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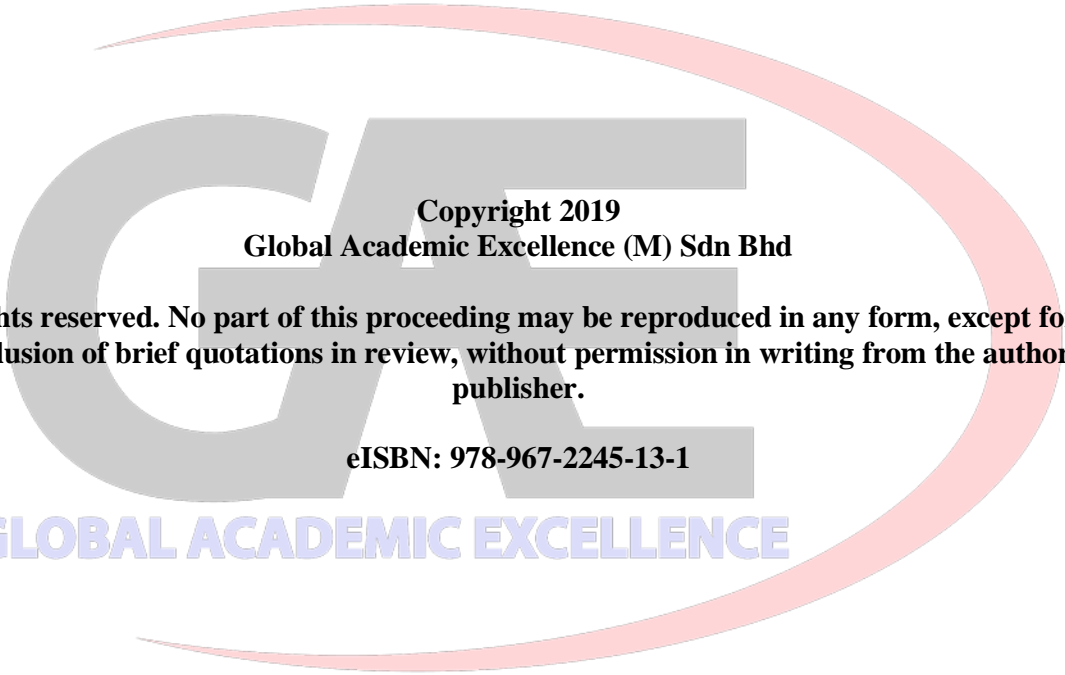
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BOKO HARAM INSURGENCY AND VIOLENCE AGAINST WOMEN IN NORTH EASTERN NIGERIA

Mohammed Umar Bashir¹

Aisa Isa Geidam²

Idris Mu'azu³

¹Faculty of Social Sciences, University of Maiduguri, Nigeria (tafidabashir@gmail.com)

²Faculty Social Sciences, University of Maiduguri, Maiduguri (aisageidam@gmail.com)

³Faculty of Social Science, University of Maiduguri, Nigeria (idrismuazu@gmail.com)

Abstract: *Violence against women generally has attracted the attention of many scholars globally. This study examines the violence against women perpetrated by Boko Haram insurgency in the affected area of North Eastern Nigeria, where the Boko Haram insurgency is more predominant. For the purpose of this research convenient sampling was used to explore the experiences of women. Both qualitative and quantitative data were gathered. The primary data was obtained through face to face individual interview where original information were gathered from 18 victims of Boko Haram violence in Maiduguri, Borno state capital. The research discovered that the violence experienced by women in the affected areas is both physical and psychological. However the physical violation has been more pronounced, as women are used for suicide bombings and are as well sexually abused. Many women went through sexual violence; threat of being killed and later on serves as suicide bombers under Boko Haram insurgent's custody. While some are still suffering from psychological trauma particularly those who witnessed the killings of either their children, spouses or other relatives. Furthermore, these women are mostly into small scale businesses in their homes such as knitting of caps, small poultry farms, animals fattening and etc but they were forced to abandon everything and ran for their lives. The study recommends a psychosocial support to the victims and the provision of economic empowerment so as to enable the women restart their businesses to give them a sense of belonging since most of them are business oriented. This will help in making them adjust to new positive and favourable lives.*

Keywords: *Boko Haram, insurgency, violence, and women*

Introduction

The Islamic sect in Nigeria which is popularly known as “Boko Haram” but calls itself as “*Ahl as- Sunnah wal Jama'a ala Minhaj as- Salaf*” which means: People of the way of the Prophet Muhammad (peace be upon him) and the community (of Muslims), which is in line with the earliest generation of Muslims. This name has good meaning that is acceptable by all Muslims (Da'wah Coordination Council of Nigeria, 2009). But when Mohammad Yusuf became its leader the name was renamed to suit his ideology. As the name was modified as follows: “Jama'atul Ahlis Sunnah Lidda'awati wal Jihad” which is translated as: the people who are dedicated to the propagation of the teachings of the prophet (Sunnah) and “Jihad” which means Islamic war (Meehan and Speier, 2011; Chothia, 2012). However, the name *Boko Haram* was coined from the combination of Hausa word “*Boko*” which means western education and Arabic word “*Haram*” which means forbidden or a sin by the public and media agencies this is because the sect preaches against western education (Adesoji, 2010 & Pham, 2012). Though, insurgency is not a new phenomena but *Boko Haram* is considered as new in northern Nigeria, this is because Nigeria as a country has never experienced deadly terrorist group like the *Boko*



Haram. The violence attacks by *Boko Haram* in 2009 were mainly directed towards security agencies such the police, Military, Prison, political leaders, government structures, Islamic scholars who preach against *Boko Haram*. But subsequently, the insurgents changed their mode of operations to bombing of public places which claimed the lives of many innocent people (Geidam, 2017). The government in reaction through the military was able to capture Mohammed Yusuf the then leader of the group and handed him over to the police, but later was shot dead in the police custody. This led to a later attack that claimed eight hundred (800) lives (Okpaga et al, 2012).

After the dead of the first group leader (Mohammed Yusuf), the sects reinforced themselves under a new leader, by named Abubakar Shekau who was then the Deputy *Amir* who continues to launch attacks on innocent people. During the reign of Shekau as the leader of the sect, women were used as suicide bombers by *Boko Haram* in North-eastern Nigeria to attack public places and gathering following the threats and indoctrination by the sect in accordance with their own ideological beliefs (Maiangwa and Agbibo, 2014). Since then so many cases of abductions and kidnapping of women by the sect were recorded in different places. These include the abduction of 250 school girls in Chibok local Government, the kidnapping of 91 women, the abduction of 61 women in Adamawa state, later it was followed by the kidnapping of 180 women and the abduction of 105 Dapchi school girls in Yobe state (*Vanguard newspaper*, 14th April 2014; *The New York Times* 2014; Reuters, 2014; Human Rights Watch, 2014; *Saharan Reporters* 24th Feb, 2018; *Premiuim Times* Feb 23, 2018). However, very few scholars if any that have attempted to investigate the level of violence experienced by women in the insurgency affected area in the North Eastern States of Nigeria. This is because most of the scholars based their researches on socio economic effects of *Boko Haram* on Women, effect of the insurgency on the country at large, and number of victims involved as a result of the attacks. Awojobi, 2014, Ohiwerei, 2014; Zenn and Pearson, 2014; Osita and Chikere, 2015; Geidam, (2017). This has amounted to neglecting the aspect of violence on women perpetrated by the *Boko Haram* insurgents in the affected areas. Furthermore, most scholars depend on news as the sources of their information while this paper is based on empirical evidence. In view of the above, this paper intends to investigate the level of violence against women perpetrated by the *Boko Haram* insurgents in the North Eastern Nigeria.

Literature Review

Conceptual Definition of Woman

Many scholars define women in relation to sex and gender. Thus, Stoller, (1968), observed that people can be categorized physiologically into male or female using the differences that enable women to bear and suckle children, these differences are referred to as sex. If male and female are to be used as sex then corresponding term for identifying gender is masculine and feminine in order to be independent of biological or sexual attributes. Although, in Nigerian context and in this research paper woman is referred to as adult female who has attained the stage of adulthood.

Concepts of Violence

Violence is being studied across disciplines, each focusing on a specific system or unit of analysis: individual, group, institution/organization, nation states and politico-economic structures, and the international system (Joxe,2006). Thus, violence is divided into many different types. However, Newman (1979) stated that, violence may be the outcome of extreme emotional states such as rage, anger, or hate that may be directed towards people; these emotions may also be directed towards object or animal. While, World Health Organisation



(WHO) and Agagu, define violence as the intentional use of physical force on one another or against group or community, that will likely result to physical injury or death (Agagu, 2003; World Health Organization, 2008). Though, definitions above have explained what violence is in general but this paper is interested in violence against women as a result of the insurgency in North Eastern Nigeria. As such the paper looked at violence against women specifically perpetrated by the *Boko Haram* insurgents so as to enable the reader understand the subject matter of the paper. However, it may not be out of place if the paper looks at violence against women in general before narrowing to violence by the insurgents.

The United Nations Declaration on the Elimination of Violence against Women provides the following definition:

The term violence against women means any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life. Violence can also be physical or psychological, Physical violence can include slaps, shoves, hits, punches, pushes, being thrown down stairs or across the room, kicking, twisting of arms, choking, and being burnt or stabbed. Psychological and emotional abuse can include a range of controlling behaviours such as control of finances, isolation from family and friends, continual humiliation, threats against children or being threatened with injury or death, United Nations Declaration on the Elimination of Violence against Women (UN, 2011).

Nonetheless, the violence experienced by the women in the *Boko Haram* affected areas is both physical, psychological but more of physical as women are used as suicide bombers and are as well sexually abused. Sexual assault or sexual violence can include rape, sexual assault with implements, being forced to watch or engage in pornography, enforced prostitution, and being made to have sex with friends of the perpetrator (WHO, 2017).

Research has demonstrated that violence against women often involves a continuum of violence from psychological, economic and emotional abuse through to physical and sexual violence.

Bloom, (2007) stated that women are raped or abuse by insurgent as a recruitment tactics as this stigmatizes the women and making them easier to be exploit. Many women went through sexual violence, threat of being killed and later on serve as suicide bombers under the *Boko Haram* insurgents' custody (Bloom,2007)., Violent extremists are seen as being most likely to victimize women because of their often conservative or reactionary gender agendas. Personal trauma, most notably as a result of rape is one of the fundamental outcomes of violence against women by the extremist group.

Insurgency

The British Army Field Manual (AFM) referred to insurgency as an organized use of subversion and violence to seize, nullify or challenge political control of a region to gain political control over a geographic area including its resources.

Insurgency can also be seen as expanded political-military struggle directed towards subverting or displacing the legitimacy of a constituted government or occupying power and partially controlling the resources of a territory through the use of unlawful military forces (Guide to the Analysis of Insurgency 2002). In other words is a political attempt to overthrow the legitimate authority by the oppositions for their selfish reasons.

Empirical cases of Violence attacks on women by the *Boko Haram* Insurgents

Women have suffered various forms of attacks ranging from suicide bombing, mass killings, rape, kidnapping by the *Boko Haram* insurgents to mention but a few (Muinat, 2015:3). *Boko*



Haram members have for some years harassed and abused both Christian and Muslim women. The year 2013 marked an important change in *Boko Haram* tactics, where the group carried out a series of kidnapping in which one of the main characteristics was the use of women. In May 2013 *Boko Haram* abducted 12 Women and Children during an attack in Bama (Zenn and Pearson, 2014). Similarly, *Boko Haram* terrorist attacked the Air force Base and other places in Maiduguri, where the attack was reported to have started from 3am to 8am; several people of both sexes were killed this is because the terrorist were many in number who planted explosives in their targeted areas in the metropolitan area (Ndahi, 2013).

In another report by *Vanguard newspaper*, on 14th April 2014, not less than 250 school girls were reported to have been abducted by the insurgents in Chibok Local Government of Borno State. This abduction has been the first largest incident that attracted international campaign and call on the Government of Nigeria to rescue the abducted girls. Also in another report by international Newspaper, it was reported that other women numbering 91 were kidnapped by *Boko Haram* members in Borno State (*The New York Times* June 4th 2014). Furthermore, Sahara Reporters reported that more than 60 women were abducted by *Boko Haram* insurgents in Adamawa State, North eastern Nigeria. Similarly, 174-185 villagers (women) were kidnapped by *Boko Haram* insurgents (Reuters report, 18th of December 2014). In a related development, a female suicide bomber believed to be around 10 years carried out suicide bombing and killed 19 others. She carried out the bombing possibly against her will at a public place in Borno state. Furthermore, Reuters, (2014) reported that on the 18th of December 2014, *Boko Haram* insurgents kidnapped over 180 women in the North East. Human Rights Watch, (2014) in its reports estimated that *Boko Haram* Sect has abducted more than 500 women and young girls from 2009 to 2014 from several towns and villages in the North Eastern Nigeria. However, in related report by the CNN, in Oct. 24th 2014, *Boko Haram* gunmen invaded the town of Mafa in Borno State and Kidnapped 30 boys and girls (Aminu, 2014). In 2018 the second largest case of school girl's abduction was recorded from Dapchi in Yobe state where 105 school girls were abducted by *Boko Haram* from Government Girls Science and Technical Collage Dapchi (*Saharan Reporters* 24th Feb, 2018; *Premium Times* Feb 23, 2018). The use of violence on women by the insurgent could not even spare underage girls as there was a report where two female suicide bombers around the ages of thirteen killed themselves and three other in a market place in Yobe State (Geidam, 2017). Since then *Boko Haram* had furthered their attacks in urban areas by the use of female suicide bombers (Faruok, 2015). In Gombe state a neighbouring state of Borno state on 8 January 2014, a woman came to a military barrack in on a motor bike and detonated an explosive killing herself and a police man (Farouk, 2014). *Boko Haram* have so many times abducted women for negotiation with government either for the release of their arrested members or families recently *Boko Haram* released a video in September 2018 threatening to kill two health workers of the International Committee of the Red Cross (ICRC), after executing the first woman by named; Saifura Khursa in September 2018 (*Premium times*, 16 Oct. 2018).

These use of violence on women and young girls by the *Boko Haram* insurgents, has let women to become vulnerable to sex abuses, premature death through suicide bombings which has persisted for some years in the North Eastern states of Nigeria particularly in Borno state which was known to be the headquarters of the sect before they fled to the Sambisa forest. As part of the violence against women the International Committee for the Red Cross (ICRC) has confirmed the execution of its worker, Hauwa Liman who is 24 years of age by *Boko Haram* terrorists. Hauwa who was said to have been abducted in an attack in the North-Eastern town of Rann on 1st of March 2018, together with Saifura Hussaini Ahmed Khorsa and Alice Loksha of which Saifura was killed earlier on 16 September, 2018. This has increased the



number of the staff of (ICRC) that were killed by the insurgents to two (Othman A. & Abdulateef, S. 2018).

Methodology

This study adopted the qualitative method of data collection through the use of face to face in-depth interview with the women who have the experiences of violence in the insurgency affected areas in the North Eastern Nigeria. This research used both secondary and primary data. The secondary data were obtained through journals, books and the internet.

The sampling technique used for the study was convenience sampling where the women participated voluntarily as only those who have agreed to participate and are available for the exercise were interviewed in the internally displaced camp in Maiduguri, based on their convenience and having experience of violence. Thus 20 women who are victims of insurgency were sampled for interview but along the process two could not conclude the process due to emotional instability as tears could not allow them to continue with the interview as such only 18 were interviewed for the purpose of this study.

Sexual Abuses Experienced by women during insurgency

Sexual abuse is one of the tactics adopted by *Boko Haram* in the past few years during their attacks in various parts of the North-Eastern States of Nigeria. Women of Borno State also experienced the same problem during the insurgency. One of the participants lamented that:

A Boko Haram member entered my neighbour's house and said he must rape her, the woman pleaded with him but he insisted, she further told him what he is demanding for is against Islam. The insurgent replied her that he knows but he must rape her. He gave the woman two options: either she agrees or he kills her. The woman stated that she preferred to be killed. When he (Boko Haram) noticed that she was not ready to comply he insisted and raped her (Respondent 3).

Furthermore, another respondent reported that:

A member of Boko Haram insisted on raping one woman while the woman was on her menstruation period, but he insisted that he must rape her even in that situation. As he was trying to pull off her cloth, luckily for the woman another elderly woman screamed when she saw him in that process and that was how the woman escaped, and the insurgent ran away for fear of being arrested (respondent, 15)

During the interaction with the respondents, they lamented that sexual abuse was one of their worst experiences, especially when women became captives of *Boko Haram*. The insurgents kidnap and forcefully abduct and convert women as their 'wives' regardless of their marital status. This unpleasant development led to emotional instability in the lives of the women. Also, the experience of rape by *Boko Haram* has led to the death of women, the phenomenon had produced so many children for the terrorists and many unwanted pregnancy as stated by the respondents. One of the respondents explains that; '*Boko Haram* raped women, in fact a lot of women got pregnant as a result.' Furthermore another respondent also stated that:

My daughter who was a student in Maiduguri the state capital was kidnapped by 'Boko Haram' members together with two daughters of my neighbours. Furthermore, my second daughter was raped and as a result she died.....crying..... I don't really care about my lost properties my grievance is the ruining of the lives of my two daughters (Respondents and victim 12).



This finding is consistent with the findings of Osita and Chikere, (2015) which reported that women suffered as a result of *Boko Haram* insurgency. Women were sexually abused and also held hostage on several occasions by the terrorists. Furthermore, is in line with the findings, of Liebling et al, (2013), women in Pula camp were sexually abused by terrorist which led to great effect on them not only that but also affected their physical and emotional conditions. In related findings by Chi et al, (2015) who opined that women experienced sexual abuses in Burundi and Uganda which resulted into unwarranted prostitution and transmission of HIV and other sexually transmitted diseases. Also according to United Nations Fund for Population Activities (UNFPA) women and girls have always fallen victims of sexual abuse during war or conflict as most terrorists used it as a tactics which leads to different health problems among women and the adolescent girls especially life time trauma.

