.

Kami berpeluang menyusuri kawasan lembah yang dipenuhi batuan unik ini ketika berjalan-jalan di sekitar Göreme. Anak-anak begitu kagum melihat bentuk batuan yang pelbagai. Ada yang tinggi runcing seperti menara dan ada juga yang menyerupai rumah kecil. Tidak hairanlah Cappadocia sering digelar sebagai “dunia dongeng” kerana keindahannya yang sukar digambarkan.

Berjalan di antara “Fairy Chimneys” sambil menghirup udara dingin adalah pengalaman yang sukar dilupakan. Setiap sudutnya terasa seperti latar belakang filem fantasi dan pastinya menjadi lokasi wajib untuk bergambar kenangan bersama keluarga.

## Erciyes: Syurga Salji di Kayseri

Perjalanan kami diteruskan ke Gunung Erciyes di Kayseri, kira-kira sejam setengah dari Göreme. Sepanjang perjalanan, kami disajikan dengan pemandangan desa musim sejuk yang memukau. Sebaik tiba, gunung tinggi yang diselaputi salji menyambut kedatangan kami.



Di kawasan pusat peranginan ski, suasananya sungguh meriah. Ada yang meluncur laju dengan ski, ada juga yang berani mencuba papan salji, manakala sebahagian lagi memilih aktiviti santai bermain salji. Kami sendiri tidak melepaskan peluang bermain papan salji bersama anak-anak, satu pengalaman yang benar-benar menyeronokkan. Selain itu, kami membina patung salji, bermain perang salji dan merakam foto berlatar belakang gunung putih yang menakjubkan. Semua itu benar-benar menghadirkan keceriaan dan menjadi antara momen paling menghiburkan sepanjang percutian kami.

## Terbang dengan Belon Udara Panas: Saat Cappadocia Menjadi Lukisan Hidup

Keesokan harinya, tibalah saat yang paling kami nantikan iaitu pengalaman menaiki belon udara panas. Seawal pagi sebelum matahari terbit, kami dibawa ke tapak pelancaran. Suasana penuh keterujaan apabila puluhan belon warna-warni mula mengembang dan perlahan-lahan naik ke udara.

Saat belon mula terangkat, rasa berdebar bercampur gembira. Namun, sebaik sahaja berada di atas, semua rasa gugup hilang diganti kekaguman. Dari udara, Cappadocia kelihatan seperti sebuah lukisan hidup – lembah, perkampungan dan barisan “Fairy Chimneys” berdiri megah, diselimuti lapisan salji nipis yang berkilauan disinari cahaya matahari pagi. Ianya benar-benar pengalaman sekali seumur hidup dengan pemandangan yang terlalu indah untuk digambarkan dengan kata-kata.



### **Menyusuri Pesona Göreme: Langkah Tenang Diiringi Kenangan Manis**

Selain aktiviti utama, kami juga gemar berjalan kaki di sekitar Göreme. Bandar kecil ini punya daya tariknya sendiri. Lorong-lorong tenang, kedai cenderahati berwarna-warni dan kafe kecil yang menghidangkan teh Turki panas menjadikan Göreme begitu mempesona. Berjalan tanpa tujuan tertentu pun terasa seronok, kerana setiap sudut seperti menyimpan cerita.

Ada kalanya kami berhenti sekadar menikmati bau roti bakar yang baru keluar dari ketuhar atau tersenyum melihat perbualan mesra penduduk tempatan. Anak-anak pula teruja memilih magnet dan perhiasan kecil sebagai tanda kenangan. Suasana damai bandar kecil ini benar-benar melengkapkan perjalanan musim sejuk kami, seolah-olah Cappadocia bukan hanya tempat untuk dilihat, tetapi juga untuk dirasakan dengan hati.

### **Kenangan yang Abadi: Cappadocia dalam Ingatan Kami**

Cappadocia bukan sekadar destinasi, tetapi sebuah pengalaman hidup yang akan kami kenang selamanya. Ia adalah tentang masa yang kami habiskan bersama, tentang ketenangan malam di hotel gua yang unik, tentang gelak ketawa di salji, tentang rasa kagum ketika belon mula terbang dan tentang langkah-langkah santai menyusuri lorong Göreme yang penuh pesona. Walaupun cuaca sejuk kadang kala mencabar, kehangatan kasih sayang keluarga menjadikan semuanya indah, kerana dalam dakapan mereka terukir bahagia yang tiada bandingan.



## Kembara ke Syurga Dunia: Kutipan Pengajaran dan Pengalaman

*Ja'izah Abdul Jabar*

Sering dianalogikan sebagai syurga dunia, keindahan Switzerland pastinya memukau setiap mata yang melihat dan memberi rasa seakan berada di dalam sebuah kanvas lukisan. Berdiri megah dikelilingi putihnya Banjaran Alps, hijaunya bukit bukau dan birunya tasik cukup mengujakan si kembara yang singgah mengutip pengalaman kehidupan. Keluasan yang hanya mencecah sekitar 41,000 km<sup>2</sup> dengan populasi kurang 8 juta penduduk tidak menjadikan Switzerland sebuah “*underrated country*”. Bahkan, negara yang mendapat jolokan Negeri Coklat ini diiktiraf sebagai pemilik mata wang kertas paling berharga dunia, selain sistem kawalan pengangkutan dan keselamatan yang sangat efisien terutamanya melibatkan kawasan pergunungan. Kembara selama lapan hari ke bumi penciptaan jam tangan berjenama Rolex, Omega dan Swatch ini telah membuka mata penulis akan nilai kehidupan yang boleh dijadikan bekalan mengemudi langkah masa depan.



