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Buy Now, Pay Later (BNPL): Financial Lifeline or Debt Trap for the Digital Generation?

ROSEZIAHAZNI ABDUL CHANI, ZURAIDA MOHAMAD, A'TIQAH RASHIDAH ABU SAMAH,
IRA MAZLIANA MHD ATAN, WAN NUR SYAZWINA WAN HASWANI

FACULTY OF BUSINESS AND MANAGEMENT, TERENGGANU CAMPUS, UNIVERSITI TEKNOLOGI MARA, MALAYSIA

CORRESPONDENT: ROSEZIAH@UITM.EDU.MY



Scenario 1: At a hip café in downtown Kuala Lumpur, Asma sips her latte while strolling through her favourite shopping app. Her eyes lock onto a pair of locally crafted leather shoes RM450. “Hmm... a bit pricey,” she murmurs. But then, a tempting option appears: Pay RM112.50 a month for 4 months. No interest. One clicks later; the shoes are on their way. Easy. Fast. Guilt free.

Scenario 2: Meanwhile, Aween, a final semester diploma student at a local university, receives an invitation from the faculty club to the semester end dinner, a glamorous night every student dream of. Excited but anxious, she realizes she has nothing suitable to wear. On an e-commerce site, she finds the perfect emerald satin gown. The price? RM280, well beyond her PTPTN budget. But “buy now, pay later” (BNPL) swoops in like a saviour: RM70 a month for 4 months with no interest. She clicks. The gown arrives just in time. Aween looks stunning. But after the event, reality bites. She now juggles a part time job to repay the dress.

Welcome to the new financial frontier, Buy Now, Pay Later (BNPL). But is it truly a convenience, or just a delay tactic for financial burden?

The Numbers Behind the Temptation

According to Malaysia’s Ministry of Finance, BNPL transactions hit 102.6 million in the first half of 2025, totalling RM9.3 billion, a 31% surge from RM7.1 billion at the end of 2024. Out of this, RM3.8 billion remains unpaid, with 3.2% (RM121.8 million) overdue.

More concerning: 40% of BNPL users are youth under 30, and 70% of active users come from the B40 income group, those earning below RM5,000 monthly. A study by the Consumer Credit Oversight Board (CCOB) found that 12% of users pay late, and nearly 1% are unable to repay at all.

Late payments aren’t just technical hiccups. They carry emotional and financial consequences. Despite being interest free, users face penalties of RM10 to RM30 per transaction. Left unchecked, debts snowball, credit scores plummet, and future loan access becomes a challenge.



Spending Psychology: Wants vs need

BNPL isn't just a financial tool, it's a mirror reflecting our digital lifestyle, where desire often trumps necessity. Gen Z and Millennials, raised on e-commerce and social media, are more prone to impulsive purchases. BNPL offers an illusion of control: "Pay later" sounds lighter than "Go into debt."

But every click is a commitment. Without disciplined budgeting, users risk falling into a cycle of micro debt like Asma and Aween.

Regulation to the Rescue

As BNPL continues to reshape consumer behaviour in Malaysia, concerns about its long-term impact on financial health, especially among youth and low-income group, have prompted policymakers to take decisive action. Recognizing the urgency, the Malaysian government enacted the Consumer Credit Act 2025, a landmark legislation designed to bring structure, accountability, and protection to the rapidly growing BNPL ecosystem.

Central to the Act is the creation of the Consumer Credit Commission (CCC), which oversees BNPL providers and ensures responsible lending. Providers must now assess users' income and financial commitments before approving instalment plans. The CCC will also manage a centralized database to monitor user behaviour and prevent excessive borrowing. The law mandates clear disclosure of repayment terms, fees, and penalties, and bans aggressive debt collection practices. Existing BNPL providers have six months to comply with the new rules. Additionally, borrowers facing financial hardship will be protected from enforcement actions while their relief applications are being assessed.

This regulatory overhaul marks a pivotal shift from reactive to proactive governance. It acknowledges BNPL's role in modern finance but insists that its growth must be accompanied by robust consumer protections. For Malaysia's digital generation, this is more than a policy, it's a promise of financial dignity in an age of instant gratification.