Women Experience of Violence during Boko Haram Insurgency

These are the responses of the women interviewed where they shared their experiences on various types of violent attacks the suffered from the insurgents. The violence experienced by women in the *Book Haram* affected area can never be forgotten by these women.

In a response by a victim of Boko Haram who is respondent to this research has this to say:

Boko Haram slaughter and kidnap people, they have also kidnapped and abducted our daughters, and they killed our youth during the insurgency we have buried the death bodies of many of our relations before we escaped. Because they are after men as such the men were forced to flee and abandoned the women as such there were no men, thus we were left with no option other to bury the dead bodies for the fear of outbreak of diseases. I was diagnosed and told that my lungs and liver are swollen (Participant 10).

Many respondents have the same views with this respondent who stated that:

Boko Haram attacked our village around 3:00am and began to shoot guns sporadically. Before we thought it was the military men that were shooting but later on it was discovered that it was Boko Haram insurgents. As such we took on our heels and started running for our lives with our children. But unfortunately they killed 16 young men right behind our residence this made us become confused and more frightened. After that they started searching for youth from house to house. Wherever these youths were hiding themselves they will bring them out and kill them regardless of their numbers (Respondent1, and victim of violence).

Furthermore, some of the respondents said;

Boko Haram had attacked Bama town the headquarters of Bama local of Borno state, where they killed men, women, young and old. While others died in the process of running for their lives. Sometimes they killed and threw the dead bodies either in the well or even leave it on the street. Sometimes they take over a particular community for days. There was a time when they attacked Bama for days. As a result our husbands have to run for their lives because that time they were after men throughout that period we were indoors without any food. While many dead bodies were left everywhere on the streets, and most of the dead bodies were men. We later decided to start burying the dead bodies until it was beyond our ability we gave up. This is because there were thousands of dead bodies all over the streets. After that we formed



some groups and left the village (Respondent and Victim, 6).

However, this respondent further explains that:

The Boko Haram members in Gwoza Local Government were going from house to house to pick ladies and many of such ladies or women were kidnapped. Others who suffered from the Boko Haram are those women who gossiped against the insurgents were beaten to the state of unconsciousness. I was an eye witness to this. The whole town was deserted due to the destruction they caused, such as burning of both public and private buildings (Respondent and Victim 8).

The above results indicate that women have suffered a lot of violence in the North East of Nigeria as a result of *Boko Haram* insurgency. Despite the assistance by local and international Non-Governmental organisations, the state and federal agencies, such assistance is not enough. In addition, beyond material assistance, the victims of the insurgency particularly women need urgent psycho-social support to address the serious trauma they are going through.

Conclusion

This study concludes that women in the insurgency affected areas of the North East have experienced so many types of violence as a result of the insurgency.

The research established that the violence experienced by women in the affected areas is both physical and psychological. However the physical violation has been more pronounced, as women were used for suicide bombings and are as well sexually abused. Many women went through sexual violence; threat of being killed and later on they were forced to serve as suicide bombers by the *Boko Haram* insurgents.

Most notable among the physical violence are: sexual harassments such as rape, abductions, beatings where a woman refused to comply for their demands and at the end murdered or end up being raped. These women were used as suicide bombers through indoctrinations of young girls within the age range of 13 to 15 years. While some of the women are still suffering from psychological trauma particularly those that have witnessed the killings of either their sons or husbands.

Recommendation

The study recommends immediate psychosocial support to the victims to enable the women get out of their psychological trauma. The women also need both material and financial support. Material support in the form of sewing machines, blending machines etc. are required as most of the women are into some small businesses in their homes before the *Boko Haram* insurgency. This will enable them start their business again and restore livelihoods in the region.

Government should look for a way of resettling them back to their home towns and find a lasting security measure that will guarantee the safety of lives and property so as to prevent similar future occurrences.

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SEMPAMA AS A COMPONENT OF LANGUAGE ART IN THE IBAN LANGUAGE: METAPHORICAL AND FIGURATIVE EXPRESSION

**Associate Professor Dr. Chemaline Anak Osup¹
Dr. Rosliah Kiting²**

¹Sultan Idris Education University (Email: chemaline@fbk.upsi.edu.my)

²Sultan Idris Education University (Email: rosliah@fbk.upsi.edu.my)

Abstract: *Sempama is a beautiful, concise, neat, metaphorical and figurative phrase. It is a metaphor or proverb, well-known for the truth it contains. It starts with the word baka (as, just like), asai (like, similar to), and munyi (as if, comparable to). For example, the metaphorical phrase “like a lawn without a flower” means a living person without a friend. As a language art, it is part of the Iban figurative language, which is an allusion (an indirect and passing reference) and a flowery phrase (an expression designed to call something to mind without mentioning it explicitly). Apart from that, the other two categories of Iban language arts are jaku sema (parable/simile) and jaku silup (allusion). The usual expressions are separated by commas, if they consist of two or three lines of expression. Normally, they make comparisons between things, affairs, systems, states, ideas, subjects or actions. In sempama, the comparative properties in it, are used as an examples. The Iban community considers sempama as a saying or adage or popular proverb, and it a specific meaning for a certain purpose. In addition, sempama usually concludes an idea through the expression of beautiful words, metaphorical, yet figurative. In terms of Iban culture, sempama reflects their customs. The use of simile or comparison is very thick and attractive. From the religious aspect, it is considered spiritual as it teaches the Iban community to avoid evil and to do good in this world. Apart from suggesting an idea, the premises of sempama often compare the same things, but they still contain the wisdom. Thus, it has played the didactic and religious aspects of education. Its functions also highlight and manifest the intellect and wisdom of the Iban community, their social and economic thoughts, humanitarian, religious belief, communication and value of unity among them. In short, sempama has become a social control device that curbs the behavior of the Iban so that they become harmonious, prosperous, progressive and highly civilized society in the world.*

Keywords: *metaphorical, legacy, authentic, cognitive, analogy, language art, allusion*

Introduction

Commonly speaking, Iban people often compare and contrast objects, matters, things, ideas, deeds and circumstances in their daily lives. The use of analogy in explanation, reason, cause, moderation and consideration has resulted in the creation of *sempama*. *Sempama* (metaphor) is therefore a beautiful, simple, neat word which has implicit meaning. Earlier on, it has been mentioned that the beginning of *sempama* begins with a word *baka* (as, just like), *asai* (like, similar to), and *munyi* (as if, comparable to), and it is a normal thing. As a metaphorical expression, the words or statements expressed in *sempama* are very interesting because they refer to one thing, an idea or act (Chris Baldick, 2001: 134). In other words, the expression symbolizes other things, ideas, or actions. In other words, it has a connotative meaning, that is, a different and meaningful premise of the denotative (literal) expression itself.



The Iban people look at *sempama* or *empama* (Richards, 1981: 77) as the parables, comparisons, idioms, tamsilan, bids and proverbs as in the Malay culture (Abdul Rahman Abdul Rashid et al, 2001: 80). Vinson and Joanne Sutlive (244: 1994) give the same definition, as idioms, which are words established by usage as having a meaning not deducible from the statement itself. It is a form of expression, a characteristic mode of expression in language art. According to Janang Ensiring (2016: 1479), it contains the truth in the human experience, and he gives a definition for it as a proverb, that is, a short, well-known pithy saying, stating a general truth or piece of advice in its meaning. The expression below comprises three and two lines.

*Engkerawai anang dipegai,
kemusu anang ditegu,
gamang anang direjang
Mensia ti nadai pangan,
baka laman nadai bungai.*

An *engkerawai* wasp is not held,
a *kemusu* wasp is not touched,
a *gamang* hornet is not pierced).
A man without a friend,
is like a lawn (park) without flowers.

As a language art, *sempama* is a traditional literary genre of the Iban society that showcases their proverb (Janang Ensiring, Jantan Umbat & Robert Menua, 2011: 1055). This is the cultural heritage of the Iban society that is distinctive and beautiful. The term does not only contain simple and poetic phrases, but contains the expressed and implied intentions that need to be analyzed and interpreted by Iban people. *Sempama* is sometimes created as two or three rows (lines) of the verse. Examples of a one-line expression is *baka anak manuk lenyau indai* (like the chicks that lost their mothers). *Mensia ti nadai pangan, baka laman nadai bungai* is a two-row expression of *sempama* (man without a friend, is like a lawn without flowers). The three rows of expressions are longer such as *Engkerawai anang dipegai, kemusu anang ditegu, gamang anang direjang* (An *engkerawai* wasp is not held, a *kemusu* wasp is not touched, a *gamang* hornet is not pierced). As a genre of literature, it is an authentic and significant Iban cultural heritage document and this language art has long been written structurally as a legacy to the new generation of Iban people who can be referred to at any future time.

Since the existence of the Iban community, it has been a significant literary device to capture the local Iban ethnic wisdom. Every time it is articulated in the public, the civilization of Iban society is articulated as well. It seems, when *sempama* is expressed implicitly in a poetic order, the audience will always try to interpret the hidden meanings in it. The Iban community is rich in oral and traditional literature as it has many sub-tribes that contribute to the heritage. It can be said that such literature is formed from the diversity of the traditions of sub-races. These sub-tribes have contributed positively to the collection of oral traditions, enriching the civilization of Iban society in terms of national literature.

Seen from the aspect of its existence, *sempama* has appeared in the Iban community as their daily lives are often faced with various situations, challenges, assumptions and obstacles. Due to such experiences, they used the events to make up metaphorical expressions (loaded with analogous elements). These analogy and metaphorical expressions are presented as the boundaries, guides and exemplary lives for their language arts. These periodic expressions are expected to curb their behavior to achieve a high level of civilization in their community. That is why, it is often conveying instructions and innuendoes implicitly with the figurative words of artistic and metaphorical words.



Objectives

The presentation of this article paper aims to:

- a. analyze the structure of *sempama*
- b. identify its characteristics
- c. display its functions
- d. explain why it should be taught through Iban language teaching in class

Iban Society In Sarawak

The Iban are the largest indigenous group of people in Sarawak and are classified as *bumiputera* (natives). Other races are Malay, Melanau, Bidayuh, Kayan, Kenyah, Bukitan, Murut, Kelabit and other small ethnic groups, no less than 23 and dozens of other indigenous sub-tribes (Chemaline, 2006: 9). All these groups embrace various religions, beliefs, customs and cultures and speak their own languages and dialects according to their residential districts. Historically, the Iban community has existed some 50,000 years ago on Borneo Island, and is considered as Homo Sapien at the time. This existence is evidenced by the first discovery of Homo Sapien's human head skeleton by Tom Harrison about 1954-1967 at the Niah Cave in Miri Sarawak. The find is believed to be the skeleton of Iban or Sea-Dayak heads (Casper, 2014: 4, 5). Based on this evidence, Iban people are believed to have inhabited Sarawak on Borneo Island about 40,000 years ago. Then, Iban people began to move from Kapuas River in Kalimantan Indonesia to West-Borneo in the 19th century (Freeman, 2014: 5). At the same time, many of the Iban people who were already in the areas near the Kanyau River in Kalimantan, moved to the Lemanak River, Skrang, Layar, Julau, Entabai River and Kanowit River in Sarawak around 1830-1840. During the reign of Rajah Brooke, the Iban are allowed to open land and continue to live in their respective places of residence until now.

The indigenous people spread throughout Sarawak, especially those living in Kuching, Saribas, Skrang, Lemanak, Lubok Antu, Batang Lupar, Lundu, Miri, Bintulu, Kapit, Limbang, Lawas and Sri Aman. This ethnic group is known by their distinctive dialect in the settlements. Sather (1994: 26) once mentioned that the Iban people have associated themselves with specific geographical features such as rivers, which are close to their own resident village. According to Sather, various areas near the rivers have become a major focus for the Iban people to build their homes. Thus, the social identity of Iban society is identified by the names of certain rivers, for example they often introduce themselves to other friends as "we are Iban Skrang", "we are Iban Batang Rajang", "we are Iban Batang Ai" or "we are Iban Undup" and so on. Skrang, Batang Rajang, Batang Ai and Undup are some of the major river names in Sarawak. This phenomena creates a riverine community because their dwelling is separated by a basin or river. So anyone Iban who inhabit the area within a particular river basin or alongside the river will share and have the same culture (McKeown, 1983: 70) and they are identified from other Iban sub-groups through different dialects, prevalence lifestyle, local customs and various daily habits.

In terms of numerical data, Iban people are indigenous people on *The Land of Hornbill* (Sarawak). Additionally, the Iban tribe is a vast community, spread across all four political units in Borneo, namely Sarawak, Sabah, Brunei Darussalam and Kalimantan. Today, the Iban population in Sarawak is approximately 800,000 in 2013 and in 2018 this number is approaching one million. Iban people have lived a prosperous, harmonious and peaceful life among themselves and they interact well with other ethnicities such as the Malays, Chinese, Bidayuh and Orang Ulu in Sarawak. The dynamic relationship between Iban and other ethnics has brought about socio-economic, political and cultural change (Vinson and Sutlive, 2001: 736). The unique features and distinctiveness of the Iban culture have encouraged researchers



from all over the world to study the Iban people, their language and culture, thus preserving the ethnographic record for future generations of the Iban tribes in Sarawak.

Literature Review

One of the Iban language art varieties is the *sempama*. The Iban community uses its *sempama* specifically to advise, reprimand and transmit criticisms explicitly (expressed / denotative / direct) and implicitly (implicit / connotative / indirect) through comparison and symbolism. In the book *Jaku Dalam* (Janang et al, 2009: iii; Satia Gerik, 2009: 8), the meaning of the term is described as a comparative expression that is hidden and indirect when referring to something. Comparisons are used to describe the variety, behavior, temperament and human way of life (*Bup Sereba Reti Jaku Iban*, 2011: 1048).

The Iban community does not have much material and authentic documents about the *sempama* such as books, journals, magazines, novels, short stories or dramas, compared to *leka main* (traditional poetry of Iban people). In other words, *sempama* is not so profound, though it highlighted the aspect of creativity and the height of the Iban local wisdom. The Iban people have wisely created literary works but these elders have passed away and the new generation has more or less lost this legacy in their culture. Unfortunately most of these *sempama* are not recorded or collected to add to the existing corpus of literary works and literature. The Iban traditional society received formal education rather late, because the Iban people at that time were not sensitive to the importance of education. Because of this, there is little that can be seen about their image and cultural identity including philosophy of life, thoughts, religion, intelligence, civilization, knowledge and other matters relating to their daily lives.

It is a pity for the Iban people that their *sempama* with beautiful, figurative and metaphorical expressions, are less accentuated (prominent), and not adequately preserved so far. In fact *sempama* can manifest the consistency and creativity of Iban to create beautiful proverbs. These proverbs have the capacity to display high creativity and thoughts in their cultural context. *Sempama* uses fauna and flora elements in their expressions, as well as the use of metaphorical words that demonstrate their creativity to express their thoughts on their living culture. All sorts of mental images are displayed through *sempama* which play different functions in social, communication and educational aspects.

In terms of Iban literature, *sempama* is a popular form of folklore because it contains allegories which sometimes describes the idiosyncratic stories of some Iban by humor or amusements, yet with moral teaching. If someone is stupid, people will label him with the analogy of Apai Sali or Apai Saloi because the character Apai Sali is stupid. For example, in the Iban folklore, there is the story of *Apai Sali Ngabang*. In the story, Apai Sali visited a longhouse in the upstream area at the goodwill invitation there. Meanwhile, at the same time, longhouse residents in the downstream area also invited him to attend their feast there. Apai Sali is rowing his canoe boat to go to the longhouse in the upper reaches of the river and is indeed approaching the longhouse, but at the same time it occurred to him that the long house meals of downstream people might be more enjoyable. So he turned his boat towards the downstream river to go there. Later, after some time, he decided to return to the river head again as he expected there would be more delicacies, and shortly thereafter turned down the river. Realizing the fact that he had spent his time on the way, he decided to go straight to the longhouse in the upstream area. However, as soon as he arrived at the longhouse, it was found that the ceremony was just over and there was no food left for visitors who came to the feast (*The Encyclopaedia of Iban Studies*, 2001: 1354). What a loss for Apai Sali! Such a story becomes a *sempama* for the greedy person like Apai Sali to this day - that is, the expression *rangka baka Apai Sali* (greedy like Apai Sali), meaning the greedy person is always a loser.



Sempama: Its Form

Iban metaphorical expressions or proverbs (*sempama*) consist of several lines. One phrase is called line. A single can consist of at least one section. Most of the *sempama* are made up of one line of phrase. For example, the expression *asai ke ditempuh cemar* (like being hit by the rhinoceros) means a person suddenly faces a big problem. Next, the expression *asai ke turun darah mua* (as if the blood gets down the face) means feel embarrassed or ashamed, so his face become pink or pale red.

Some *sempama* are composed of two lines of phrase. This verse is long and has a rhyme, although it the word at the end of each line does not necessarily has the same sound. For example, the metaphorical expression *baka timbau rapit keruin, baka gelegar rat kelalin* (like a fast-tailed boats, such as bonding ties) means a person is balanced physically, intellectually, emotionally and spiritually like a well-made boat. The premis *baka juak di kaki rantau, napatka riak tampun bubu* (such as fish at the end of the river, pulling other fishes into the trap) means one is influential enough to get others follow him). The expression *baka kenyali di ulu kanyau, napatka kemayau mansau ngabu* (like the hornbill in the upper river, enjoying the ripened olive fruit) means one who is borned with a golden spoon.

There are also *sempama* which consists of three lines or more, although not many. The figurative expression *engkerawai anang dipegai, kemusu anang ditegu, gamang anang direjang* (an *engkerawai* wasp is not held, a *kemusu* wasp is not touched, a *gamang* hornet is not pierced) is made up of three lines. Here is an example of *sempama* expression written in four lines.

Baka ke mantap,	Such as cutting,
Tak nadai alai ngedar,	Not enough space to rock the machete,
Baka ke nyala,	like fishing with a net,
Tak nadai alai nibar	no enough space to throw it open.

But in our observation, if the *sempama* consists of more than three rows, it is probable that the rows are irrelevant in terms of rhyme such as the above-mentioned expressions.