Antara perkara yang masih kekal dalam minda penulis tentunya kekaguman melihat banjaran Alps berdiri teguh seolah-olah menjadi lambang kekuatan dan ketabahan. Megahnya gunung Matterhorn, Titlis, Stoos dan Pilatus berdiri meski diselimuti salji tebal dan kadangkala dibadai angin kencang memberi satu inspirasi kepada penulis akan perlunya memiliki hati dan semangat juang yang teguh untuk mendepani ujian dan cabaran kehidupan. Hati perlu dilatih untuk tidak mudah mengalah dan berputus asa, sambil meyakini bahawa cabaran pasti berakhir seperti tamatnya musim dingin dan berlalunya tiupan badai.



Ketenangan yang dihidangkan oleh birunya Tasik Brienze di perkampungan Iseltwald dan keindahan luar biasa di Tasik Biru (Blausee) seakan berbisik tentang pentingnya menjaga keseimbangan jiwa dalam mengemudi hiruk-pikuk urusan dunia. Ketenangan hati adalah senjata utama dalam mengurus cabaran dan permasalahan agar penyelesaian dapat diterjemahkan melalui tindakan yang tepat serta bersesuaian.

Pengalaman menaiki *cruise* di sekitar Tasik Lucern serta kereta api dari Tasch ke Zermatt sambil dihidangkan pemandangan yang indah luar biasa menyedarkan penulis bahawa keindahan alam

semula jadi bukan sekadar untuk dinikmati, tetapi juga untuk direnungi sebagai refleksi dalam menilai sejauh mana berjayanya kita dalam mengurus perjalanan kehidupan. Lebih dari itu, melihat perkampungan yang hijau terbentang di Stans menjentik hati penulis akan hakikat yang lebih besar,



iaitu kita memiliki pencipta dunia untuk mengadu dan memohon kekuatan bilamana dihambat ujian dan cabaran.

Selain pemandangan yang memukau, tahap kebersihan dan penjagaan alam sekitar oleh warga Switzerland adalah pengajaran sangat wajar untuk diteladani. Sikap masyarakat tempatan yang jelas mempunyai rasa tanggungjawab terhadap kebersihan ruang awam dan tidak membuang sampah merata-rata secara tidak langsung mendidik pelancong luar untuk turut menjaga kebersihan kawasan yang dilawat. Sebagai

contoh, Iseltwald, Lauterbrunnen, Grindelwald dan Rhine Falls yang menjadi tumpuan awam kelihatan begitu bersih meskipun ia menerima kunjungan ribuan pelancong saban masa.

Dapat disimpulkan bahawa, praktis penduduk tempatan yang sangat mengutamakan kebersihan menyebabkan pelancong juga tidak tergamak untuk mencemarkan kawasan yang dilawati. Ini kerana, secara sedar ataupun tidak, pelancong mula menghormati amalan mengutamakan kebersihan tersebut. Keadaan tandas yang tidak berbau meskipun lantai agak basah kerana salji ketika di Tasik Biru (Blousee) menunjukkan kualiti penjagaan kebersihan yang sangat rapi. Bahkan, penggunaan bahan-bahan daripada plastik dikawal dengan sangat baik untuk memastikan persekitaran lestari.



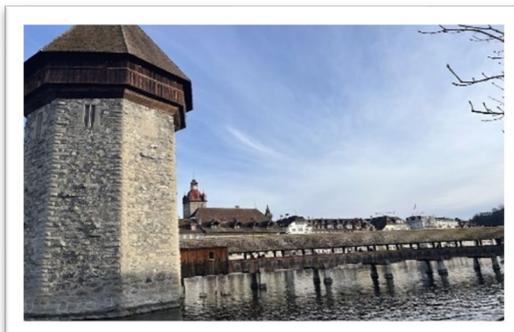
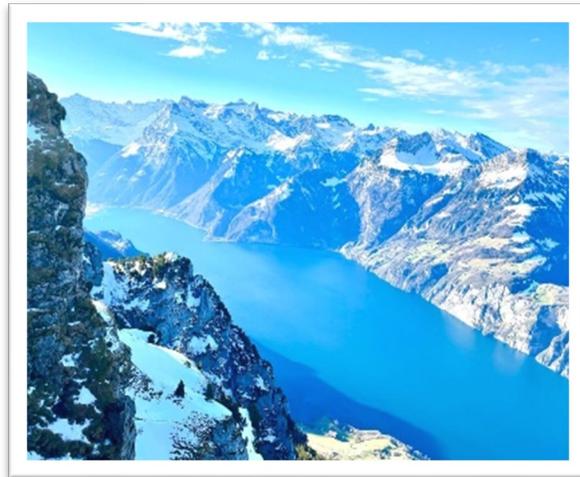
Penggunaan kereta api untuk ke Zermatt juga sebenarnya bermotifkan penjagaan alam sekitar, iaitu mengurangkan pencemaran udara di kawasan tumpuan utama peminat ski itu. Kenderaan berpetrol tidak dibenarkan sama sekali untuk memasuki Zermatt sekaligus mengekalkan kesejukan persekitarannya dan membolehkan keindahan gunung Matterhorn dapat dilihat dengan jelas. Meskipun demikian, keadaan ini tidak menjadi beban dan masalah kepada penduduk setempat kerana mereka memiliki kefahaman yang tinggi tentang nilai mengekalkan kesejahteraan ekosistem tanpa berkompromi terhadap pembaziran sumber alam yang ada. Bahkan, kawalan penggunaan petrol ini dapat diatasi sebaiknya dengan kemunculan inovasi kenderaan (teksi) yang menggunakan sumber elektrik. Ini mengingatkan penulis bahawa kebersihan dan pekekalan keindahan alam sekitar bukan sekadar tanggungjawab peribadi, tetapi sepatutnya menjadi satu budaya dan amanah bersama demi kelangsungan hidup generasi akan datang.