Final Thoughts: A Thin Line Between Help and Harm

BNPL isn't the enemy. It's a tool like a kitchen knife; it can nourish or injure. The difference lies in knowledge and discipline. For today's generation, financial literacy isn't optional, it's essential. Before clicking "Pay Later," ask yourself: "Can I really afford this later?"

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GENERASI TANPA RASUAH: PERANAN KOKURIKULUM UNIVERSITI

“INTEGRITI BUKAN SEKADAR KATA – IA ADALAH CARA HIDUP YANG MENENTUKAN MASA DEPAN NEGARA.”

Nazlin Emieza Ngah, Nur Dalila Adenan Azlina Shamsudin, Marha Abdol Ghapar
Universiti Teknologi MARA Cawangan Terengganu, Terengganu, Malaysia

Corresponding email: nazlin5316@uitm.edu.my

Pengenalan

Ko-kurikulum di universiti tempatan memainkan peranan penting dalam membentuk jati diri dan nilai moral mahasiswa. Selain pencapaian akademik, universiti juga berperanan sebagai platform untuk memupuk nilai integriti dan membanteras budaya rasuah di kalangan generasi muda. Seiring dengan aspirasi Pelan Antirasuah Nasional (NACP), pelaksanaan ko-kurikulum berasaskan integriti dan antirasuah kini menjadi fokus utama dalam sistem pendidikan tinggi negara (Suruhanjaya Pencegahan Rasuah Malaysia, 2023).

Aktiviti dan Pendekatan Program

Program ko-kurikulum integriti dan antirasuah di universiti dijalankan dengan pelbagai pendekatan menarik seperti ceramah kesedaran, bengkel etika, simulasi kes rasuah, dan projek komuniti. Aktiviti seperti Youth Integrity Camp dan kempen “Saya Anti Rasuah” memberi peluang kepada pelajar menerapkan nilai kejujuran dan tanggungjawab melalui pengalaman praktikal (Universiti Teknologi MARA, 2024).

Selain itu, kursus elektif dan modul integriti turut dimasukkan dalam kurikulum wajib pelajar. Pendekatan ini memastikan nilai integriti diaplikasikan dalam setiap bidang pengajian. Contohnya, pelajar undang-undang mendalami etika profesional, manakala pelajar kejuruteraan dan perniagaan memahami tadbir urus korporat dan tanggungjawab sosial.

“PELAJAR YANG MEMAHAMI NILAI INTEGRITI LEBIH BERDISIPLIN, BERETIKA, DAN MAMPU MENJADI AGEN PERUBAHAN DI KAMPUS.”

Kesan Terhadap Pembangunan Mahasiswa

Kesan positif pelaksanaan program ini jelas dapat dilihat melalui peningkatan kesedaran moral di kalangan mahasiswa. Mereka bukan sahaja mampu mengenal pasti perbuatan rasuah dan penyalahgunaan kuasa, tetapi juga berani menolak amalan tidak beretika.

Menurut Abdullah & Rahman (2022), penerapan nilai integriti dalam pendidikan tinggi dapat melahirkan graduan yang bukan sahaja cemerlang akademik, malah berperibadi teguh dan bertanggungjawab kepada masyarakat.

Universiti tempatan dilihat semakin komited dalam memperkukuh budaya integriti melalui kolaborasi strategik dengan agensi seperti SPRM. Ini menunjukkan usaha pendidikan tinggi kini bukan sekadar melahirkan intelektual, tetapi juga insan berakhlak mulia.

Kesimpulan

Secara keseluruhannya, ko-kurikulum integriti dan antirasuah di universiti tempatan merupakan inisiatif penting ke arah membentuk generasi muda yang beretika dan bebas rasuah. Nilai integriti perlu terus dipupuk melalui pendidikan berterusan dan teladan daripada warga universiti sendiri. Apabila budaya jujur dan amanah menjadi sebahagian daripada kehidupan pelajar, maka lahirlah generasi profesional yang mampu membawa Malaysia ke arah masa depan yang lebih bersih dan berintegriti.

Rujukan

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Biznewz 2025
Faculty of Business and Management
Universiti Teknologi MARA Cawangan Terengganu Kampus Dungun
Sura Hujung, 23000 Dungun, Terengganu, MALAYSIA
Tel: +609 8400 400
Fax: +609 8403777
Email: biznewzuitm@gmail.com