It seems that the expressions are arranged in more or less parallel in one byte. These parallels can be observed from this example: *enda murid sejumpit raga, enda penuh mua belanga* (not full of baskets, not full of washbasin). It means one doesn't contribute anything to a group of people. Another example is *baka nepang tapang ngena lungga, mukat ikan enggau tapa* (such as chopping tapes, using folding knives, such as fish trapping, using the palm of the hand). This means doing something impossible. This is also a good expression, *kudi memuri, hari enda ujan, ikak lelanggak, ikan enda ngaban* (infuriated tadpoles, no rainy days, tired tears, there'll no fish) which means, for no reason one simply gets angry or become too emotional.

However, even if the word at the end of each line is not rhymed, the lines are still related because the created comparisons complement each other from one line to another. In this case, the word *lungga* and *tapa* is having the same rhyme, as in the expression *baka nepang tapang ngena lungga, mukat ikan enggau tapa* (such as chopping tapes, using folding knives, such as fish trapping, using the palm of the hand). In the above-mentioned expression, the final recital sound with "*lungga*" and "*tapa*" sound rhymed and related too. Here, the comparison is related because the two things (*lungga* and *tapa*) illustrate the absence of a task or problem, that is, the timber will not collapse if cut with a folding knife, and it is impossible for a person to get fish by using only his hands to fish in river.

The verse or stanza (line of rows) stands on connotative meaning. As a matter of fact, it has a specific message, meaning, purpose or mandate. For example, the expression *asai ke diau dalam petang* (as if living in the darkness) connotes that one is living in darkness – always



having problems and difficulties! The expression *baka pinang dibelah dua* (like a betel nut, cut in two halves) means that both people are beautiful. *Baka puchau nyau kabau* (like magic that does not make a spell) is a way of saying one is no longer effective in his command of the people. *Asai ke deka nyingkau bulan di langit* (feel like holding a moon in the sky) pictures a person who is too idealistic in his way of thinking. The figurative expression *baka ka nganti indai pulai ari umai* indicates how the child misses her beloved mother and is eagerly waiting for her return. Obviously, *sempama* consisted of poetic phrases and these expressions are called stanza, which is a number of lines of words in a bytes that have certain meanings and teaching instructions either expressed directly or implied.

Distinctive Characteristics of Sempama

Sempama has some specific distinctive characteristics. First, it consists of phrases separated by commas, if they consist of two or three lines. For example, "*Enda alah tiap baka niap singkap engkerawai midang, enda alah itung baka ngitung lempaung ngambung batang, enda alah tesa baka ti nesa laja juing pematang*" (Countless such as counting the sheets of the nesting wasp, countless as counting the *asam* stems, countless as counting darts). Secondly, *sempama* makes a comparison between several things, matters, systems, situations, ideas, action and so on. An expression such as "*baka duruk ruai enggau bubuk*" (such as a peacock and crow pheasant collaboration) illustrates no real cooperation in an action between two parties. One party is unfair to another. Thirdly, the same properties in the comparable object is used as a parable or metaphor. This should be considered as an example (pattern) of good example or moral lesson, so that the audiences change their behavior and morality, for example, the parable *baka ukui enggau mayau* (like a dog and a cat) teach people not to quarrel most of the time.

Next, *sempama* is a simple but popular saying. Like the adage or proverb in Malay culture, it is just a brief but compact example of moral teaching. For example, Iban people are familiar with the proverb "*baka kera kena belachan*" (like monkeys smeared by the fermented shrimp-paste) which means "uneasy" because it makes its body itchy, so it cannot keep still. Another notable characteristic of *sempama* is that it has specific meanings, for which reason its definition is used for specific purposes such as to praise, advise, educate or to make insinuations. In that case, it is didactic for giving special instruction or teaching a moral lesson. If an author always wants to insinuate someone with *sempama*, he will utter the phrase "*sapa makai chabi, iya ngasaika bisa*" (one who eats chilly, feels the spice of it) or "*sapa makai nangka, iya dibalut getah*" (one who eats jackfruit, get wrapped by its rubber). Obviously, in both expressions, the paragraph or phrase in line has a fixed and good order. Sometimes the expressions are not only catchy but rhythmic and tastefully audible but are still able to make didactic impressions on audiences such as the metaphor "*nebang pisang, nebang lengki; ngelara orang, ngelara diri*" (to be a double-standard person, saying "no" to someone, yet he is doing it himself) so that its effect does not directly hit the hearts of the targeted people.

In addition, *sempama* normally conclude an idea through the expression of beautiful and figurative words. An example of the metaphorical expression of the words that concludes the idea is "*ngering ni pan kerak asi, enti dituangka ai, ia deka lemi*" (no matter how crusted the cooked rice it, if water is poured into it, it will be soft and tender). The conclusion of the idea in this expression *sempama* is that, the hard-heartedness of the human heart, if persuaded with gentleness, will finally give in for goodness sake. *Sempama* also reflects the customs and aspirations as well as the good intentions of the Iban people to ensure their well-being and the harmony of life. The phrase like "*bejalai betungkatka adat, tinduk bepanggalka pengingat*" (walk the talk with rules and customs) is a premise often uttered by the elders to advise young people in the present generation, just like the Malay proverb "let die the child but not the rule



of law". This adage teaches the Iban community to be civilized, considerate, well-behaved and polite, and these norms have become the deemed value and culture.

Another feature of *sempama* is the use of similes or comparisons. It looks so interesting as it uses the simile to form a figurative phrase. Certainly, the Iban are familiar with the phrase "*baka mayau ke ngelamun tai diri*" (like cats hiding their own discharge/dregs/excrement) or the expression *baka ai dipanjah api* (like water poured on fire) or the phrase *baka orang gila* (like a crazy man). All of these phrases are very expressive, metaphorical and figurative, just like the expression *baka bulan dikelingi bintang* (like a moon surrounded by stars).

Sempama can become religious in nature because it sometimes teaches the Iban community to possess religious and moral values, to turn away from evil and to do good things in life in this world. It serves as a religious talk that educates members of the Iban community to be caring and responsible people. The functions of *sempama* are as if they sermons for the public. An example of this expression is *padang perau ba tasik, padang runding ba ati* (the lakes are for the boats, the minds are for the hearts) or *baka orang kaya, nadai begunaka Petara* (like the wealthy who is not in of God). The obvious characteristic or feature of *sempama* is that, its premises compare one thing with another, like the phrase "manis baka madu" (sweet like honey" or the expression "bajik baka bulan" (beautiful like a moon). Lastly, *sempama* contains wisdom. This wisdom is far deeper than the ordinary knowledge. It's an insight or a worldview, not just a literary expression, which shows a straightforward, uncomplicated, honest, easy and safe path to a community life.

Functions of Sempama in the Iban Society

In *sempama* there may be are stories that carry certain meanings, and often describe the truth and reality of the Iban people. Simple stories in *sempama* are so easy to remember because they contain meaningful symbols. It has become a special material that is essential for teaching and educating the Iban community. It is possible to say that *sempama* is a form of graphic and specific analogy but easy to understand by everyone because the purpose represented by the analogy clearly states the context taught by the individual who reveals it, some of which may require further clarification.

Listeners sometimes wonder about the meaning of *sempama*. There is a secret of some knowledge in it, for example, the phrase "*baka bulan dikelingi bintang*" (as a moon surrounded by stars), the expression "*baka duri dalam dagin*" (like a thorn in the flesh), or the parable "*baka kacang enda ingat ka kulit diri*" (as a peanut forget about its skin) or "*baka anak manuk lenyau anak*" (like a mother chick losing its chicks), "*baka engkatak dalam empurung*" (like a frog under the shell), "*baka ti meri bunga ngagai kera*" (like giving a flower to a monkey), "*baka langit enggau tanah*"(like the sky and the earth) and "*baka chit labuh ke beras*" (like a rat falling into a jar of rice). . Therefore, *sempama* is effective to use and easy to remember by the audiences who hear it, because it is full of natural imagery, so the person who is keen to hear it is sure to get the message and moral lesson from it.

Certainly, *sempama* plays a very important educational role as it provides advice and criticism to the public. As such, it serves to convey a satire to man in a distinctive and figurative language. The Iban people not only consider *sempama* the reflection of their own wisdom, courtesy, attributes, heritage and culture but bring about a good impression of the Iban community itself as a whole. In the educational system of Malaysia, *sempama* is one aspect of language arts. Language art is indeed a metaphorical and figurative phrase which is very beautiful and sounds good with alliteration and assonance (Encyclopedia of Malay Language, 2008: 200).

The Iban people have a high and intellectual local wisdom as manifested through *sempama*. The height of their intellectual wisdom is emanated through the exquisite



expressions of *sempama*, with words arranged in order, to enable the Iban to imply moral teaching and impart humanitarian values, trusts, crucial messages, current issues and religious instructions, in order to establish noble characters amongst members the society. In other words, the Iban uses *sempama* to uncover local wisdom and display high moral values.

It is undeniable that *sempama* shows a lot of things through this local wisdom. It uncovers the truth and reality of life, displays the religious belief, imparts noble knowledge, opens the mind, develop character, shows high degree of civilization, enhances strong mind and good memory, spurs ingenuity, and mature a sense of control (Hamka, 2009 , Malay Nusantara Dictionary, 2003). If the mind is used properly and rightly, it is able to distance ourselves from the wrongs and prohibitions, and it is able to push us to obey the good command of law and regulations. Therefore, our way of thinking is closely related to good manners, superior habits, excellent behavior, noble character, discretion, courtesy, hospitality and respect for others, appreciation, optimism and all virtues and goodness.

It appears that *sempama* also conveys the message of social-economic, religious and unity of Iban people. Individuals who articulate *sempama* to the public, have the intention or focus to communicate good values and virtues to the audience. Thus, the notion of *sempama* is not only interpreted through the symbols used as analogy. This is because the expressions in *sempama* are polytheistic in contexts and their meanings need to be interpreted as clearly as possible. Iban people are aware that content and meanings of *sempama* are able to express the values of humanity, culture and heritage of the Iban community and these values are at the same time function as guidelines and norms to their behavior and morality. These norms reflect the common function of the Iban socio-culture. It can be said that it functions as a means of social control for the Iban community in general because their actions are governed by the values and norms communicated through *sempama*. This is because *sempama* has spread widely and is known among the Iban people. Obviously, in this context, *sempama* functions as their customary law and moral ethics and thus is able to curb not only their actions or behavior, but improve their qualities of life and character (Wilkinson, 1907).

Scholars such as Maxwell (1878), Wilkinson and Winstedt (1957), respectively state that other societies in Sarawak can see clearly the life, wisdom, ethnic etiquette, culture and worldviews of the Iban people through *sempama*. For decades the *sempama* have served as a means of exposing their minds or their ways of knowing and thinking. Therefore, whether it is difficult or easy to understand, *sempama* needs to be analyzed and interpreted carefully by public and enthusiasts of national literature. In short, the scope of the Iban intellectuals can be summarized through the interpretation of *sempama* and these interpretations must be supported by the Iban community members (Nor Hashimah Jalaludin, 2014). That is why Abang Yusuf Puteh (1998) emphasizes that *sempama* is an authentic resource to understand the intellect of a particular ethnic group of people, in this context, the Iban. As a part of the Iban ethnic literary corpus, *sempama* must be preserved, highlighted and uplifted to the status of national literature.

As a formidable or impressively large expression, *sempama* has been able to play its functions in social, communication and educational aspects, thereby exposing the lives of traditional and contemporary Iban people. In terms of position in the Iban culture, *sempama* is indeed regarded as a worldview of their society because it radiates their various ways of life (including their customs) and reflects their attitude, interests and thoughts. Perceived by relevance theory that emphasizes its principle and correlation with cognition, *sempama* has many explicit and implicit inferences. Therefore, it should be analyzed and interpreted for the specific purposes of educating the Iban. Pragmatically, *sempama* is inculcating the expressed and implied inputs for information, teaching and advice to the audience. Obviously, there are cognitive principles to interpret such phrases. In other words, the process of cognition (the mental action or process of acquiring knowledge and understanding through thought,



experience, and the senses) is required to obtain information and knowledge from *sempama*. So anyone who creates *sempama* should think about how his messages and the human values can be delivered through these proverbs, parables or metaphorical expressions. In other words, he has to think about how the listener can understand the meaning of *sempama* with an inquisitive mind in order to see or uncover what is hidden behind those literal expressions, based on the symbols of the analogy or the metaphors set forth in *sempama*.

Metaphorical Phrases: The Expressions of Iban Language Art

Iban uses metaphorical and simile expressions extensively to adorn their premises of utterances and emphasize messages in their daily speech. For example, the invocations to their deities and spirits are usually adorned with the metaphorical and figurative expressions as seen in their parables, proverbs and their folklore. Their ability to express these metaphorical statements is an example of a thriving and highly valued language art. Such expressions, though brief and consisting of one row, are the most effective and commonly used *sempama* of the Iban community. For example, the Iban are familiar with the phrases “*baka apung balu*” (as a drifting palm tree), “*baka pisa nganti muntas*” (like waiting for boils to break), “*baka Kumang nupi sawa*” (like Kumang feeding a python), *antu bula* (liar spirits), “*antu rangka*” (greedy spirits) and so on. As such, the use of such expressions have been used as *ensumbar* or praise names such as Mali Lebu (a man who knows no failure) and Lembang Batu (a stone breaking man) for a bravery, valour and strong strength (Vinson and Joanne Sutlive, 2001: 1117) in recognition of their accomplishments in *ngayau* war expedition (an attacking expedition on the enemy) in the past.

The discussion in this article focuses on *sempama* of the Iban community in Sarawak. *Sempama* is a sub-genre of Iban *bungai jaku* (language art) in Iban language and literature. Since the existence of the Iban community, it has been narrated from generation to generation. However, it is difficult to know when *sempama* has emerged or started to be used, as there has not been a study to date. In these modern times, there are not many elderly Iban people with the knowledge of *sempama*. They have little written materials on it too, such as books, journals and creative works (including short stories, novels and drama scripts) that contain *sempama* that can be used as sources for this paper.

The discussion here is generally about a specific and non-specific meaning (an explicit and implicit meaning) of *sempama*. It's all about phrases and expression in the form of idiomatic expressions. In the case of expressing ideas, a creator of *sempama* may use an explicit (direct) or implicit (indirect) expression. But pragmatic, messages or thoughts to be expressed in the relevant terms, are usually presented idiomatic rather than directly. This is because the cognitive function works are always conceptual, and their expressions have their own intellectual values. In terms of intellectual or rational ability, the individual who creates the *sempama*, he expects the audience to have an intellectual potential such as the ability to understand, evaluate, synthesis, apply or analyze the verbalized expressions. Therefore, the audience of listeners is expected to always have the curiosity to know the meaning, intelligent enough to grasp its message and also capable to explore the meaning of that expression until they can make the right interpretation. Seen from the point of communication, in spite of showing logical rationality, *sempama* can even be regarded as an art in relation to the way Iban people argue or criticize an utter speech. Hence, it can be said that *sempama* serves to highlight the Iban's intellectuality and local wisdom if it is able to say a lot. Such individuals who can converse well by using metaphorical and figurative expressions of *sempama* will be respected because they are considered as wise and skillful to speak.



Teaching *Sempama* through Language Art In Iban Language Subject

Sempama is a metaphorical and figurative phrase, a component of Iban language art in the school academic curriculum. This language art is very beautiful and aesthetic to hear with its alliteration and assonance (Malay Encyclopedia, 2008: 200), for example, “*pinang pulai ke ganggang, sirih pulai ke takang*” (betel nuts returns to its stalk) means that someone will eventually return to his or her home or place at last. Another interesting expression of *sempama* is “*buah ilang-ilu diempa parai apai, enda diempa parai indai*” (*ilang ilu* fruit, should you eat eaten, your father will die; should you not eat, your mother will die) in the book Jaku Dalam (2009: 67). It means that one is in a great dilemma or in a very difficult situation, that is, if a thing is done, there will be a tremendous impact. In this context, the *ilang-ilu* fruit is not literally a kind of fruit but rather it represents a situation that is difficult for an individual to undertake.

Sempama is often spoken by the public as having a message of good advice and warnings (Kamus Dewan Fourth Edition, 2005: 181; Haji Zainal Abidin Safarwan, 2002: 1403). The Iban people are rich in language art in their language, and many are quite familiar with it. In the Malaysian educational system, it is taught through Iban Language learning in Aesthetics Components because the uniqueness and subtlety of the language is metaphorical. The problem is that many of the Iban students in the school find it difficult to understand *sempama* as it is created using figurative and connotative language, embroidered in the language and requires high level of cognitive skills to understand in any communication (Nor Hashimah, 2014). As a result of these problems, the students find it tough to get used to this style of language (Yahya Othman, 2011: 30) because the meaning of the phrase is hidden or implied, riddled and unambiguous (Hasmidar Hassan et al, 2016: 97).

Therefore, the focus of the Iban Language curriculum is learning about the use of idiomatic expressions, so that students become more creative in writing and speaking. Today, *sempama* is often referred to as a parable or proverb because of the comparisons it makes in the figurative language. Here, the expressions of the language are implied from the words used. In other words, its purpose is hidden from its grammar rules. That's why it's not easy for students to know the meaning expressed in the form of allusions such as proverbs, parables, metaphors, personification and hyperbole because these are all idiomatic expressions.

Students are taught *sempama* in school so that students can produce beautiful, imaginative and creative works. The students are expected to write creatively and poetically. When students are able to master these beautiful language styles, they will surely be able to produce better and high quality creative essays. As an aspect of the Iban language art, *sempama* is decorated with metaphorical and figurative words, to give a sense of beauty and emphasis on the importance of what is to be presented to the audience (Standard School Curriculum, 2015: 48).

The skill of using a language style, coupled with the right choice of words in a sentence, can indeed help students to express their ideas in great, profound, creative and effective ways. They are used as literary tools to highlight their thoughts and feelings. However, this skill and wisdom does not come just like that. The students themselves must be determined enough, diligent, persistent and persevering to read Iban literature extensively and intensively in order to familiarize themselves with the metaphorical elements when creating *sempama*.