Pengajaran terakhir yang masih berbekas di jiwa penulis adalah berkaitan disiplin masa dan ketelusan dalam memberi perkhidmatan. Salah satu pengalaman yang penulis kagumi ialah ketepatan masa sistem pengangkutan awamnya. Kereta api Switzerland terkenal kerana tiba dan berlepas tepat mengikut jadual. Nilai disiplin ini memberi isyarat bahawa ketelitian dan kesungguhan dalam mengurus masa adalah kunci utama kemajuan. Perkhidmatan yang sangat efisien terutamanya berkaitan keselamatan di kawasan pergunungan memberi gambaran akan ketelusan dalam melaksanakan tanggungjawab yang dipikul. Kesungguhan dalam menyempurnakan sesuatu tugas bukan sahaja menyenangkan pihak

yang dibantu, lebih daripada itu memberi kepuasan kepada pekerja itu sendiri. Ini membuatkan penulis berfikir bahawa disiplin, kejujuran dan keikhlasan dalam memikul tanggungjawab adalah antara kunci utama dalam membuahkkan corak hidup yang lebih teratur, seterusnya memaju kemajuan serta kemampuan daya saing kepada organisasi dan diri individu.

Kesimpulannya, kembara ke Switzerland bukan hanya memahat kenangan indah, tetapi juga membawa pulang nilai kehidupan yang sangat berharga sebagai pedoman dan teladan masa depan. Perjalanan ini bukan sekadar menjejakan kaki ke bumi Eropah, bahkan ianya adalah satu perjalanan rohani dan intelektual yang pasti dikenang selagi usia dikandung badan. Sesungguhnya, persinggahan singkat di permata Alps ini membuktikan kemodenan sebenar hanya mampu dicapai melalui kemajuan teknologi yang diseimbangkan dengan kelestarian alam semulajadi. Pengajaran dan pengalaman yang diperolehi sepanjang kembara ini juga menjadi saksi bahawa adunan nilai kebersihan, ketelusan, disiplin menjaga masa dan sumber alam serta ketabahan dan ketenangan adalah elemen penting dalam membina sebuah masyarakat maju yang berjaya. Bahkan, inilah rahsia untuk mencipta lebih banyak syurga dunia.



## Bersama Alam di Negeri Sembilan : Jom Singgah Jeram Toi

*Akma Hidayu Abdul Wahid dan Farquarul Ariffin Abdullah*

Kalau anda jenis yang suka lari sekejap daripada kesibukan bandar dan mencari tempat untuk “healing”, Jeram Toi memang antara lokasi yang boleh anda lawati. Ia terletak di Jelebu, Negeri Sembilan, lebih kurang 30 minit dari Seremban. Jeram Toi adalah sebuah air terjun yang dikelilingi hutan hijau yang sejuk mata memandang. Perjalanannya juga senang kerana ia berada di tepi jalan utama Seremban - Kuala Klawang, jadi anda tak perlu redah hutan tebal untuk sampai ke sini.



Sebaik saja sampai, bunyi deruan air yang jatuh dari air terjun terus membuatkan hati rasa tenang. Airnya jernih, sejuk dan menyegarkan. Kawasan ini ada beberapa peringkat air terjun dengan kolam-kolam kecil – sesuai untuk mandi-manda bagi kanak-kanak atau sekadar rendam kaki bagi dewasa sambil borak santai dan “barbeque” dengan kawan-kawan. Kalau datang waktu pagi, suasananya sangat nyaman dengan udara segar dan kabus nipis yang buat anda rasa macam berada di perkampungan percutian.

Selain mandi-manda, anda boleh berkelah di tepi sungai. Ada gazebo dan meja batu yang boleh digunakan, jadi tak perlu risau nak duduk di atas tanah. Kalau suka aktiviti lasak, anda boleh cuba hiking ringkas di sekitar kawasan hutan untuk menikmati pemandangan dari sudut berbeza.

Gazebo solat juga disediakan untuk ruang lelaki dan perempuan. Gazebo solat ini disediakan secara keaadan terbuka, mungkin ingin mengalami konsep di mana anda boleh solat dan merenungi keindahan alam yang dicipta Ilahi.



### Aktiviti menarik yang boleh dilakukan di Jeram Toi

1. Mandi-manda & main air – Air terjun menyegarkan, sesuai untuk lepaskan penat.
2. Berkelah bersama keluarga – Bawa tikar, bekalan makanan dan nikmati suasana hutan yang tenang.
3. Tangkap gambar “Instagrammable” – Air terjun, batu-batu besar dan suasana hijau hutan jadi latar belakang yang cantik.
4. Santai & relaks – Menikmati bunyi air terjun pun, “therapeutic” buat anda.



### Tips untuk anda

1. Datang awal pagi - Seeloknya anda datang seawal pagi bagi mengelakkan kawasan sesak dan dapat rasa suasana lebih nyaman. Kawasan jeram ini tidaklah terlalu besar dan agak terhad. Anda akan menikmati keindahan ini ketika ia tidak sesak.
2. Bawa baju lebih & tuala - Mandi air terjun memang seronok, tapi sejuk! Pastikan ada pakaian kering lepas tu.
3. Pakai kasut sesuai - Jalan mungkin licin, jadi kasut hiking atau sandal anti-gelincir lebih selamat.
4. Elakkan datang waktu hujan lebat - Untuk keselamatan, kerana kawasan air terjun boleh jadi licin atau arus deras.
5. Bawa makanan – Sudah berendam pasti akan lapar. Tiada kedai makan di sini tapi anda boleh bawa makanan dan buat aktiviti “barbeque”.
6. Jaga kebersihan - Bawa plastik sampah sendiri, jangan tinggalkan sampah.



### Kesimpulan

Jeram Toi adalah salah satu destinasi rekreasi yang menenangkan dan sesuai untuk anda “recharge” minda serta fizikal. Suasana alam semula jadi yang hijau dan udara yang segar membuatkan pengunjung berasa lebih dekat dengan keindahan ciptaan Tuhan. Dengan akses yang mudah, kemudahan seperti tandas awam, gazebo dan tempat letak kereta turut disediakan untuk keselesaan pengunjung.

Terima kasih kepada pihak kerajaan dan badan pengurusan yang sentiasa berusaha menambah baik kemudahan di kawasan ini. Adalah diharapkan agar badan yang bertanggungjawab terus mengekalkan keindahan Jeram Toi sebagai tarikan pelancong, serta memastikan kemudahan awam diselenggara dengan baik dan berkala. Penyelenggaraan yang rapi bukan sahaja memberi keselesaan kepada pengunjung, malah mampu menarik lebih ramai orang untuk kembali dan mengulangi aktiviti riadah di sini pada masa akan datang.

## Modul Bahasa Arab Asas untuk Komunikasi Ibadah Haji dan Umrah bersama Warga Kg. Lonek

Norshida Hashim<sup>1</sup>, Syahirah Almuddin<sup>1</sup> dan Mashitah Nordin<sup>2</sup>

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Pada 24 April 2025, Akademi Pengajian Bahasa Kampus Kuala Pilah telah mengadakan Program Kemasyarakatan di Kg. Lonek, Batu Kikir, Negeri Sembilan. Persatuan Bahasa Arab telah menjadi fasilitator untuk mengendalikan satu sesi di bawah program tersebut. Sesi ini telah dipimpin oleh Penasihat Persatuan Bahasa Arab iaitu Puan Norshida Hashim dan Dr. Syahirah Almuddin. Program ini berlangsung dari jam 8.00 pagi hingga 4.00 petang dengan penyertaan seramai 40 orang warga Kg. Lonek, manakala fasilitator terdiri daripada 16 orang ahli Persatuan Bahasa Arab.



Tujuan utama program ini adalah untuk melaksanakan modul *University Social Responsibility* iaitu Bahasa Arab Asas untuk Komunikasi Ibadah Haji dan Umrah yang disasarkan khusus kepada warga penduduk Kg. Lonek yang berusia 30 tahun ke atas. Modul ini telah disediakan oleh penasihat Persatuan Bahasa Arab untuk digunakan oleh para fasilitator dalam mengendalikan sesi tersebut. Objektif modul ini ialah untuk memperkenalkan para peserta dengan frasa-frasa asas dalam bahasa Arab yang boleh digunakan dalam situasi penting ketika menunaikan ibadah Haji dan Umrah di Tanah Suci.

Program dimulakan pada jam 7.30 pagi dengan perhimpunan para pensyarah dan para fasilitator di Foyer Blok Pentadbiran UiTM Kampus Kuala Pilah sebelum bertolak ke Kg. Lonek. Para peserta telah tiba di Balai Raya Kg. Lonek sekitar jam 8.30 pagi hingga 9 pagi dan disambut oleh para fasilitator untuk sesi pendaftaran, taklimat ringkas dan sarapan pagi.