Closing

Sempama should be documented urgently because the elderly who are the source of the acquisition and referral of this beautiful literary work have been decreasing day by day. These elders are referrals because they are the ones who create and collect *sempama*. So far, the Iban community has been in short supply of *sempama* in the form of writing. The scholars in Iban literature need to think of efforts and plans to collect and preserved *sempama* so that they will



remain as our heritage in literature. Authorities in the Iban community should be proactive in promoting sempama as one of the sources of local wisdom to educate the new generation to be wise and well-mannered. It is supposed to be adopted and considered to be the identity and pride of the Iban community. Sempama should be preserved as a legacy of culture, heritage and knowledge among the Iban. Thus, it can be a fundamental element in the civilization of Iban people in Bumi Kenyalang (Sarawak).

As is known, the *sempama* is still relevant and popular because of its didactic functions, making the Iban wise and knowledgeable with local wisdom (Zainal Abidin bin Ahmad, 1962: 165). Sempama is still widely used because its purpose of pointing out the right thing, though it is composed of a short, simple words to express and imply worthy intentions. Thus, sometimes *sempama* is sometimes used as a principle of life and also as the rules of conduct or as advice from a person of sound mind. The *sempama* reflects the Iban ethnic thinking and their way of knowing, views, personality, civilization and local wisdom. Until today, it is still relevant and permanent due to social and educational functions. It is the result of observation and interpretation on their experience of life, and the events they are going through, plus the environment surrounding them and all sorts of phenomena and incidents they have experienced in their own society.

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DETERMINANTS OF COMMERCIAL BANKS' LENDING BEHAVIOUR IN MALAYSIA: POST THE 2008 GLOBAL FINANCIAL CRISIS

Mohamad Azwan Md Isa^{1*}

Ruziah A Latif²

Zaibedah Zaharum³

Ferri Nasrul⁴

Mohd Khairul Ariff Noh⁵

^{1,2,3,4,5}Faculty of Business Management, Universiti Teknologi MARA (UiTM), Johor, Malaysia

* (Corresponding Author Email: moham821@uitm.edu.my)

Abstract: *Lending activity can be described as the core business of commercial banks, which contributes the largest income proportion to the banks. Hence, this study aims to investigate the banks' specific determinants namely non-performing loan (NPL), volume of deposit (VOL), liquidity (LIQ) and bank size (BSZ) towards the commercial banks' lending behaviour in Malaysia. The banks are selected on a panel least square basis that comprises of six (6) commercial banks to represent Malaysia's domestic banking sector. The commercial bank's lending behaviour is measured by total loan and advances to total assets whilst the NPL is a ratio on NPL to total loan and advances, the VOL is a ratio of total deposits to total assets, the LIQ is a ratio of liquid assets to total assets and BSZ is a log of total assets of the banks. The 10-year sample data is covered from the year 2009 to 2018 and analysed using panel regression model besides the descriptive and correlation analysis. This study concludes that volume of deposit, level of liquidity and bank size significantly influence the lending behaviour of commercial banks in Malaysia after the 2007/2008 global financial crisis. Meanwhile, volume of deposit and non-performing loan have negatively influenced the banks' lending behaviour whereas level of liquidity and bank size show positive impacts. These findings are beneficial to the commercial banks, Bank Negara Malaysia (BNM), depositors or capital providers like shareholders in assisting them to plan and make well-informed decisions in future.*

Keywords: *Banks' Lending Behavior, Non-Performing Loan, Volume of Deposit, Liquidity, Bank Size*

Introduction

Commercial banks are significant in the overall performance of an economy and act as financial intermediaries in mobilizing the funds. Commercial banks have been at the centre of driving the economy as evidenced through the tremendous growth in the private sector credit over time (Olokoyo, 2011). Without the availability of bank credit, the expansion and productive investments in manufacturing, real estate development, tourism and other economic sectors could not be carried out. The banks' less ability in providing credit to the businesses will of course affect the business's efficiency and future growth. Initially, the banking activities in Malaysia were only in financing of trade, working capital and foreign exchange remittances with London, India and China and primarily relating to non-ferrous metals in particular tin. In early 1900, the banking system continued to develop with more branches of foreign banks being opened and local bank being established by independent traders because of the rise in the international trades in rubber and tin. Nowadays, the banking institutions play an important



role in the economic development of the country. The Malaysian banking industry can be divided into two namely conventional and Islamic banking systems. Bank Negara Malaysia (BNM) regulates and controls the banking institutions. This will ensure the economic development of the country can be sustained.

Commercial banks are banks that accept deposits, offer savings and current accounts to individuals and businesses. They also play role in lending cash and other financial services, which include credit expansion, advancement of small and medium industries and developmental role in economic and investment. They are the largest and most significant providers of fund in the banking system. This lending activity is the main activity and can be described as the heart of the commercial bank's banking business. Commercial banks provide loans to qualified customers. Bank credit helps elevate output level, further expand investment capital and improve the living standard of the society. The commercial bank performs the function of an intermediary by connecting the surplus unit with the deficit unit in the financial market. Commercial bank accepts deposits from clients with a fund surplus while simultaneously using the fund to grant loans to the financial market deficit unit. Malede (2014) states that loans and advances are the biggest elements of the banks' asset portfolio and are also the banks' predominant sources of income. Loans play main role in the daily banking operations of commercial banks.

It is crucial for the financial institutions especially the banking sector to understand the factors that affect the bank's lending behaviour in order to maximize their productivity and performance. This is because the loans and advances constitute approximately 62% of the asset portfolio of the commercial bank. In addition, lending activity is also the primary revenue driver for the commercial bank in Malaysia, which contributes roughly 70% of the commercial banks' working revenue. Further, it is crucial to understand the bank's lending behaviour because banking sector plays fundamental role in stimulating the economic growth and development (Maloba, 2018). With the latest development of market liberalization and globalization, banks should be more efficient in order to stay competitive (Cheong, 2000). In addition, the government should also have better awareness about the determinants that affect bank's lending behaviour. The Central Bank does not only influence bank interest rates, but it also could direct the flow of credit to the economy's priority industries. Because commercial banks respond specifically to changes in the availability of reserve funds or interest rate variations by changing their lending and investment portfolios, financial measures would also have an impact on currency and deposit supply, loan availability, as well as money and loan costs in the multiple industries. The rest of the paper will be arranged as follows. The following section presents the literature review, next section explains the data, methodology and hypotheses of study, then it continues with results and discussion, and the paper ends with the conclusion and recommendation.

Literature Review

Bank's specific characteristics affect the decision of bank's management, policies and objectives. Maloba (2018) and Vo (2018) state that bank's capitalization and return on asset affect the bank's lending behaviour. Karim, Azman-Saini, and Karim (2011) and Swamy (2012) suggest negative significant relationship between lending rate and banks' lending behaviour whilst Cargill and Mayer (2006) prove that cash reserve requirement negatively affects the bank's lending behaviour. Bhaumik, Dang, and Kutan (2011) and Louhichi and Boujelbene (2017) conclude that the suitable measurement for bank lending behaviour is lending growth by monitoring the total loans and advances of the banks. Lending growth is an essential indicator of bank lending behaviour because the development of bank lending is controlled by the supervisory power of finance and banking as claimed by Vo (2018) in the

case of Vietnamese banking industry. This also reflects the financial strength and soundness of the bank since the local authority determines the lending growth rate relying on the evaluation of commercial bank soundness.

Malede (2014) reveals that non-performing loan (NPL) has significant effect on bank's lending behaviour in Ethiopian banking industry. Amidu (2014) notes that high portion of NPL on the bank balance sheet will discourage the credit delivery of the bank, thus it indirectly reduces the lending volume of the bank. This finding is supported by Rabab'ah (2015) that proves high proportion of NPL will decrease the credit facilities granted by the commercial bank in Jordan. Adzis, Sheng and Bakar (2018) conclude that NPL has negative relationship with Malaysian commercial bank's lending behaviour but it does not pose significant effect towards commercial bank's lending behaviour and this might be due to the reason that commercial banks in Malaysia does not rely too much on the NPL ratio to evaluate the customer loan application as their criteria. Further, Tomak (2013) suggests that the NPL tend to negatively influence the lending capacity of commercial bank in Turkey.

Customer's deposits are crucial for bank lending as they supply most of the raw materials for banks to grant loans and generate profits for the bank. Al-Kilani and Kaddumi (2015) suggest that banks in Jordan should attract more deposits from their depositors. Maloba (2018) and Matousek and Solomon (2018) conclude that deposits have significant positive influence on bank's lending behaviour and credit allocations in Kenya and Nigeria, respectively. High volume of deposit will provide more funds for the banks to grant loans and advances to the public. Similar evidences are found by Olusanya, Oyebo, and Ohadebere (2012) and Adzis et al. (2018). Pakistani banks with high volume of domestic deposits will have more liquidity to provide loan to the public as claimed by Imran and Nishat (2013). Swamy (2012) indicates that deposits positively affect the commercial bank lending in India whether the economy is in pre-recession, during recession and after recession period whilst Sarath and Pham (2015) suggest the higher deposit growth will facilitate the growth of commercial bank lending in Vietnam. However, Malede (2014) states that volume of deposit has no significant influence towards bank's lending behaviour in Ethiopia.

Liquidity describes the ability of a bank to convert its assets into cash with minimum losses. Liquidity is used to determine the effect of the proportional of liquid assets held by the bank against the commercial bank lending. Rabab'ah (2015) reveals that the high liquidity maintained by the bank will reduce the ability of the bank to grant loan to the public. Studies in Africa also provide substantial evidence that liquidity will influence bank lending negatively (Amidu, 2014; Mousa & Chedia, 2016). Further, Adzis et al. (2018) support that liquidity has negative significant effect towards commercial bank's lending behaviour. Kim and Sohn (2017) conclude that the effect of an increase in bank capital on credit growth is positively associated with the liquidity level only for large bank. This finding suggests that the effect of an increase in bank capital on credit growth is significantly negative at low liquidity ratios, becoming significantly positive only after large banks retain sufficient liquid assets. Meanwhile, Pruteanu-Podpiera (2007) discovers that liquidity positively influences the loan growth especially in the situation of tight monetary policy.

Djiogap and Ngomsi (2012) suggests that bank size is the most crucial and persistent factor to determine a bank's tendency to give loan in the Central African Economic and Monetary Community. Further, Malede (2014) and Amidu (2014) claim that bank size positively influences bank lending. Rabab'ah (2015) concludes that the bigger banks tend to provide higher credit facilities to the public in Jordan. In the context of European countries, Tomak (2013) reveals that larger commercial bank in Turkey tends to provide more business loan to the public. In Russia, Chernykh and Theodossiou (2011) suggest that larger banks have more accessibility and bigger fund to grant loan to the public. On the contrary, Pruteanu-



Podpiera (2007) argues that the bank size tends to negatively influence the growth rate of loans in Czech Republic.

Data, Methodology and Hypotheses

The scope of this study covers six (6) Malaysian commercial banks; Affin Bank Berhad, Alliance Bank Malaysia Berhad, Hong Leong Bank Berhad, RHB Bank, Maybank Berhad and Public Bank Berhad using secondary 10-year panel data from 2009 to 2018 gathered from the Eikon DataStream. The explanatory determinants are the bank-specific variables namely non-performing loan, volume of deposit, level of liquidity, and bank size and the dependent is total loans and advances.

Total loans and advances refer to total annual gross loans and advances for both public and private sectors, which are obtained from the asset side of bank's balance sheet. Non-performing loan (NPL) is a loan where the borrower is default or not making interest payments or repaying any principal for 90 days or more. NPL is measured as a ratio to total loans and advances. Customers' deposit is one of the main sources of fund to the commercial bank in order to provide credit to the bank's customers. Volume of deposit (VOL) is measured as a ratio to total assets. Liquidity refers to total liquid assets to total assets ratio. Commercial banks have to ensure that they have adequate liquidity at all time in order to meet their contractual obligations such as withdrawals of retail deposits by customers. Bank size (BSZ) is measured by the total assets of the bank as reported in the balance sheet at year end and becomes the base for the total resources available for commercial banks' business and long-term lending. Large banks have an advantage in providing a large variety of financial services to their clients since they are capable of mobilizing more funds. This study will use log of total assets as proxy for BSZ.

The data is run in EViews software and analyzed using several tests namely descriptive analysis, correlation analysis and regression analysis. Descriptive analysis is an early phase of information processing and can be used to define the study's main information characteristics such as the mean, median, minimum, maximum and standard deviation of the data. The correlation implies that if there is a change in one variable, other variable(s) also will change. The correlation can be either positive or negative. The ordinary least square (OLS) panel is used to analyze regression. OLS regression is a generalized linear model method that can be used for a single or multiple variables. In our study we use multiple variables, the equation is as follows:

$$Loanit = \alpha + \beta_1 NPLit + \beta_2 Volit + \beta_3 LIQit + \beta_4 \ln BSZit$$

In addition, we also run the f-test for model significance or specification. The hypotheses are as follows:

$$H_0: \beta_1 NPLit = \beta_2 Volit = \beta_3 LIQit = \beta_4 \ln BSZit = 0$$

$$H_1: \beta_1 NPLit \neq \beta_2 Volit \neq \beta_3 LIQit \neq \beta_4 \ln BSZit \neq 0$$

Based on previous studies, the following four hypotheses are developed.

Hypothesis 1:

The higher the non-performing loan, the lower the bank's ability to provide loans to the public

Hypothesis 2:

The higher the volume of deposits, the higher the bank's ability to provide loans to the public

Hypothesis 3:

The high proportion of liquid assets held by the bank, the lower the bank's ability to provide loans to the public

Hypothesis 4:

The larger the bank size or asset base, the higher the bank's ability to provide loans to the public

Results and Discussion

Descriptive Analysis

Table 1: Results of Descriptive Statistics

	LOAN	NPL	VOL	LIQ	BSZ
Mean	0.6607	0.022	0.823	1.198	223,227,684,825
Median	0.6496	0.019	0.827	1.983	189,077,565,000
Maximum	0.7965	0.070	0.891	2.218	806,991,681,000
Minimum	0.4893	0.005	0.708	1.759	27,674,926,000

Table 1 shows the mean value of 66.07% for total loans and advances of the six commercial banks. This indicates that the commercial banks in Malaysia had allocated 66.07% of their assets to grant the loans to their customers for the years ranging from 2009 to 2018. The median value of total loans and advances is 64.96% during the sample period. The maximum value for total loans and advances is 79.65% that was recorded by Maybank Berhad (MBB) in 2015 and this is not surprising as MBB is the largest bank in Malaysia in terms of total assets and market capitalization. Meanwhile, the minimum value for total loans and advances was recorded by Hong Leong Bank with 48.93% in 2009 and this was as expected because the banks might not want to take high risk with over lending since the Malaysian economy had just started to recover after the 2007/2008 global financial crisis.

The results for NPL for the six Malaysian commercial banks show preferable outcomes. The average value for NPL to total loans and advances is merely 2.16%. This illustrates that the selected commercial banks in Malaysia have good banking policy or system and it also shows the banks' efficiency in managing their loans and advances particularly in collection process. The median for NPL is 1.90% throughout the sample period. Alliance Bank Malaysia Berhad had recorded the highest percentage of NPL with 7% in 2009 and this was in the aftermath of the 2007/2008 global financial crisis, whereas Public Bank Berhad (PBB) had recorded the lowest percentage of NPL with the value of 0.48% in 2017 compared to the other five banks. The result for PBB is expected because the bank has been top-ranked in corporate governance practices for several consecutive years. This factor could have contributed to PBB's lowest NPL.

The average volume of deposit value is 82.28% for the period from 2009 to 2018. This shows that 82.28% of the selected commercial banks' total assets are financed by the customers' deposits and this is considered as good since the banks use the fund efficiently to make investments or grant loans. The median value for volume of deposit is 82.65%. The maximum value is recorded by PBB with the value of 89.12% in 2009 whilst MBB had the lowest percentage in volume of deposit with 70.75% in 2016. PBB recorded highest percentage among the selected commercial banks due to its effective marketing strategy to attract customers to place their money with the bank, whereas MBB recorded the lowest percentage of volume of deposit could be attributable to the largest asset base that MBB has.

The liquidity level mean value for selected commercial banks also shows favorable results throughout the sample period. This is good because banks should have higher liquidity to be able to meet their short term obligations and to fulfill cash withdrawals requirement by the depositors. The highest liquidity was recorded by Alliance Bank in 2011 while the lowest percentage was recorded by Hong Leong Bank (HLB) in 2011 as well. The lowest value

recorded by HLB could be due to the percentage change (increase) in total assets was greater than the percentage change in liquid assets.

Lastly, the mean value for the bank size is RM223,227,684,825. High asset ownership enables banks to offer more financial services at low cost. The median value of bank size is RM189,077,565,000. MBB recorded the highest value for bank size with an amount of RM806,991,681,000 and this is a good for MBB since large bank size could increase the profitability by allowing banks to realize economies of scale. The minimum value for bank size was recorded by Alliance Bank in 2008 with a value of RM27,674,926,000. This could be because of the bank's inefficiency in mobilizing the funds and generating profit from the funds.

Correlation Analysis

Table 2 shows the results from the Pearson correlation test.

Table 2: Results of Pearson Correlation

Correlation t-Statistic Probability	LOAN	NPL	VOL	LIQ	BSZ
LOAN	1.0000				
NPL	-0.3931 -3.3391 0.0014*	1.0000 ----- -----			
VOL	-0.4785 -4.2564 0.0001*	-0.1301 -1.0248 0.3095	1.0000 ----- -----		
LIQ	0.2927 2.3908 0.0199*	-0.3557 -2.9724 0.0042	0.1567 1.2392 0.2200	1.0000 ----- -----	
BSZ	0.7354 8.4761 0.0000*	-0.3387 -2.8115 0.0066	-0.6790 -7.2337 0.0000	-0.0510 -0.3990 0.6913	1.0000 ----- -----

*Denotes 5% significant level

There are negative correlations between non-performing loan (-0.3931) and volume of deposit (-0.4785) with total loans and advances. The p-values of 0.0014 (NPL) and 0.0001 (VOL) also signify the significance of both variables. This negative correlation of NPL is consistent with Amidu (2014). When the bank has to allocate a high portion of their income towards NPL (provision), it will discourage the credit delivery and reduce the lending volume of the banks. The significant negative result of VOL is in line with the findings by Sanfilippo-Azofra, Torre-Olmo, Cantero-Saiz, and López-Gutiérrez (2018). The negative result manifests that the commercial banks in Malaysia are no longer relying on customer deposits for lending activities as the banks have broadened their sources of funding to other areas such as bonds and sukuk.