Rajah 1: Empat Komponen Utama Modul Bahasa Arab

Modul bahasa Arab dijalankan selama satu jam bermula jam 10 pagi hingga 11 pagi, merangkumi empat komponen utama seperti yang ditunjukkan dalam Rajah 1. Pertama, pengenalan kepada salam dan frasa kesopanan seperti “Shukran” (terima kasih), “Afwan” (sama-sama) dan perkenalan identiti negara — “Ana Malaysia”. Seterusnya, peserta memperluaskan kemahiran dalam bertanya arah seperti “Ayna al-Haram?” (Di mana Masjidilharam?), dan seterusnya kepada komunikasi harian seperti bertanya harga (“Bikam?”) dan meminta bantuan (“Hal yumkinuka musa’adati?”). Kemuncaknya, frasa kecemasan seperti “Ana mareedh” (Saya sakit) dan “Faqadtu tareeqi” (Saya tersesat) turut disampaikan.



Untuk mengukuhkan pengajaran, fasilitator mengendalikan sesi lakonan peranan selama 15 minit. Peserta dibahagikan kepada kumpulan kecil dan berlatih situasi sebenar sebagai peniaga, petugas hotel atau pemandu pelancong. Kaedah ini terbukti efektif dalam meningkatkan penguasaan frasa serta keyakinan peserta, yang diperakui melalui maklum balas langsung fasilitator dan reaksi peserta yang aktif.



Pada akhir sesi, beberapa soalan dikemukakan oleh peserta untuk memperjelas sebarang kekeliruan. Selain itu, risalah yang memuatkan kesemua frasa utama diedarkan sebagai rujukan. Sesi ditutup dengan doa dan penghargaan kepada semua pihak yang terlibat, menunjukkan penghormatan terhadap penat lelah fasilitator dan semangat peserta.



Secara keseluruhannya, program ini mendapat sambutan positif daripada para peserta. Para peserta di Kg. Lonek menyatakan mereka berasa lebih yakin untuk menggunakan frasa asas Arab ketika berada di Tanah Suci. Mereka juga menghargai pendekatan interaktif dan praktikal yang digunakan, berbanding kaedah hafalan semata-mata.

Bagi para fasilitator pula, program ini memberi pengalaman bermakna dalam pendidikan berasaskan komuniti serta melatih kemahiran komunikasi dan kepimpinan. Program ini secara tidak langsung memperkukuh peranan Persatuan Bahasa Arab sebagai agen ilmu dan khidmat masyarakat.

Pelaksanaan program *Corporate Social Responsibility* di Kg. Lonek membuktikan bahawa pembelajaran bahasa Arab asas adalah sebahagian daripada proses pembelajaran sepanjang hayat. Walaupun peserta terdiri daripada pelbagai umur 30 tahun ke atas termasuk warga emas, mereka masih bersemangat untuk mempelajari frasa-frasa penting bagi memudahkan urusan ibadah Haji dan Umrah. Kejayaan program ini menegaskan bahawa pembelajaran bahasa Arab untuk orang dewasa perlu menekankan aspek praktikal, interaktif dan berorientasikan pengguna. Kesimpulannya, program sebegini bukan sahaja memberi manfaat kepada peserta, tetapi juga memperkukuh hubungan antara universiti dan masyarakat.

## Program Kemasyarakatan Bersama Komuniti Kampung Lonek

Nurul Natasha Nor Aziz, Nur Syafiqa Athirah Mohd Sihar, Dr Amalia Qistina Castaneda Abdullah dan Dr Ong Woon Chuan

Akademi Pengajian Bahasa UiTM Cawangan Negeri Sembilan, Kampus Kuala Pilah

### UiTM Kampus Kuala Pilah Turun Padang Bersama Komuniti

Suasana meriah memenuhi Balai Raya Kampung Lonek pada 24 April 2025 apabila UiTM Cawangan Negeri Sembilan menganjurkan Program Kemasyarakatan bersama Komuniti Kampung Lonek. Program ini menjadi jambatan yang lebih erat antara universiti dan penduduk kampung, diwarnai dengan perkongsian ilmu, gelak tawa, dan semangat belajar bersama.

Program ini digerakkan oleh Akademi Pengajian Bahasa (APB) dengan kerjasama Pusat Pengajian Teknologi Industri (Jabatan Teknologi Makanan). Ketua Kampung, En. Ramlee Mohd Noor, turut hadir memberi sokongan penuh dan memastikan komuniti tampil sebagai rakan kolaborasi yang aktif, bukan sekadar peserta.

### Fokus Dua Hala: Makanan Selamat dan Bahasa Arab Asas

Program memberi tumpuan kepada dua komponen utama:

#### 1. Makanan Selamat, Komuniti Sihat

Dikendalikan oleh pensyarah dan pelajar Jabatan Teknologi Makanan, sesi ini memberi pendedahan tentang amalan kebersihan dalam penyediaan makanan, kepentingan penyimpanan makanan yang selamat, serta langkah-langkah mengurangkan risiko pencemaran. Demonstrasi langsung membuatkan peserta lebih mudah memahami, malah ada yang terus bertanya bagaimana cara terbaik menyimpan bahan mentah di rumah.



Gambar 1: Perkongsian oleh Fakulti Teknologi Makanan, bertajuk “Makanan Selamat Tanggungjawab Bersama”.

## 2. *Bahasa Arab Asas untuk Ibadah Haji dan Umrah*

Akademi Pengajian Bahasa pula membawa suasana ceria dengan pengajaran frasa asas Bahasa Arab dalam situasi praktikal seperti jual beli, komunikasi asas, dan navigasi. Peserta dewasa, terutamanya bakal jemaah umrah, kelihatan teruja mencuba ungkapan mudah. Ada yang tersenyum puas apabila berjaya menyebut dengan lancar, menandakan keyakinan yang baru tumbuh. Perkongsian ini amat relevan khususnya untuk peserta dewasa yang bakal menunaikan ibadah haji dan umrah. Latihan interaktif membolehkan peserta mempraktikkan frasa mudah secara terus dalam suasana santai dan menyeronokkan.



Gambar 2: Perkongsian oleh Akademi Pengajian Bahasa bertajuk “Bahasa Arab Asas untuk Komunikasi Ibadah Haji dan Umrah”.

### **Bersama Komuniti, Lebih Bermakna**

Seramai 24 orang peserta daripada kalangan penduduk Kampung Lonek hadir, termasuk pengusaha Industri Kecil Sederhana (IKS). Penyertaan aktif sepanjang program membuktikan komitmen komuniti terhadap usaha meningkatkan pengetahuan dan kemahiran baharu. Dari awal hingga akhir, setiap aktiviti disambut dengan penuh minat — soalan bertalu-talu diajukan, pengalaman dikongsi, dan suasana santai menjadikan ilmu lebih mudah diserap.

### **Jejak Manfaat yang Berkekalan**

Kesan program ini jelas kelihatan sepanjang aktiviti berlangsung. Peserta bukan sahaja memberi maklum balas positif, malah 100% daripada mereka menyatakan ilmu yang diperolehi boleh terus diamalkan dalam kehidupan seharian. Ada yang berkongsi tekad untuk menitikberatkan aspek kebersihan dalam perniagaan makanan, manakala peserta dewasa pula sudah mula mencuba frasa Arab asas dalam perbualan ringkas. Suasana ini membuktikan bahawa ilmu yang disampaikan benar-benar meninggalkan kesan, bukan sekadar teori.

Selain memberi manfaat secara langsung, program ini juga selaras dengan agenda pembangunan global melalui penekanan terhadap amalan kebersihan makanan yang menyokong kesejahteraan dan kesihatan komuniti. Manakala, pembelajaran bahasa yang mudah diakses membuka ruang kepada pendidikan yang inklusif. Gabungan ini menjadikan program di Kampung Lonek bukan sahaja bermanfaat kepada peserta, tetapi turut menyokong usaha yang lebih besar ke arah kesejahteraan dan pendidikan berkualiti untuk semua.

### Melangkah Bersama ke Hadapan

Program Kemasyarakatan bersama Komuniti Kampung Lonek membuktikan bahawa apabila universiti dan masyarakat saling berganding bahu, ilmu bukan sahaja dikongsi tetapi benar-benar hidup dalam amalan seharian. Dari dapur ke meja makan, hinggalah ke persiapan menunaikan ibadah di Tanah Suci, manfaat yang dibawa pulang oleh peserta akan terus berbekas dalam kehidupan mereka.

Apa yang lebih bermakna ialah semangat kebersamaan yang tercipta sepanjang program ini. Setiap senyuman, setiap pertanyaan, dan setiap perkongsian ilmu menjadi bukti bahawa komuniti menghargai kehadiran UiTM sebagai rakan yang sudi mendengar dan membimbing. Hubungan yang terbina bukan sahaja menyuburkan ilmu, tetapi juga menyalakan rasa yakin bahawa perubahan boleh bermula dengan langkah kecil. Program ini telah meninggalkan kesan yang bukan sahaja dirasai oleh peserta, malah juga oleh para fasilitator yang turut belajar daripada pengalaman bersama komuniti.



Gambar 3: Penyampaian Cenderahati kepada En. Ramlee oleh UiTM, diwakili oleh Dr. Rafidah Kamarudin, Ketua Pusat Pengajian Akademi Pengajian Bahasa, dan PM Dr. Eddie Tan Ti Tjih, Pensyarah Kanan Jabatan Teknologi Makanan

UiTM Cawangan Negeri Sembilan berbangga menjadi sebahagian daripada perjalanan ini. Lebih daripada sebuah program, ia adalah permulaan kepada hubungan jangka panjang yang diyakini akan melahirkan lebih banyak inisiatif bermanfaat pada masa hadapan — melangkah bersama, demi kesejahteraan komuniti.