Meanwhile, the level of liquidity and bank size demonstrate positive correlations with total loans and advances, where the latter pose stronger correlation at 0.7354. Both LIQ and

BSZ are also found to be significant variables to the total loans and advances based on the p-values that are less than 0.05, respectively. The positive correlation of LIQ supports the finding by Pruteanu-Podpiera (2007), who conclude that liquidity positively affects the total loans and advances and this is particularly true when the government through the central bank decides to implement the contractionary monetary policy. When the government exercises tight monetary policy, the banks can only hold a lower amount of fund since the increasing of statutory reserves requirement would lower the banks' ability to grant loans to customers. The results of BSZ are consistent with Rabab'ah (2015), who reveals that bank size positively influences total loans and advances. This might be due to the reason that the larger-size commercial banks tend to have more accesses to public capital and bigger funds to grant loans to customers. Nonetheless, Pruteanu-Podpiera (2007) suggest that the bank size negatively influences the loan growth.

Regression Analysis

In regression analysis, the panel Ordinary Least Square (OLS) is used to test the variables and hypotheses. The results of multiple regressions are as shown in the following table.

Table 3: Results of Regression

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.1683	0.4364	-0.3858	0.7011
NPL	-0.4081	0.6616	-0.6169	0.5397
VOL	-0.4838	0.2118	-2.2849	0.0260*
LIQ	0.2727	0.0744	3.6640	0.0005*
BSZ	0.0370	0.0113	3.2745	0.0018*
R-squared	0.5715			
Adjusted R-squared	0.5420			
F-statistic	19.3402			
Prob(F-statistic)	0.0000*			

*Denotes 5% significant level

Based on the results, the model or equation is put as follows:

$$\text{Loan}_{it} = -0.1683 - 0.4081\text{NPL}_{it} - 0.4838\text{Vol}_{it} + 0.2727\text{LIQ}_{it} + 0.3070\text{BS}_{it} + \varepsilon_{it}$$

The results show that non-performing loan and volume of deposit negatively influence with total loans and advances, whereas level of liquidity and bank size positively affect the total loans and advances. These regression results are consistent with the Pearson correlation results as presented in Table 2.

T-test

Referring to Table 3, NPL poses no significant effect towards total loans and advances whilst volume of deposit, level of liquidity and bank size have significant impact on total loans and advances. Despite its insignificant effect, NPL is found to influence total loans and advances negatively with the coefficient of -0.4081. It is interpreted that for every 1% increase in NPL, it will cause the total loans and advances to decrease by 0.4081% and vice versa. This finding is consistent with Cheong (2000) and Tomak (2013), who explain that the negative impact of NPL towards bank's lending due to the fact that the banks need to allocate a high proportion of loan loss provision in order to curb the potential losses. As a result, it will also reduce the commercial banks' ability to provide loans to the public. In addition, The NPL insignificant result suggests that the six Malaysian commercial banks most probably do not take into

consideration the NPL ratio as their criteria to evaluate the loan application as claimed by Adzis et al. (2018). Further, the level of NPL of the commercial banks is also very minimal or low throughout the sample period as we discussed in the descriptive analysis part.

Meanwhile, volume of deposit (VOL) shows negative significant effect towards total loans and advances. The coefficient value of -0.4838 implies that when there is 1% rise in volume of deposit, it will result in 0.4838% fall in total loans and advances or vice versa. This finding is consistent with Sanfilippo-Azofra et al. (2018), who conclude that volume of deposit has negative relationship with total loans and advances. The six Malaysian commercial banks most probably no longer rely on customers' deposits for their lending activities because the banks might have diversified their sources of funding to other areas for example bonds or sukuk. Nevertheless, this current finding is in contrast with Sarath and Pham (2015) and Matousek and Solomon (2018), who reveal positive influence of volume of deposit on commercial bank's lending. Based on their findings, the higher deposits placed by customers, the higher funds available for the banks to grant loans to public. This is, of course, a traditional or conventional way of generating funds for the commercial banks.

Level of liquidity shows positive significant effect on total loans and advances. The coefficient of 0.2727 signifies that when there is 1% increase in level of liquidity, it will lead to the increase in total loans and advances by 0.2727. This result supports the finding by Pruteanu-Podpiera (2007) and Díaz and Olivero (2010). However, Adzis et al. (2018) and Amidu (2014) prove conflicting result in their respective studies, which state that liquidity negatively influences total loans and advances. Their rationale is that when the banks have to maintain a high proportion of funds in order to meet the short-term obligations such as withdrawal of money by depositors, it will reduce the commercial banks' ability to grant loans or credit facilities to customers. Bank size also poses positive significant impact on total loans and advances. The coefficient of 0.3070 indicates that when bank size changes by 1%, total loans and advances will change by 0.3070%. This result is in line with the studies of Imran and Nishat (2013) and Olusanya et al. (2012). The finding justifies that larger banks tend to give more credit facilities to customers compared to smaller banks since larger banks have greater asset base and sufficient funds to grant loans.

F-test and R-squared

The F-statistic results show a critical value of 19.3402 and a p-value of 0.0000, which indicates that the level of significance is lower than 5%, therefore null hypothesis is rejected. It means that, at least one of the independent variables is useful in explaining the bank's lending behavior. In other words, we could say that the model is fit or the variables fit in the model. Further, the R-squared of 57.15% indicates that 57.15% variation in total loans and advances is explained by the variations in non-performing loan, volume of deposit, level of liquidity and bank size, whereas the remaining 42.85% of variation in total loans and advances is explained by other variables that are not included in this current study.

Conclusion and Recommendation

The main objective of this research is to investigate the relationship between the six Malaysian commercial banks' lending behavior with non-performing loan, volume of deposit, level of liquidity and bank size from 2009 to 2018. Both Pearson correlation and regression results show that NPL ratio and volume of deposit have negative relationships with lending behavior of the commercial banks for the period after the 2007/2008 global financial crisis. Meanwhile, level of liquidity and bank size show opposite results, where both reveal positive relationships with the commercial banks' lending behavior. Further, regression results disclose significance of volume of deposit with negative impact, level of liquidity and bank size with positive



impacts on commercial banks' lending behavior, respectively. Meanwhile, NPL is found not significant but it poses negative impact on commercial banks' lending behavior. For future research, it is recommended to test including macroeconomic variables such as interest rate, inflation and gross domestic product since current study merely focuses on banks' specific factors. Further study could also include qualitative measures like the government or central bank's rules and regulations and commercial banks' policies by using other techniques or methods such as logistic or probit regressions and co-integration and causality tests as robustness. Last but not least, future study could take other sample regions or countries either from Asia or the Europe, developing or developed countries to see whether those countries' bank lending behavior is consistent or conflicting with the Malaysian banks' behavior.

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DEVELOPING CONCEPTUAL UNDERSTANDING ON ENGAGEMENT, PERSISTENCE AND OUTCOMES FOR DISTANCE LEARNERS

Norizan Baba Rahim

School of Distance Education, Universiti Sains Malaysia, Penang, Malaysia (Email: norizanbaba@usm.my)

Abstract: *Dropping out from online courses and online programs is a consistent and prevalent challenge in online learning. Since online programs routinely face student attrition rate, retaining students and helping them successfully complete is usually a top priority for online programs. Thus, student engagement is important in order to prevent online learner isolation and dropout as it is a key factor in the retention of online learners and an increase in graduation rates. Based a review from literatures, student engagement correlates with student satisfaction which is used as one of the key elements to evaluate online courses, as well as perceived learning which is considered as an indicator of learning. Thus, this paper proposes the conceptual framework to examine the effect of student engagement on satisfaction and learning outcomes, moderated by persistence within the online distance education context.*

Keywords: *online student engagement, student satisfaction, learning outcomes, persistence*

Introduction

Higher education institutions offer many opportunities to take online courses and complete degree programmes online. This is to meet the continuous increase in online learning enrolments. As the number of enrolments in online courses in higher education increases (Allen & Seaman, 2017), so does the need for research to identify factors that play an important role in student satisfaction and learning.

Low student retention remains a major challenge in online courses and/or programs despite rapid growth in online delivery (Chiyaka, Sithole, Manyanga, McCarthy, & Bucklein, 2016). Dropping out from online courses and online programs is a consistent and prevalent challenge in online learning (Hart, 2012; Park & Choi, 2009). Most of these studies regarding attrition in online learning have been situated in online courses (Park & Choi, 2009; Sansone, Fraughton, Zachary, Butner, & Heiner, 2011). Individual characteristics or factors that can be used to predict the persistence of online students are the focus of other studies (Bunn, 2004; Harrell & Bower, 2011).

Student satisfaction reflects how learners view their learning experience. It is considered as one of the five elements along with learning effectiveness, faculty satisfaction, scale, and access for the evaluation of the quality of online learning identified by the Online Learning Consortium (Moore, 2005). These elements can be applied as a framework to evaluate and develop online programmes and courses in different educational institutions. The importance of student satisfaction with online learning is well documented in research and found to be highly related to students' dropout rates, determination, motivation and commitment to complete a degree online, and success rates (Ali & Ahmad, 2011; DeBourgh, 1999; Yukselturk & Yildirim, 2008).

Similarly, perceived learning has been considered as an indicator of learning, and it is one of the core elements for course evaluation (Wright, Sunal, & Wilson, 2006). It is defined as someone's judgement that their knowledge and understanding are constructed (Rovai, 2002). It is the learner's opinions and views about the learning that have occurred. Alavi, Marakas,



and Youngjin (2002, p. 406) define perceived learning as “changes in the learner’s perceptions of skill and knowledge levels before and after the learning experience.” It is important for instructors to evaluate how students perceive their learning to improve the quality of online courses in terms of aspects such as course design, delivery, and evaluation, and ultimately to enhance students’ learning experience. Students who believe that they have learned course materials extremely well are more likely to be active participants in online classes (Fredericksen, Pickett, Shea, Pelz, & Swan, 1999). Perceived learning is also highly predictive of students’ grades (RockinsonSzapkiw, Wendt, Whighting, & Nisbet, 2016). Understanding what affects perceived learning helps instructors to improve the quality of online courses in terms of such elements as course design, delivery, and evaluation, in order to ultimately enhance the student learning experience (Alavi et al., 2002).

For those potential benefits, student satisfaction as well as perceived learning in online learning should be studied and investigated in order to increase recruitment and retention and provide an enhanced well-designed learning experience for prospective online students. Evaluating student satisfaction and perceived learning enables educational institutions to detect areas for development and improvement of online learning (Kuo, Walker, Schroder, & Belland, 2014). This study explored factors that can predict and relate to student satisfaction and perceived learning within online learning environments in higher education: online learning self-efficacy, learner–content interaction, learner–instructor interaction, and learner–learner interaction.

The evaluation of online learning needs to go beyond these measures and consider the student satisfaction, persistence, as well as perceived learning experience as a whole. Measures of student engagement offer such an evaluation. Student engagement pertains to the time and physical energy that students expend on activities in their academic experience (Jacobi, Astin, Ayala, 1987; Kuh, 2003). Engagement pertains to the efforts of the student to study a subject, practice, obtain feedback, analyze, and solve problems (Kuh, 2003).

Purpose of the study

Studies on distance education in Malaysia have focused mainly on students ‘online reading strategy (Jusoh & Abdullah, 2015); challenges faced by adult distance learners to learn English (Sai & Belaja, 2013); exploring social presence in online forums (Zaini & Ayub, 2013); effects of an online writing platform on students’ performances in narrative writing (Annamalai, Eng & Abdullah, 2013); and personality styles among adult distance education students (Mat Zin, 2012). The relationship between student engagement, student satisfaction, learning outcomes and persistence has been studied for conventional higher education students, but not for distance learners. Thus, it is worth to conduct a study to investigate whether student engagement has a significant relationship with student satisfaction and learning outcomes, as well as to examine whether persistence moderates the relationship between student engagement towards student satisfaction and learning outcomes engagement among distance learners.

Proposed Conceptual Framework & Hypotheses

The proposed conceptual framework for the study is shown in Figure 1 consists of independent variable (online-student engagement), the two dependent variables (student satisfaction and learning outcomes), and the moderating variable (persistence).

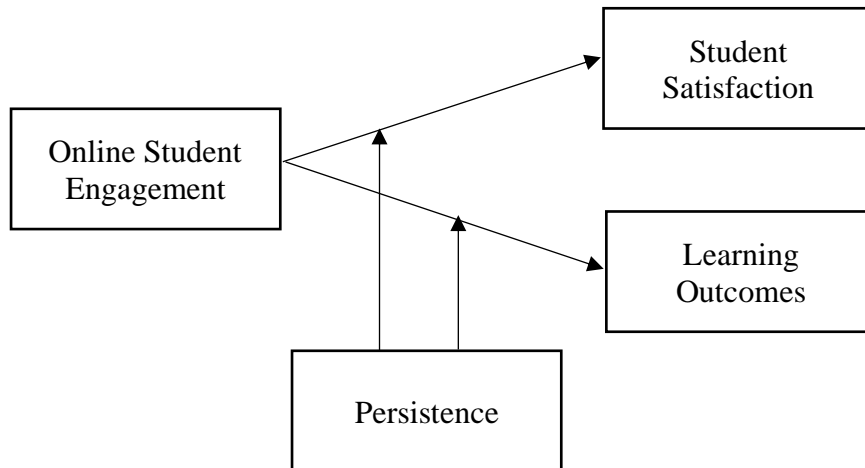


Figure 1: The proposed conceptual framework

Based on the framework, research hypotheses have been developed as follows:

H1: Online student engagement has a significant relationship on student satisfaction.

H2: Online student engagement has a significant relationship on learning outcomes.

H3: Persistence moderates the relationship between online student engagement and student satisfaction.

H4: Persistence moderates the relationship between online student engagement and learning outcomes.

Design and methodology

Data Collection

Data will be collected during the intensive week via an online survey instrument that is housed on a secure server at one of the institutions affiliated with the researcher. Faculty members will be requested to forward the invitation to participate in the study to students enrolled in their online programs via email distribution lists. Prior to the data collection, approvals from dean's office will be obtained. The invitation will include a cover letter with information about the study and a link to the online survey. Participation is voluntary, and all responses are anonymous.

Instrument

The instruments used are adopted from various previous studies with acceptable reliabilities (Cronbach's alpha). Four established instruments will be used to collect the data after obtaining the authors' permissions: (1) Dixson's (2010, 2015) for Online Student Engagement (OSE) scale, (2) Tallman (1994) for Student Satisfaction (SS) scale, (3) Paechter and Maier (2010) for Learning Outcomes (LO) scale, and Bean (1982) for Persistence scale.

The instruments will be reviewed by five members of an expert panel prior to the data collection. All participating experts have at least five years of online teaching experience in higher education; two of them are also experts in research methods. They will be provided with a copy of the instruments and instructions to review all questions, make changes, and add or delete relevant items. The review of the expert will be resulted in the modification, addition, and deletion of several questions and to revise the Likert scale.

Analysis and findings

Before extending the main analyses, the instruments shall be examined for its reliability and robustness. Cronbach's Alpha value shall be calculated to find the value of



dependability to ensure all constructs falls within the satisfactory range. Considering the statistical analyses, Structural Equation Model (SEM) SmartPLS would be the main analyses to be conceived to test and answer the hypotheses, and to build a relationship between variables. Initially, to contribute a general description of the data collected, of course descriptive statistics such as frequency distributions, measures of central tendency and variability may be used, all of which are obtained from the employment of the SPSS software.

Conclusion

The objective of this study is essential twofold. The first is to examine the effect of online student engagement on student satisfaction and learning outcomes, while the second is to examine the moderating effect of persistence between student engagement, student satisfaction and learning outcomes. In particular, this study endeavours to shed the light on perception on student engagement towards student satisfaction and learning outcomes which have been under-researched within Malaysian context. The current study also provides enrichment value by proposing a persistence, which can be used to moderate the relationship between student engagement, student satisfaction and learning outcomes in distance education setting.

In terms of practical contributions, this type of conceptual framework, if tested empirically, could prove insights to Malaysian Distance Education institutions stakeholders. For instance, students' participation in online class presentations should be promoted. This can include peer evaluation. Instructors frequently make online presentations to class members and it would result a high impact on student satisfaction. Furthermore, the online curriculum should actively engage students through challenging academic rigor, consistent and timely student–faculty interaction, a collaborative learning environment, and activities that enrich the development of the student. The Internet and related technologies need to increase the opportunity for learning through the elimination of time and place constraints and the availability of flexible and innovative channels for interaction. Similarly, it would result in high impact on learning outcomes. Finally, Although the complexity of identifying factors surrounding students' persistence in online program could be noted, it is safe to conclude that we can increase retention with the proper program support from course instructors as well as with personal support for students.

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THE INTEGRATION OF TOURISM/HOSPITALITY GRADUATES EMPLOYABILITY SKILLS IN THE COURSE CURRICULUM

Nurhazani Mohd Shariff¹

Jasmine Zea Raziah Radha Rashid Radha²

Roshita Abd Razak³

¹School of Tourism, Hospitality & Event Management (STHEM), Universiti Utara Malaysia (UUM), Malaysia, (Email: hazani@uum.edu.my)

² School of Tourism, Hospitality & Event Management (STHEM), Universiti Utara Malaysia (UUM), Malaysia, (Email: jasmine@uum.edu.my)

³ School of Tourism, Hospitality & Event Management (STHEM), Universiti Utara Malaysia (UUM), Malaysia, (Email: roshita@uum.edu.my)

Abstract: *A study was conducted to integrate the tourism/hospitality graduates employability skills in the course curriculum of the Higher Education Institutions in Malaysia. Two major clusters of employability skills were identified namely the work readiness and work habits skills and also the interpersonal skills. A total of 100 tourism/hospitality sectors within the industry were selected as respondents. They were identified in the Northern area of Malaysia which involved Penang Island and Langkawi Island. The findings of the study concluded that the two clusters consisted of several skills which are required by the industry and may lead to successful graduates' employability. Hence, they should be taken into account by the higher education institutions in preparing and designing the course curriculum. On the other hands, majority of the skills in the clusters are also considered vital to be integrated in the course curriculum to produce graduates who may fulfil the industry needs.*

Keywords: *Employability, Skills, Tourism/Hospitality, Graduates, Course Curriculum*

Introduction

Today, it is essential for graduates to be equipped with skills which enable them to maximize their potential for successful career. As for the tourism/hospitality industry, successful graduates must also possess greater employability skills to cope with economic upheavals within the industry. This is also in line with a competitive graduate employment market in the tourism/hospitality industry. Several studies have noted that most tourism/hospitality employers often recruit non tourism/hospitality graduates based on the fact that only few tourism/hospitality graduates who are dedicated to the industry and committed to their jobs (Dale & Robinson, 2001; Dewar, Sayers & Meyer, 2002). It is also found that there is a mismatch of competency between the industry requirements and the graduates produced by the universities (NEAC, 2003). A study in Malaysia eventually indicated that the local Malaysian universities are still lacking relevant soft skills competencies which lead to their unemployment in a highly competitive job market (Hairi, Ahmad Toe & Razzaly, 2011). Previous study had also found that employers are critical about graduates and their preparedness for work (Leon, 2002). Hence, the development of curriculum intervention would enable graduates to make clear connections between their education and work and at the same time enhancing their employability.

With so many institutions in Malaysia nowadays offering the tourism/hospitality program, the quality of the curriculum structure has become major issue for the industry. The



Higher Education Institutions (HEIs) believe that a balance between theory and practice must be enhanced as basic component in the course curriculum to enhance employability of the graduates. HEIs are under increasing pressure to equip graduates with the necessary knowledge, skills, and attributes that would make them employable and highly versatile in various tourism/hospitality sectors. This means that the various qualifications in tourism/hospitality that are awarded by HEIs should reflect the industry's needs and expectations. Hence, it is important to identify the employability skills which need to be integrated in the course curriculum to prepare the graduates for the working world. This study focused on two major clusters of employability skills namely the work readiness and work habits skills and also the interpersonal skills due to the fact that these two clusters play vital roles in shaping graduates for future career within the industry.

Literature Review

Yang, Partlow, Anand and Shukla (2014) assessed the importance of generic and technical managerial competencies needed by hospitality management graduates in India from the perspectives of industry professionals and educators. They used a self-administered questionnaire and the results of this research identified six dimensions of generic managerial competencies and seven dimensions of technical managerial competencies. The study noted that the industry professionals and hospitality educators agreed on the importance of the six generic managerial factors but differed on the importance of technical managerial factors associated with operations management and innovation. Previously, Felisitas, Molline and Clotildah (2012) conducted a study at University in Zimbabwe to examine the stakeholders' perceptions on structure, relevance, adequacy and balance of the courses, quality of lecture delivery and graduate employability on tourism education. They noted that the issues of imbalance, content/competencies developed, employability and the demands of various stakeholders provide a constant tension that has to be diffused through careful curriculum design and evaluation.

Tesone (2012) eventually extent the research by developing a competency model which included of several domain namely, leadership, management, administrative, supervisory and technical competencies. They were listed in a hierarchical order that correlates with various levels of managerial positions within an organization. The study also indicated that it is important to state that the domains are not intended to be viewed as mutually exclusive nor inclusive, but instead represent the emphases of activities relative to organizational positioning within the management hierarchy. In a study conducted by Wang and Tsai (2014) regarding the gap between the skills of hospitality graduates and the expectations of the industry, it was found that from the perspectives of senior students and managers, both students and graduates lack confidence in their employability, particularly in areas of professional management skills. Their study further suggested that the academic institutions to provide skills and facilitate the employability of hospitality graduates in Taiwan.

Currently, Wakelin-Theron, Ukpere and Spowart (2018) investigated the perceptions of tourism graduates and the tourism industry on the important of knowledge and skills required in the tourism industry in South Africa. They indicated that in terms of important knowledge and skill, both parties seem to be at par in their perception. They also found that the most important knowledge and skills required in the tourism industry are customer service/awareness, ethical conduct at work, verbal communication, acceptance of responsibility, attention to detail, ability to work under pressure, time management skills, and motivation. The study contributes to the development of important knowledge and skills required in the tourism industry. The study is also consistent to a previous study by Mohd Shariff, Kayat and Zainol Abidin (2014) on the competencies index development where the



researchers noted that management and technology, leadership, organizational, personal effectiveness, business-oriented, self-oriented, customer related and innovative are important skills which the tourism/hospitality graduates must have for successful employability within the industry.

Kavita KM and Sharma (2011) conducted a study to find key skills demanded by the tourism/hospitality industry in the Indian context, and how the education system responds and needs to respond to these. Their findings revealed significant differences in the existing skill set and the desired skills where the students were found to be lacking in almost all the areas. In another study conducted by Mohd Shariff, Kayat, Zainol and Zainol Abidin (2015), the industry considers the enterprises and innovation creativity skills as the least important skill required from the tourism/hospitality graduates. In conclusion, their findings are found to bridge the gaps between the higher education institutions that offer tourism qualifications as well as the tourism/hospitality industry who employs tourism/hospitality graduates.

Methodology

A total of 100 tourism/hospitality sectors were selected as respondents. They were randomly identified using a list of tourism/hospitality organizations obtained from the Centre of University-Industry Collaboration (CUIC), Universiti Utara Malaysia (UUM). Since the total number of respondents is limited to 100, the organizations were only selected in the Northern area of Malaysia which involved Penang Island and Langkawi Island. The study used a quantitative method where data and related information were gathered through the distribution of questionnaire survey. In order to integrate the skills in the courses curriculum, 30 tourism courses taken from most of the Malaysian HEIs which offering tourism/hospitality program were included in the questionnaire survey. The respondents were asked to identify the skills under the two clusters namely the work readiness and work habits skills and the interpersonal skills which should be integrated in the tourism/hospitality courses.

Results and Discussion

The Importance of the Skills

Table 1 depicts the findings regarding the work readiness and work habits skills. It was noted that all the six items in the work readiness and work habits skills derived with high mean value ranged from 4.38 – 4.51. The respondents perceived the practicality skill as the most vital skill required by the industry ($m = 4.51$) whilst the self-management skill was considered as the least vital skill ($m = 4.38$). Using technology skill (45%) and business orientation skill (42%) were also perceived by the respondents as somehow most important skills required by the industry. Finally, the findings of the survey showed that only few respondents indicated the self-management skill as the most important skill required by the industry (38%).

Table 1. Work Readiness and Work Habits Skills

Work readiness and work habits skills	Mean	Least important (%)	Less important (%)	Neither both (%)	Important (%)	Most important (%)
Practicality skill	4.51				49	51
Basic skill	4.47				53	47
Planning & organizing skill	4.47				53	47
Using technology skill	4.45				55	45
Business orientation skill	4.42				58	42
Self-management skill	4.38				62	38

Source: Current study

As depicted in Table 2, all the six items in the interpersonal skills also derived with high mean value ranged from 3.65 – 4.84. The team skill was rated as the most important skill required by the industry ($m = 4.84$) whilst the cultural understanding skill was rated as the least important skill ($m = 3.65$). Majority of the respondents agreed that the team skill is the most important skill (84%) which may lead to the successful employability in the industry. Further, they also noted that the communication skill was the second most important skill required for graduates' employability in the industry (74%). Only few respondents rated customer service skill as the most important skill (13%) whilst the cultural understanding skill was perceived as the less important skills required by the industry (7%).

Table 2. Interpersonal Skills

Interpersonal skills	Mean	Least important (%)	Less important (%)	Neither both (%)	Important (%)	Most important (%)
Team skill	4.84				16	84
Communication skill	4.74				26	74
Self-understanding skill	4.26				74	26
Emotional intelligence skill	4.04		10		66	24
Customer service skill	3.99		7		80	13
Cultural understanding skill	3.65		21		72	7

Source: Current study

The Integration of the Skills in the Courses Curriculum

Table 3 presents the findings of the work readiness and work habit skills which should be integrated in the courses curriculum. It was indicated that majority of the respondents agreed the basic skill should be integrated into two courses namely, Introduction to Tourism/Hospitality and Principle of Food Preparation. Most of the respondents also agreed that the using technology skill should be integrated into Front Office Management and Applied Information System courses. The practicality skill was found by majority of the respondents as important skill which should be integrated into few courses such as Housekeeping, Hospitality Law, Tourism/Hospitality Research, Tourism/Hospitality Seminar, Sociology of Tourism, Tourism and Environmental Management and Tourist Behaviour. The findings further noted that most of the respondents agreed the business orientation skill should be integrated into

mostly several courses such as Sales and Marketing, Restaurant Management, Food and Beverages Cost Control, Entrepreneurial Development, Tourism Destination Management, Tourism Transportation, Travel and Tour Management, Tourism Event Management, Customer Service and MICE Management. Additionally, most of the respondents also agreed the planning and organizing skill should be integrated into Food Sanitation, Food and Beverage Service, Hotel Operation Management, Human Resource Management, Strategic Management, Geography of Tourism and Tourism and Recreational Management. The self-management skill derived as the only skill which majority of the respondents found as should be integrated into Interpersonal Skill course.

Table 3. Integration of the Work Readiness and Work Habits Skills in the Tourism/Hospitality Courses Curriculum

Name of Course	Basic skill	Using technology skill	Practicality skill	Business orientation skill	Planning & organizing skill	Self-management skill	Percent (%)													
Introduction to Tourism/Hospitality	73	4	20	3																
Principles of Food Preparation	72		28																	
Food Sanitation	33					44					23									
Front Office Management		56				27					17									
Applied Information System		75	18	7																
Sales & Marketing			29	59	12															
Food & Beverage Service			31		42						27									
Hotel Operation Management	34				66															
Restaurant Management			34	36	30															
Food & Beverages Cost Control			15	68	17															
Human Resource Management					69						31									
Housekeeping			65								35									
Hospitality Law	20		80																	
Tourism/Hospitality Research	11		48		41															
Interpersonal Skills			40								60									
Strategic Management			2	43	55															
Entrepreneurial Development				77							23									
Tourism/Hospitality Seminar			79								21									
Banquet & Convention Management	39		44		17															
Tourism Destination Management					52	48														
Tourism Transportation					60	40														
Sociology of Tourism			73								27									
Geography of Tourism			36		64															
Travel and Tour Management					66	34														
Tourism Event Management					66	34														
Tourism and Recreational Management			44		56															
Tourism and Environmental Management		14	58		28															
Tourist Behaviour	16		60								24									
Customer Service Management	35				38	27														
MICE Management					55	45														

Source: Current study

Table 4 depicts the findings of the interpersonal skills which should be integrated in the course curriculum. It was noted that the communication skill derived as the skill which only few respondents agreed should be integrated into the course curriculum. However, the team skill in contrast derived as the skill majority of the respondents found should be integrated into most courses, namely Principles of Food Preparation, Front Office Management, Food and Beverage Service, Hotel Operation Management, Restaurant Management and Food and Beverage Cost Control. Further, majority of them also found that the skill should be integrated into Sales and Marketing, Banquet and Convention Management, Tourism Destination Management, Tourism Transportation, Travel and Tour Management, Tourism Event Management, Tourist Behaviour, Customer Service Management and MICE Management.

Additionally, the findings indicated that majority of the respondents agreed the customer service skill should be integrated into Front Office Management and Housekeeping. Most of the respondents also highlighted that the cultural understanding skill should only be integrated into Human Resource Management. Similarly, the emotional intelligence skill was found by majority of the respondents as important skill which should only be integrated into Applied Information System. The self-understanding skill derived as important skill which majority of the respondents agreed should be integrated into several courses such as, Introduction to Tourism/Hospitality and Food Sanitation. On the other hands, majority of them also agreed that the skill should be integrated into Hospitality Law, Tourism/Hospitality Research, Tourism/Hospitality Seminar, Sociology of Tourism, Geography of Tourism, Tourism and Recreational Management and Tourism and Environmental Management.

Table 4. Integration of the Interpersonal Skills in the Tourism/Hospitality Courses Curriculum

Name of Course	Communication skill	Team skill	Customer service skill	Cultural understanding skill	Emotional intelligence skill	Self-understanding skill
Introduction to Tourism/Hospitality						100
Principles of Food Preparation	22	59			19	
Food Sanitation					26	74
Front Office Management	24	41	35			
Applied Information System					64	36
Sales & Marketing	38	43	19			16
Food & Beverage Service	27	57				
Hotel Operation Management	45	55				
Restaurant Management	45	55				
Food & Beverages Cost Control	45	55				
Human Resource Management		46		54		
Housekeeping	6	42	52			
Hospitality Law				16		84
Tourism/Hospitality Research				16		84
Interpersonal Skills	45	55				
Strategic Management	45	55				
Enterpreneurial Development	45	55				
Tourism/Hospitality Seminar				16		84
Banquet & Convention Management	38	43	19			



Tourism Destination Management	38	43	19		
Tourism Transportation	38	43	19		
Sociology of Tourism				16	84
Geography of Tourism				16	84
Travel and Tour Management	38	43	19		
Tourism Event Management	38	43	19		
Tourism and Recreational Management				16	84
Tourism and Environmental Management				16	84
Tourist Behaviour	38	43	19		
Customer Service Management	38	43	19		
MICE Management	38	43	19		

Source: Current study

Conclusions

The study suggests that the HEIs should integrate several vital skills under the work readiness and work habits skills and also the interpersonal skills in the course curriculum. For instance, basic skill and self-understanding skill are highly recommended to be integrated into courses such as the Introduction to Tourism/Hospitality and the Principles of Food Preparation. This is basically true in the case of introductory courses where knowledge and first-hand skill regarding the courses should be highlighted to the graduates in order to prepare them for future employment in the industry. The graduates should possess basic skills in the introductory courses as these courses are major courses which present all issues regarding tourism/hospitality before they are required to take further courses in the program. Using technology skill on the other hands are recommended by the respondents to be integrated into courses such as the Front Office Management and the Applied Information System. These two courses surely need specific skills on the 'know-how' on technology since graduates must be able to run few related systems during daily operation and management in the tourism/hospitality sectors.

Additionally, it can be seen that almost 50 percent of the courses in the curriculum are suggested by the respondents should include the practicality, planning and organizing skills. These skills are considered important as a preparation for successful graduates' employability in the industry. Similarly, communication and team skills are also suggested to be integrated into majority of the courses. This is probably based on the fact that tourism/hospitality is a service industry which significantly requires the graduates to have good communication and team work skills in dealing with the customers and also the employees. The findings of the study further suggest that business orientation skills as important skill which should be integrated comprehensively in the Travel and Tour Management and also the Tourism Event Management courses. This is probably based on the fact that these two courses compose of the planning and managing businesses in the industry such as travel agent and event organization. Hence, the courses must include business orientation skills to make sure the graduates would be successful in their future career. Even though customer service skill is considered important skill in the tourism/hospitality as a service industry, the respondents only recommend it as major skill which should be integrated comprehensively in only one course namely, the Housekeeping.

The findings eventually would assist the HEIs offering tourism/hospitality program to plan and design better course curriculum to cater the needs of the industry. By developing a comprehensive and effective tourism/hospitality course curriculum and taking into consideration all the required skills perceived by the industry, the institutions would be able to produce tourism/hospitality graduates who are professional in their field and at the same time would lead to successful graduate employability within the industry.



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AN EVALUATION OF INTERNET FINANCIAL REPORTING: STUDIES UPON LISTED CORPORATIONS IN SELECTED MALAYSIAN ECONOMIC SECTORS

Siti Zaidah Turmin¹
Mohamad Noor Hisham Osman²

¹Department of Accounting and Finance, Universiti Putra Malaysia, Serdang, Selangor, Malaysia (E-mail: zaidah@upm.edu.my)

²Department of Accounting and Finance, Universiti Putra Malaysia, Serdang, Selangor, Malaysia (E-mail: mhisham@upm.edu.my)

Abstract: *Internet Financial Reporting (IFR) is the communication process between corporate sector and stakeholders via the medium of the Internet. This study is conducted with the aim to examine factors influencing the extent of IFR practice by companies in selected Malaysian economic sectors. Sample consisted of fifty IFR practising companies from five different economic sectors. Results of multiple regression conducted revealed that independent variable of profitability measured by return on equity as well as independent variable of type of auditor are found to be positively and significantly influencing the extent of IFR practice among companies. Other factors are found to be insignificant. The study makes a significant contribution towards knowledge on IFR issues in the context of emerging economic countries that has very limited studies previously, as well as implications on users and auditors.*

Keywords: *Internet Financial Reporting, influencing factors, Malaysia.*

Introduction

Internet financial reporting (IFR) is the dissemination of financial statements in the corporate web, a link to its annual report elsewhere on the Internet or a link to the Security and Exchange Commission's Electronic, Data Gathering, Analysis and Retrieval System (Ashbough, Johnstone and Warfield, 1999). It is a recent and fast growing phenomenon in today's corporate world. IFR is used as a medium of communication between corporate sectors and their stakeholders through dissemination of corporate information from corporate sectors to shareholders, suppliers, clients and other interested parties.

Advantages of IFR includes innovative presentation of information (Jones and Xiao, 2004), dynamic multimedia formats (Debrecey, Gray and Rahman, 2002), wider and easier access to information for larger groups of users without selection (Ettredge, Richardson and Scholtz, 2001), creating interest to potential investors and boosting corporate image (Ettredge et al., 2001). In addition, IFR has an ability to provide timeliness (Pratt, 1996) and more interactive information with unlimited space (Joseph, 1995) and faster and lower cost of information dissemination (Geering, Bollen and Hassink, 2003).