# Pencapaian Fakulti

<b>Geran Penyelidikan</b>	
Tajuk Kajian	: Kajian Sosioekonomi FAMA-Penyediaan Laporan Keberkesanan Projek Pembangunan RMK-12 FAMA bagi tahun 2025 (Komponen Peruncitan & Usahawan)
Jumlah	: RM149,958
Ahli	: <b>Dalila Daud, Eley Suzana Kasim, Norlaila Md Zin, Raziah Bi Mohamed Sadique, Salwa Muda, Musliha Musman, Norhidayah Ismail,</b> Hazlina Mohd Padil, Jamaliah Said, Zahari Md Rodzi, Husnul Rita Aris, Sharfizie Mohd Sharip, Norazilah Zainal, Nur Amalina Shafie, Suhaimi Abd Samad, Siti Sara Ibrahim, Asma' Rashidah Idris, Radduan Yusof, Shamshimah Samsuddin
Nama Geran	: Lembaga Pemasaran Pertanian Persekutuan (FAMA)
Tempoh	: 3/7/2025-2/1/2026
Tajuk Kajian	: Kajian Penubuhan Agensi Regulatori dan Penguatkuasaan Agromakanan Malaysia
Jumlah	: RM1,834,228.80
Ahli	: <b>Eley Suzana Kasim</b>
Nama Geran	: Jabatan Perkhidmatan Kuarantin dan Pemeriksaan Malaysia
Tempoh	: 1/6/2025-30/11/2025
Tajuk Kajian	: Kajian Bekalan dan Pasaran Setempat (Profiling) Bagi Daerah Hulu Langat, Kuala Langat dan Sepang
Jumlah	: RM80995
Ahli	: <b>Eley Suzana Kasim</b>
Nama Geran	: Federal Agricultural Marketing Authority
Tempoh	: 11/4/2024-11/10/2025
Tajuk Kajian	: Kajian Pembangunan Sistem dan Pengukuran Indeks Keselamatan dan Ketenteraman Awam (IKKA) Tahun 2025
Jumlah	: RM599,800
Ahli	: <b>Eley Suzana Kasim, Dalila Daud</b>
Nama Geran	: TNCPI
Tempoh	: 25/4/2025-24/2/2026

# Pencapaian Fakulti

<b>Geran Penyelidikan</b>	
Tajuk Kajian	: Menilai dan Merangka Semula Kajian Indeks Kesejahteraan Keluarga (IKK)
Jumlah	: RM10,000
Ahli	: Eley Suzana Kasim, Dalila Daud
Nama Geran	: TNCPI
Tempoh	: 17/4/2025-16/12/2025
Tajuk Kajian	: SMEs Digital Transformation Its Impact on Supply Chain Finance: Exploring the Mediating Role of Information Asymmetry
Jumlah	: RM10,000
Ahli	: Eley Suzana Kasim
Nama Geran	: TNCPI
Tempoh	: 1/4/2025-30/6/2026
Tajuk Kajian	: Waqf As a Strategic Islamic Financial Instrument: Optimizing Waqf Contributions for Socioeconomic Development
Jumlah	: RM10,000
Ahli	: <b>Dalila Daud, Eley Suzana Kasim</b> , Siti Sara Ibrahim, Sharfizie Mohd Sharip, Sharifah Norzehan Syed Yusuf, <b>Norhidayah Ismail, Saflina Azis, Ida Haryanti Mohd Noor</b> , Sucihatningsih Dian Wisika Prajanti
Nama Geran	: Geran UiTM, iRMIs
Tempoh	: 1/4/2025-30/6/2026
<b>Penerbitan</b>	
Tajuk Artikel	: A Decade of research on intellectual capital and SMES performance in the ASEAN region: a bibliometric analysis of its impact
Penulis	: <b>Musliha Musman, Salwa Muda, Amariah Hanum Hussin, Norhidayah Ismail, Raziah Bi Mohamed Sadique</b> , Syaiful Hisyam Saleh
Penerbit	: Future Business Journal, Web of Science
Tajuk Artikel	: Combating investment scams: insights from law enforcement and civil society toward a prevention framework
Penulis	: <b>Eley Suzana Kasim, Salwa Muda, Norlaila Md Zin</b> , Hazlina Binti Mohd Padil, <b>Norhidayah Ismail</b> , Sharifah Norzehan Syed Yusuf
Penerbit	: Journal of Criminological Research, Policy and Practice, SCOPUS