For the developing countries with an emerging market which includes Malaysia, there is a need to raise capital, attract foreign investment and promote confidence of shareholders. Moreover, expanding the global reach for the Malaysian capital market is one of the strategic objectives of Bursa Malaysia. With many advantages of IFR as compared to the traditional paper-based corporate reporting, IFR is believed to provide a way for Malaysian companies to disseminate online corporate information in order to attract wider range of investors. Nevertheless, there is an issue of non-standardization of IFR practiced by the corporations that reflects to the difficulties in achieving efficient corporate information. It is expected that this



inconsistencies is caused by certain company characteristics that influence the extent of IFR practiced by the companies. Therefore, this study is conducted to investigate factors that influence the extent of IFR practiced by the Malaysian companies.

Literature Review

An attempt to study the history of IFR in the business arena has been done by Lymer (1999). According to Lymer (1999), several stages were involved in the continuation of this new type of reporting. Despite the age of the Internet, which exceeds thirty years, the chronological literature of IFR only started in 1994 with the process of re-examination of accountant's functions as well as other parties related to the accounting profession. These studies took place in the US, the UK, Australia and Canada. This literature arose from the dissatisfaction and concern about activities and regulations of business reporting. Simultaneously, this period documented basic reconsideration of the primary accounting foundation, demand for a truly global accounting standard and full international prominence by the International Accounting Standards Committee (IASC), and changes in the European Union's role relating to accounting regulation. Subsequently, the importance of information management, which was previously seen as a secondary task by business entities, has been recognized as a critical activity in ensuring business success. Consequently, the issues of information technology and its influence upon accounting activities started to evolve with the Internet as a computer-to-computer communication tool becoming one of the said elements. Only in 1995 did business entities start to pay serious attention to this technology following the development of the World Wide Web, or Web, as one of the Internet tools that has attracted increasing numbers of users around the world. As years pass, the purpose of the Internet for business entities has gone beyond advertising and electronic commerce activities to include reporting and dissemination of business information to users, resulting from the increasing demand for companies to be more responsible with regards to ethics and the environment.

In the UK, the earliest study examining factors influencing internet reporting by UK companies was done by Craven and Marston (1999). By using a sample of 153 company websites, the study investigated the effect of two factors, namely, company size and activity sector towards the extent of financial disclosure on corporate websites. The results of the Kruskal-Wallis test indicated that company size has a positive significant association with both website existence and level of Internet financial disclosure, which is in tandem with Ashbough et al. (1999). However, different results were found with regards to the activity sector. The chi-square test conducted revealed no relationship between this factor and the existence of websites and financial disclosure on the websites.

A study by Dutta and Bose (2007) focus on examining the extent of Internet reporting practiced by the Bangladeshi companies. This study used a wider sample of 268 companies listed on the Dhaka Stock Exchange and Chittagong Stock Exchange, which consist of 15 sectors. Dutta and Bose (2007) measured the extent of Internet reporting based on five groups of attributes that constitute a total of 65 items, namely, financial information, corporate governance, social and environmental, investor relations and presentations. In determining the Internet reporting scores of each company, the study used a dichotomous index whereby an item was awarded a score of 1 if it is disclosed and a score of 0 if otherwise. The results revealed that less than half of the companies (104 companies, 39%) have websites with companies from the banking, leasing and finance sector being the highest. The Internet reporting scores of companies ranged from 1 point to 25 points with a mean of 9 points, thus, indicating a low level of Internet reporting practice. In addition, medium variation was found with regards to the Internet reporting disclosure level among companies in the study, as indicated by the standard deviation of 6.75. Subsequently, content analysis conducted showed



that most of the attributes were disclosed by the companies. Specifically, nearly two thirds of the company websites (64 websites, 61.54%) disclosed financial information with press release being the most frequent attribute found (44%), followed by past years' balance sheet and profit and loss account (28%) and current year's annual report (24%). A larger number of websites was found relating to corporate governance disclosure (74 websites, 71.15%). The most common attribute found was directors' information (63%), followed by executive officers' information (39%) and shareholding structure (23%). However, only 40 websites (38%) were found to disclose social and environmental attributes with disclosure of donations being the top (16%) followed by employee training and environmental policy statement (14% of each item). As for investor relations attributes, the level of disclosure appeared to be very low with less than 10% of companies being found to have most of the items. However, all websites were in the English language with not a single website providing information in Bangla. In terms of presentation, a link to press release, which was provided by 45 companies (43%), was most commonly found, followed by pdf format of annual reports (29%), internal search engine (28%) and site map (27%). Surprisingly, 15 companies (14%) were found to provide downloadable and processable data on the websites. Thus, Dutta and Bose (2007) concluded that Internet reporting practiced by Bangladeshi listed companies was in its infancy stage with the establishment of corporate websites for corporate reporting purpose for companies in the banking, leasing and finance sector, while other sectors were lagging far behind this sector. Furthermore, Bangladeshi companies were mentioned by Dutta and Bose (2007) as not using the full potential of the Internet in communicating corporate information to their stakeholders.

In India, the first research on Internet reporting was conducted by Verma (2010). By using a sample of two hundred companies of BSE-200 Index from nineteen industry sectors, Verma (2010) examined the level and extent of financial and non-financial disclosure on corporate websites based on the Internet disclosure index of 135 items. The items were grouped into one category of financial reporting index and six categories of non-financial reporting index, namely, corporate governance information, corporate social responsibility and human resource information, marketing information, investor relations communication, right to information act, and technological aspects and user support. The results of the study indicated a wide variation of web disclosure of the companies without standardisation of the content and presentation of the disclosure. In general, disclosure of the non-financial reporting index received the mean score of 46.52, which was much higher than the mean score of 14.16 for the financial reporting index. Specifically, disclosure for the category of technological aspects and user support was the highest, followed by financial reporting index, corporate governance information, investor relations' communication and corporate social responsibility and human resource information. However, the categories of marketing information and right to information act revealed the lowest score of disclosure. Looking at industry wise classification, it was found that companies in the sectors of information technology, diversified and transport service outperformed other sectors in average web disclosure. Companies in the diversified sector were the highest in the disclosure of financial reporting index, followed by the financial sector and chemical and petrochemical sector. However, the information technology sector was in first place with regards to the web disclosure of the non-financial reporting index, followed by the diversified sector and transport services sector. Furthermore, statistical analysis of ANOVA (sig. value of 0.001) confirmed the significant impact of industry sector upon the level of web disclosure of companies, thus, proving that the reporting practices followed by companies were determined by the industry standard and level of competition. Thus, Verma (2010) concluded that Internet reporting was used as a tool by corporations in India for the purpose of differentiation, image management and attracting stakeholders.

A study on the determinant of Internet reporting in New Zealand was conducted by Laswad, Fisher and Oyelere (2005). Laswad et al. (2005) looked at other perspectives whereby several characteristics of New Zealand's government authorities were examined to identify the impact of those factors upon the practice of IFR. The factors examined consisted of political competition, local authority size, leverage, municipal wealth, press visibility and council type. The results of the multivariate regression analysis conducted indicated the significant positive impact of leverage, municipal wealth and press visibility against IFR practice of New Zealand local authorities. Moreover, council type was also found to be significant upon IFR practice with a higher proportion of city councils engaged in IFR compared to regional and district. However, neither political competition nor size showed any relationship, and, thus, did not determine the IFR practice of the New Zealand government authorities.

Research on the influencing factors of Internet reporting was conducted by Abdelsalam, Bryant and Street (2007). The study included corporate governance factors in examining the determinants of CIR comprehensiveness. The sample used was 110 London listed companies. The corporate governance factors examined were major shareholdings, directors' holdings, director independence, CEO role duality and analyst followings. In addition, the company characteristics of size, profitability and industry types were included as control variables. CIR comprehensiveness, which contained 143 items, was further disaggregated into general content (19 items), credibility content (55 items) and usability (69 items). Consistent with other previous studies, this study applied dichotomous variables with a score of 1 for the existence of items in the websites and a score of 0 for otherwise. The results of the OLS regression conducted indicated that major shareholdings had no significant influence on any of the CIR measures (CIR comprehensiveness, general content, credibility and usability). However, directors' holdings were found to be significant but negatively associated with all CIR measures. Furthermore, a positive significant relationship was found in respect of the relationship between analyst followings and all CIR measures. Furthermore, only CIR comprehensiveness and general content appeared to be positively and significantly influenced by director independence. The dual role of the CEO was found to be significant against credibility content, but with an inverse relationship. The results for the control variables revealed a positive significant impact of the manufacturing industry on CIR comprehensiveness and general content but a negative significant impact for high growth industry on general content and usability. In addition, company size was also found to be positively and significantly associated with credibility content. However, profitability was found to be insignificant against all CIR measures.

Further to Abdelsalam et al. (2007), the impact of corporate governance attributes on CIR practice of the Egyptian companies has been investigated by Samaha, Dahawy and Abdel-Meguid (2012). Specifically, Samaha et al. (2012) focused on the influence of ownership structure and board of directors towards the propensity and comprehensiveness of CIR practice among the largest 100 companies listed on the Egyptian Stock Exchange. Propensity of CIR practice, which referred to the adoption of CIR, was measured through a dummy variable of 1 for companies with accessible corporate websites and 0 otherwise. As for CIR comprehensiveness, it was operationalized by the checklist of 67 items of content and 20 items of presentation. Pertaining to the corporate governance attributes, ownership structure was proxied by free float, managerial ownership and government ownership, while structure of board of directors was measured by board size, board independence and CEO-chair duality. Result of the binary logistic regression indicated that companies with greater ownership dispersion, managerial ownership, governmental ownership and board independence were more likely to adopt CIR. As for the CIR comprehensiveness, result of the seemingly unrelated



regression revealed that companies with greater ownership dispersion, governmental ownership and board independence were more likely to have more comprehensive CIR.

Apart of significant number of studies on the type and extent of CIR as well as its determinants, there are attempt by few researchers to study on attitudes and preferences of CIR seems. Generally, the attitudes and preferences of CIR were investigated based on both the supply and demand side of the information. Research by Beattie and Pratt (2003) was among the earlier study examining the issue, whereby the aim of the study is to examine attitudes and preferences of various user groups against Internet business reporting. By using postal questionnaires, the study examined the views of 500 individuals from groups of expert and non-expert users in the UK with regards to the frequency of using the Internet, desirability of different kinds of information provided by the Internet, the usefulness of different navigation as well as search aids and portability of information in different formats. The group of expert users consisted of investment analysts, fund managers and corporate lenders, while private shareholders, finance directors and audit partners were considered as non-expert users. Generally, the study found that more than half of the respondents (60%) used the Internet almost daily with expert users being the most frequent users and private shareholders as the least frequent expert users. In addition, the study unveiled the preference of users for many possible expansions of additional information on corporate websites. Furthermore, all groups of users perceived navigation and search aids to be useful to them. In fact, Beattie and Pratt (2003) found no significant difference with regards to the views of the user groups in relation to Internet reporting, thus, possibly reflecting no need for future research to consider the needs of each group for Internet reporting separately.

Research Methodology

In this study, the extent of IFR acts as the dependent variable. Systematic random sampling is used in selecting companies to be a representative sample of the study. Total sample for the study was 50 companies, which consists of five sectors under the main market of Bursa Malaysia, namely plantations, trading and services, consumer products, industrial product and technology.

In examining the extent of IFR practice by listed companies in Malaysia, an index was used. A total of 23 items of IFR index was developed for this purpose. The study investigated type of information disseminated through the corporate website as well as the way the information was presented and the options of technology used to create a user friendly corporate website. Data were collected by examining the extent of IFR practice for each sample company website for the presence of each of the 23 measurement items based on an unweighted index. Detail list of the IFR index can be referred to in Table 1. For each company, the total score of IFR extent is measured by using the formulae of actual company's score divided by total IFR attributes.

Table 1: List of IFR index

Code	Attributes
A1	Annual report
A2	Share price history
A3	Analyst forecast
A4	Current selling price
A5	Current press release or news
A6	Social responsibility disclosure
A7	Other language
A8	Email to investor relations
A9	Contact detail and other information
A10	Frequently asked questions
B1	Mailing list
B2	Loading time of the website < 10 seconds
B3	Hyperlink inside the annual report
B4	Financial data in processable format
B5	Annual report in pdf format
B6	Annual report in html format
B7	Direct email hyperlink to investor relations
B8	Sound effect
B9	Video files
B10	Table of content / site map
B11	Pull-down menu
B12	Internal search engine
B13	Graphic images

As for the independent variables, the company characteristics examined are firm size, profitability, leverage, liquidity, industry type and type of auditor. Details of the operationalization of the independent variable is presented in Table 2. Data is collected from annual reports of the companies and were analysed using statistical method of multiple regression.

Table 2: Operationalization of Independent Variables

Independent Variable	Operationalization
Firm size	a. Total asset b. Total sales
Profitability	a. ROA b. ROE
Leverage	Total debt / Total equity
Liquidity	Current asset / current liability
Industry type	Consumer product, plantation, trading and services, industrial products, technology.
Type of auditor	Big four and non-big four

Findings

Results of the multiple regression model (enter method) show that profitability measured by ROE and type of auditor were positively and statistically significant at $p=0.008$ and $p=0.004$, respectively. This revealed that an increase in profitability through equity will contribute to an increase in the extent of IFR. Furthermore, companies being audited by larger audit firms (big four) will tend to have a higher level of IFR practice. Other factors (firm size, leverage,

liquidity and industry type) were found to be not statistically significant. This means that the extent of IFR for those companies is not influenced by these factors. Details of the findings can be referred in Table 3.

Table 3: Results of Multiple Regression

Independent Variable	Non- standard Coefficient	Std. Error	t-Statistic	Sig.T	VIF
Constant	0.537	0.099	5.442	0.000	
Size-asset	-1.402	0.000	-0.090	-0.928	8.477
Size-sales	-1.143	0.000	-0.469	0.642	8.819
Profit-ROA	-0.150	0.137	-1.090	0.283	1.702
Profit_ROE	0.005	0.002	2.784	0.008	1.199
leverage	0.045	0.072	0.618	0.540	1.909
liquidity	0.000	0.001	0.203	0.840	1.644
auditor	0.092	0.029	3.118	0.004	1.447
consumer	0.045	0.098	0.454	0.652	11.000
plantation	-0.068	0.100	-0.677	0.503	11.385
trading	0.022	0.089	0.248	0.805	9.078
industrial	-0.052	0.089	-0.578	0.567	9.788
technology	-0.008	0.097	-0.080	0.937	10.664
Dependent variable: Overall IFR score					
Explanation of the model:		Significance of the model:			
R ² = 0.418		F value = 2.213			
Adjusted R ² = 0.229		Significance = 0.032			

The value of adjusted R² is 0.229, thus indicates that the regression model in this study is able to explain nearly 23 percent of the associations between the extent of IFR and its determinants. In addition, the F value was 2.213 with a significance level of 0.032, indicating that the overall regression model was momentous. Based on the results, the equation of the regression model is specified as follows:

$$\text{IFR} = 0.537 + 0.005(\text{ROE}) + 0.092(\text{auditor}) + \varepsilon$$

Summary

Generally, results of this study is fruitful in better understanding the determinant factors of IFR by the selected listed companies. As the study found that ROE of companies have a positive significant influence towards the extent of companies' IFR practice, the results suggest that companies with high profitability would have better IFR practices. Furthermore, companies that was audited by the big four audit firm will tend to have higher level of IFR practice in, probably to full fill the expected level of corporate disclosure by those audit firms.

However, there might be other potential determinants exist that affect the extent of IFR practice by the public listed companies in Malaysia, but are not included in this study. Therefore, it is valuable for future research to consider the possibility of other determinants of IFR in Malaysia and to conduct the research by using bigger sample of corporations. Also, the inclusion of other determinant factors is worthwhile to obtain a stronger predictive model of IFR.



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ATTITUDES IN COMMUNICATION AMONG PRACTITIONERS REGARDING REFLEXOLOGY TREATMENT

Nur Fatihah Nasmy¹
Dr Hasif Rafidee Hasbollah²
Dr Nor Dalila Marican³

¹Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan, Malaysia
(Email:fatihah.a17d019f@siswa.umk.edu.my)

Abstract – Reflexology treatment is a branch of science in healing process which relieves pain and problems in the human body by giving some pressure on certain parts of the body, by reflex action to others parts of the body. Each part of organs in body is showed by a unique reflex point. Reflexologist studies and learn the point of location on feet from reflexology foot charts or maps. Reflexologists need good communication skills to succeed in their healthcare profession. Attitudes in communication toward healthcare may contribute to the decision consumers to use reflexology treatment those who are satisfied with the treatment and have positive attitude towards personal health rather than attributing health to others likes doctors, family and friends. Practitioner attitude towards treatment had an important impact on patient outcome. Issues concerning on the health care especially the relationship between reflexologist and patients have been discussed generally. Most of the researches concerning the health care were based on the behavior and patients' perception on the service provided in the health care services. The main objective of this paper is to focus on therapist in using communication skills during interacting their patients.

Keywords: attitudes, communication, practitioners, reflexology treatment

Introduction

Reflexology is a popular alternative treatment in massage on specific form of feet and hands that apply pressure to reflex point and give impacts on health which is relate some part of body (Embong et al, 2015). Reflexologists explained that feet are a tiny map of the entire part of body (Sahbaee et al, 2015). Every point of feet and hands were linked to other internal organs of numerous parts of body. Reflexology is origin from Ancient Egypt, India and China. In years 1913, Doctor William introduced and share the knowledge of this remedy to the western as a zone therapy. Dr. William declared every point of feet and hands were linked to other organs of entire body within the same zone (Sally Kay, 2011). In years 1930, Eunice Ingham continued to expand this zone remedy to what is now known as reflexology. Eunice learned and observed that pain or congestion any part of feet is related certain part of the body (Sally Kay, 2011).