# Pencapaian Fakulti

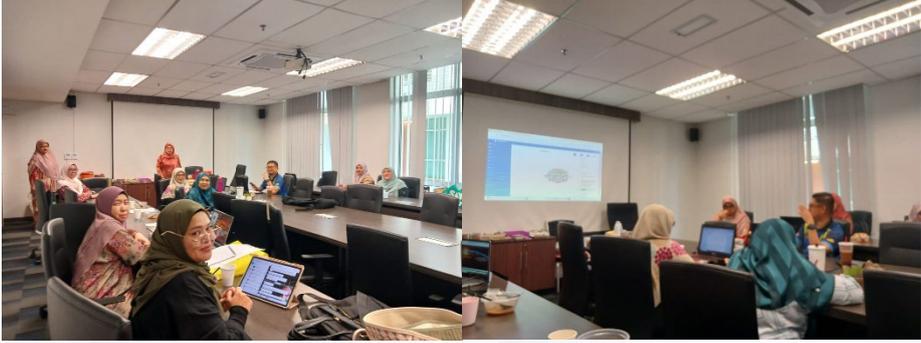
<b><u>Penerbitan</u></b>	
Tajuk Artikel	: Enforcement Efforts in Fighting Tax Evasion: A Systematic Literature Review Approach
Penulis	: Noor Aishah Mohd Ali, <b>Siti Hawa Shuid</b>
Penerbit	: Information Management and Business Review, ERA
Tajuk Artikel	: Shaping Future Entrepreneurs: Insights From University Students in Malaysia
Penulis	: Asma' Rashidah Idris, <b>Salwa Muda</b> , Asiah Ali, <b>Musliha Musman</b> , <b>Raziah Bi Mohamed Sadique</b> , <b>Norhidayah Ismail</b>
Penerbit	: International Journal of Accounting, Finance and Business, MyCite
Tajuk Artikel	: From Charity to Strategic Asset Governance: Ethical Wealth Preservation in Waqaf Institutions
Penulis	: Nurazilah Zainal, <b>Dalila Daud</b> , Ruhaini Muda, <b>Eley Suzana Kasim</b> , Mohammad Masum Iqbal
Penerbit	: International Journal of Academic Research in Economics and Management Sciences, ERA
<b><u>Pengiktirafan dan Penghargaan</u></b>	
Nama Anugerah	: Anugerah Perkhidmatan Cemerlang 2024
Program	: UiTM
Ahli	: Salwa Muda
Nama Anugerah	: Kenaikan pangkat ke Pensyarah Kanan (DS13)
Program	: UiTM
Ahli	: Wan Asma Wan Nasrudin
Nama Anugerah	: Kenaikan pangkat ke Pensyarah Kanan (DS13)
Program	: UiTM
Ahli	: Ja'izah Abdul Jabar

# Pencapaian Fakulti

<b>Lantikan Dalaman/Luar</b>	
Nama	: Dalila Daud, Eley Suzana Kasim
Jawatan	: Ahli Research Interest Group Socio-Economic Empowerment Through Philanthropy and Supply Chain (SEEPS)
Lantikan	: 1 Februari 2025
Tempoh	: -
Nama	: Norhidayah Ismail, Dalila Daud, Eley Suzana Kasim, Salwa Muda, Norlaila Md Zin, Musliha Musman, Raziah Bi Mohamed Sadique
Jawatan	: Konsultan Kajian Sosioekonomi FAMA
Lantikan	: FAMA
Tempoh	: 3 Julai 2025-2 Januari 2026
Nama	: Siti Hawa Shuid, Norhidayah Ismail, Saflina Azis, Raziah Bi Mohamed Sadique
Jawatan	: Penyelia Latihan Industri PAC671 bagi Pelajar program Sarjana Muda Perakaunan (ACC220)
Lantikan	: Fakulti Perakaunan UiTM Cawangan Kedah Kampus Sungai Petani
Tempoh	: Semester Mac - Ogos 2025
Nama	: Norhidayah Ismail
Jawatan	: AJK Media Sosial Publisiti dan Promosi Wakil Fakulti Perakaunan
Lantikan	: Pejabat Penolong Rektor UiTMCNS Kampus Seremban
Tempoh	: -
Nama	: Norhidayah Ismail
Jawatan	: Panel Juri IIC
Lantikan	: Innovation Idea Celebration
Tempoh	: (Oct 2024-Feb 2025) dan (Mac - Ogos 2025)
Nama	: Norhidayah Ismail
Jawatan	: Panel Juri SUSED 2025
Lantikan	: The Fourth International Competition on Sustainable Education 2025 (SUSED2025)
Tempoh	: 31 Julai 2025-14 Ogos 2025

# Aktiviti Fakulti Perakaunan

## Mei – Oktober 2025

	
Nama Aktiviti	: Bengkel Gerak Gempur Penerbitan Artikel: Menembusi Jurnal Berindeks dengan Artikel Analisis Bibliometrik Siri Penutup
Tarikh	: 23 Mei 2025
Tempat	: Bilik Mesyuarat Maharaja Diraja FSKM UiTM CNS Kampus Seremban
	
Nama Aktiviti	: Jom Kenali HASIL Bersama LHDN
Tarikh	: 19 Jun 2025
Tempat	: Dewan Mini TPSU UiTM CNS Kampus Seremban
	
Nama Aktiviti	: International Conference of Law, Accounting & Finance (ICLAF 2025)
Tarikh	: 2 September 2025
Tempat	: Google Meet

# Aktiviti Fakulti Perakaunan

## Mei – Oktober 2025



Nama Aktiviti	: Mesyuarat Fakulti Perakaunan
Tarikh	: 2 Oktober 2025
Tempat	: Bilik Perbincangan FSKM UiTM CNS Kampus Seremban



Nama Aktiviti	: Gotong Royong EKSA Fakulti Perakaunan
Tarikh	: 17 Oktober 2025
Tempat	: Bilik Perbincangan FSKM UiTM CNS Kampus Seremban, Board FPN

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