Reflexology therapy is a gentle remedy encourages the body work naturally to regenerate its own balance. It can help both physically and emotional of an individual and bring relief a variety of acute and chronic condition. Reflexology also kind of foot massage can harmonize the functions of body and give the result of relaxing (Stephenson, 2000). The reflexology technique massage on a specific point of foot will be improved blood circulation of the entire body, help to release tension or stress and maintain homeostasis. Foot reflexology treatment also will be used with other combination components such as aromatherapy, good environment surrounding and some peaceful music to improve remedy program (Lotan, 2007). Reflexology is a complex massage treatment in the form specific areas on feet that apply some



pressure to reflex point and soles on feet is a map the entire part of internal organs in body (Embong, 2015). Each part of organs in body is shown by a unique reflex point.

Five theories of reflexology that prove have been improves to body health (Embong et al., 2015). Usually, first and second theories is basically related to energy. During physical suffering or discomfort caused by illness or injury, the body of human do not function effectively. It is because the body in imbalance and consequently vital energy pathways are blocked. Third theories of reflexology treatment are related to energy restore and maintain the body in natural equilibrium. The fourth theories are about the pathways is blocked can be opened and functioning effectively (Oumeish, 1998). The last theories of reflexology can unblock energy blocks disturbances such as calcium, lactate or uric acid crystal and break up the block's disturbances are reabsorbed and later eliminated that usually inside feet. So, the energy can flow efficiently and improve health of body (Wang et al., 2008).

Literature Review

Attitudes

Attitude is a psychological produce, a mental and psychological entity that inheres in, or characterizes a person. The attitude a person is determined by psychological factors like ideas, values, motives and self-efficacy. These have a complex role in deciding a person frame of mind. Family plays a significant role in the principal stage of attitudes organized by individuals. Initially, a person develops certain behavior from his parents, siblings, sister, and elders in the family. There exists a high degree of relationship between practitioners and patients towards attitudes found in them. Practitioners' attitudes can influence people to use reflexology and their motivation, thinking, and self-efficiency will lead to using reflexology.

Attitudes toward health may contribute to the decision consumers to use reflexology treatment, those who are satisfied with the treatment and have positive attitude towards personal health rather than attributing health to others likes doctors, family and friends (McFadden, 2010). The attitude of the medical provider can also influence expectations surrounding treatment. A positive interaction with a practitioner can provide nonspecific benefits, such as improved mood, anxiety reduction, and stress relief. If a practitioner is enthusiastic and positive about a treatment, it can increase patients' expectations. Similarly, a negative attitude can decrease patient expectations. A practitioner's attitude towards treatment during a doctor's visit had an important impact on patient outcome (McFadden, 2010).

Practitioners Attitudes in Communication Skills

Communication skills is the main to success in Healthcare centre. Health services marketing includes some activities carried out for the purpose of placement, development, pricing or promotion of medical care. Communication is a very important element of the marketing mix and its able to build strong relationships based on the effective and efficient exchange of information between two people. In healthcare, the instrument of the communicational mix is based on an interpersonal communication. Interpersonal communication was the first human instrument of the socialization procedure and also defined as being the communication that happens between two individual or more parties in the context of their relationship and that evolves, helps to negotiate and describe the relationship (Chichirez, 2018).

Reflexologists need good communication skills to succeed in their profession. Listening, interpersonal and oral communication skills are required by practitioners to facilitate understanding of information communicated to patients or clients. Not only do practitioners need to accomplish technical tasks, they must also communicate efficiently and effectively with internal and external customers. Practitioners must possess highly developed communication skill levels to become a successful professional. The development of these



skills not only enhances the practitioners' potential, but will also improve the quality of practitioners produced. Effective communication skills between therapist and patient is an important element for improving patient satisfaction, treatment compliance and health outcomes. Effective communication skill enables patients to disclose information about their health problems. It's also allows therapist to diagnose and treat health problems more accurately. Finally, patients and practitioners' feelings of confidence in the care being provided and can be influenced positively.

Previous studies have exposed that the greater part of customers felt they didn't require advice from a wellbeing expert and they just recommended by family and friends (Hwee-Ling Koh, 2004). Da Silva-Esclana (2014) note that parental character toward traditional medicine have influence on how guardians medicate their children, especially with reflexology treatment. This demonstrates the importance of the exploration on practitioners' attitude and behaviour toward cures and treatment of their patients' sicknesses and illnesses. Clients build up an inspirational disposition towards services treatment that have fulfilled their requests, which may lead to positive verbal. Positive verbal exchange or recommendation is importance to the reflexology treatment industries (Silva-Esclana, 2014).

A therapist who has achieved proficiency in this field will have the ability to establish effective therapeutic relationships with patients and their families. A therapist also needs to demonstrated ability to build excellent relationships and have listening, narrative, and non-verbal skills to educate and advise patients, families, and colleagues (Ann S Karmos, 2015). Communication can be defined as including specific tasks and practices that include interviewing by taking history, explaining the diagnosis and prognosis to the patient, providing therapeutic instructions and information to the informed consent, and counselling to motivate participation in the treatment or symptom relief. Interpersonal skills build on basic communication skills and often reflect the "humanistic" qualities of an individual. Interpersonal skills build on basic communication skills and often reflect an individual's "humanistic" quality. Elements of good interpersonal skills include respect for the patient, paying attention to the patient by giving good listening skills, affordability, and humility (Thompson, 2014). Continuously approach the patient with the level of respect as one would want to treated himself.

Effective Communication Process

Besides that, effective communication process is the most important element to accomplish the desire purpose. Every single step of our life, any place we will be, we need communication, verbally or non-verbally on daily basis to convey our ideas, thoughts, emotions etc. The individual as well as an organisation cannot survive without good communication skills. The future of each organization is also depending on its communication network. Business communication involves any kind of communication that promotes strong partnerships, promotes products or services, and delivers information within specific organizations (Mahajan, 2015). Therefore, it is important that communication should be done clearly, efficiently, and precisely because it can have a huge impact on the reputation and credibility of the company, and will certainly say a lot about the level of professionalism. Effective communication is important for company executives, business managers, team members, and job applications as they learn how to use communication tools and techniques to meet their goals and achieve their goals.

Communication is the process of transmitting information and basic comprehension starting with one individual then onto the next (Agyin-Birikorang, 2016). Communication in the work environment is basic to building up and keeping up quality working connections in organizations. It is the creation or exchange of ideas, thoughts, feelings, and understanding

among senders and receivers. It is important to building and keeping up relationships in the working environment. Communication is an important part to make oneself comprehended as intended. A receiver may hear a sender yet at the same time not understand what the sender's message means. Understanding is personal or an individual issue among people and different people may decipher messages differently. Communication effectively must be practiced efficiently at work environment for better output and successful accomplishment of objectives of an association (Guo, 2005). In reflexology centre, communication is a major challenge for practitioners since they are in charge of giving massage, which results in efficient and effective performance in organisations. The study of communication is important because each practitioner function and activity involves some procedure of direct or indirect communication. In the case of arranging and organising or leading and monitoring, practitioners communicate with through other people. Figure 1 shows the definition and recognize the important components of communication process (Steven McShane, 2003).

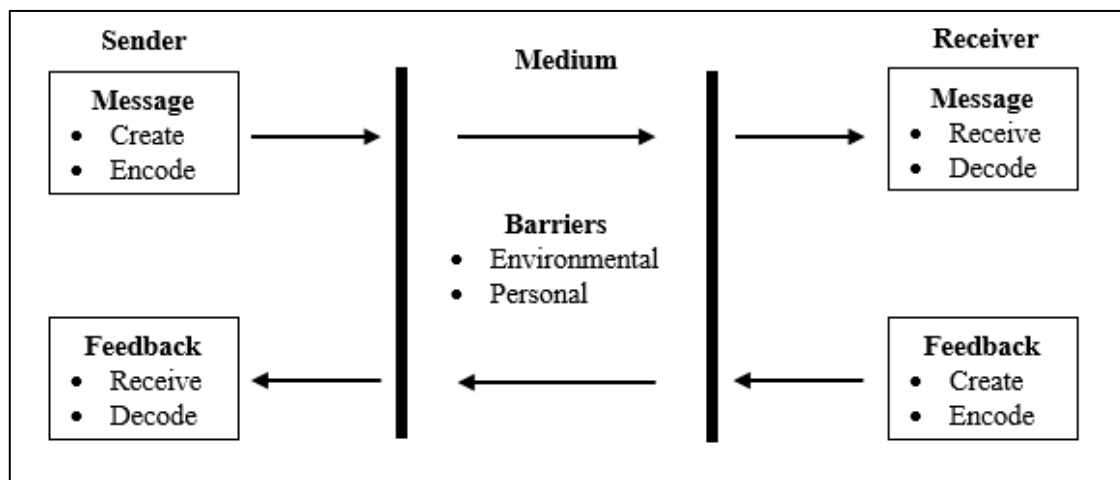


Figure 1: The Communication Process

Figure 1 illustrate the communication process. The sender starts the communication and its shows that the sender is an individual, department or unit of an association who starts the message. A sender uses words and codes to advance data into a message for the receiver, the individual(s) receiving the message. Messages are then gotten and decoded deciphered by the receiver. Decoding is influenced by the receiver's related involvements and edges of reference. The receiver is the person to whom the message is sent, the receiver decodes the received message into meaningful information. Precise interpreting of the messages by the receiver is critical to effective communication. The closer the decoded message gets to the expectancy of the sender, the more effective the communication. However, environmental and personal barriers can bother the communication process. Environmental barriers are surrounding of the association and its environmental setting. Personal barriers appear from the characteristic of individuals and how their interaction with others. Both barriers can block, filter, or change the message as it is encoded and sent, as well as when it is decoded and received. Lastly, feedback occurs as necessary component of the communication process to ensure messages are received as intended. Feedback is very important element of communication process because it allows for information to be shared between the receiver and sender in a two-way communication.

Conclusion

In conclusion, important for practitioners to have an attitude in communication skills to conduct the treatment in order to fulfil the responsibilities towards patients. Communication in the



workplace is important to establishing and maintaining quality working relationships within the organization. Attitude in communication skills cannot be taught, however, practitioners can be improved through proper training, dedication and hard work. It is requirement that practitioners should get the proper opportunity to develop their communication skills at training centre.

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EFFECTIVENESS OF LEARNING THROUGH VIDEO CLIPS AMONG BUSINESS STUDENTS

Dominic Wong

Faculty of Accountancy, Finance & Business, Tunku Abdul Rahman University College (TARUC), Malaysia,
(E-mail: wonght@tarc.edu.my)

Abstract: *Learning is important for students to build their foundation of knowledge that they can utilize in their future career. Learning through videos is considered effective tools for many students, the topic was well reviewed by many researchers. This paper is going to explore the learning effectiveness of video in teaching business related topics and will also include suggestions to improve teaching using video clips. Indeed, the results show that learning through video are perceived as effective by students.*

Keywords: *Video Learning, Effectiveness, Business Students*

Introduction

Learning is important for students to build their foundation of knowledge that they can utilize in their future career. Learning through videos is considered effective tools for many students, the topic was well reviewed by many researchers. Kay (2012) found out that video is indeed good at improving student's learning. Apart from Kay, other studies also revealed that video is indeed good to support students in learning (Ljubojevic, Vaskovic, Stankovic and Vaskovic, 2014; Hsin & Cigas, 2013).

Literature Review

Ljubojevic et al. (2014) conducted a research based on inclusion of video clips into lectures and impacts on students' test results, and it seemed it did affect the result in a positive way. Based on the same study, students performed better if video clips were included in the mid-session of the lecture. In another setting by Hsin and Cigas (2013), they also found out that more students passed the course after having video clips as part of the course. López, Ferrando and Fabregat-Sanjuan (2016) also found out that students thought that video clips to be the most useful item as an efficient tool in improving learning.

Kay (2012) did a thorough research on learning effectiveness through videos. She found one that video based learning did bring benefits in understanding, learning motivation, improving study habits and better grades. In a nutshell, inclusion of video clips in learning does have positive learning outcomes.

Brame, assistant director of Center for Teaching in Vanderbilt University (2016) stipulated that in order to create effective video-based learning, she listed out a few suggestions to improve video based learning. These are her suggestions;

1. Displaying key information (signaling).
2. Segmenting the video clip into smaller pieces (segmenting)
3. Elimination of extraneous information (weeding)
4. Matching the process of both audio and visual channel to convey information (matching modality)
5. Making materials that are relevant for a particular class.



In addition, Bell and Bull (2010) also mentioned that teacher need to actively participate in controlling the video session such as pausing, asking questions, replaying key segments and assessing understanding. If teachers are not around to control of the video clip, understanding may be hampered (Bell & Bull, 2010).

In another research by Zhang, Zhou, Briggs and Nunamaker (2006), they also found out video did play a role in satisfaction level of learners towards e-learning. In a nutshell, few studies as indicated above already identified the effectiveness of learning via video, this paper is going to explore the learning effectiveness of video in teaching business related topics and will also include suggestions to improve teaching using video clips.

Research Methodologies

The researcher is conducting this research via questionnaire. In particular, Google Form will be used as the main tool in soliciting answers from students. Students can answer in anytime and anywhere as Google Form can be accessed in any Internet browser such as Chrome and Safari either via mobile devices or desktop computers. However, for this paper, the researcher is only focusing on learning effectiveness.

Respondents are different groups of business students in university or colleges, they can come from diverse business streams such as accounting, business management, entrepreneurship, human resource, marketing etc. This paper is served as an explorative research to gauge basic effectiveness of video learning and therefore the sample is still small but the researcher intended to collect more than 30 responses from students.

For the current paper, the researcher is going to analyse the learning effectiveness of video learning using descriptive statistics such as mean and percentage. The paper may be further improve in future to include inferential statistics such as comparison of learning effectiveness among different genders, programmes or even job status.

Findings

Based on the Google Form's response page, the researcher collected 53 responses from students. Refer to Table 1, respondents are mostly female with 62.26% (n=33) and 37.74% male (n=20). All respondents are young adults below 31 years old in which percentage of students below 26 years old is 98.11%. Forty four (83.02%) of respondents are currently studying bachelor degrees and while only 9 (16.98%) are studying master degrees.

Table 1: Demographics Of Respondents

	Details	Number	%
Gender	Male	20	37.74
	Female	33	62.26
Age Groups	18-20	20	37.74
	21-25	32	60.38
	26-30	1	1.89
Degree Level	Bachelor	44	83.02
	Master	9	16.98

From Table 2, video clips are seemed good to explain topic/concepts to students, vast majority of students (68%, n=36) agree on this matter with mean score of 3.85. Similarly, video clips are good to help the students to understand topic/concept, again the mean score is 3.83 and 68% of students agree on video clips enhance their understanding. Learning through video also makes the topic more interesting, about 77% of students agree on this and with mean score nearly at 4 (3.96). While it seems to be the lowest mean score on video clips enriches the topic

that lecturer is teaching, this variable is still near to 3.8 with nearly 70% of students agree on this matter. Last but not least, students think positively about video clips can link to relevant topics that the lecturer taught with mean score of 3.81 and again about 68% of students agree on this benefit.

Table 2: Video Learning Effectiveness

Variable	Strongly Disagree (1)		Disagree (2)		Moderate (3)		Agree (4)		Strongly Agree (5)		Std. Dev	Mean
	No.	%	No.	%	No.	%	No.	%	No.	%		
Explain Topic/Concept A	0	0.00	3	5.66	14	26.42	24	45.28	12	22.64	0.84	3.85
Understand The Topic/Concept	0	0.00	4	7.55	13	24.53	24	45.28	12	22.64	0.87	3.83
Makes The Topic/Concept More Interesting	0	0.00	3	5.66	9	16.98	28	52.83	13	24.53	0.81	3.96
Enhances/Enriches The Topic That The Lecturer Taught	0	0.00	3	5.66	13	24.53	29	54.72	8	15.09	0.77	3.79
Think About Related Issues Of The Topic That The Lecturer Taught	0	0.00	2	3.77	15	28.3	27	50.94	9	16.98	0.76	3.81

Conclusion And Suggestions

All in all, it's clear that students perceive the benefits of learning through video clips especially in understanding, enriches the teaching topic and even makes the topic more interesting. The overall finding is definitely consistent with previous research by López, Ferrando and Fabregat-Sanjuan (2016), Kay (2012), Ljubojevic et al. (2014) as well as Hsin & Cigas (2013) that video in teaching does improves student's learning capability

As suggested by Brame (2016), video clips need to display key information and divided into smaller parts and this may improve learning through video clips. In addition, teacher's involvement in controlling the video will make the video teaching more meaningful as they can pause, ask questions and even replay key segments of the video clips (Bell & Bull, 2010).

However, this research did not include performance as dependent variable for measuring video learning effectiveness, perhaps this can be used in the future for measuring video learning effectiveness. And the sample size can be further increased to give more thorough views of learning effectiveness through video clips.

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FACTORS AFFECTING THE ATTITUDE OF SOCIAL WORKERS IN HELPING CHILDREN WITH AUTISM

Nguyen Thi Thoa

Department of Psychology, University of Labor and Social Affairs (ULSA2), Ho Chi Minh City, Vietnam, (E- mail: thoant@ldxh.edu.vn)

Abstract: *Research has shown that there is a relationship between educational background of social workers and their attitude towards working with children with autism spectrum disorder (ASD), and between their income level and emotion while working with these children. Lack of professional knowledge of social workers leads to challenges and negative emotions which affects the quality of their support activities. The current study aims at determining whether training to improve social worker' skills to deliver autism intervention can enhance their positive attitudes. The paper also investigates influencing factors, their correlation to and impact on social workers' attitudes toward children with ASD. The study was conducted from July 2018 to April 2019 on 402 social workers who provided intervention for autistic children at a number of social protection centers and specialized schools in Ho Chi Minh City. The post-training results revealed that participants achieved higher level of positivity in their working attitudes. These findings have significant implications for training institutions, managers, policy makers, psychologists, social workers, and autistic children.*

Keywords: *Attitude; Social worker; supporting activities; ASD; influencing factors*

Introduction

The concept of autism was mentioned by many researchers such as Leo Kanner (1943), Lorna Wing (1978) in the book "Autism Phenomenon", and Jean Marc Itard in the study on the "wild boy" Victor (1983); Engen Bleuler (1976) and Hans Asperger (1994) proposed descriptions of autism spectrum and the concept of ASD. Accordingly, the concept of autism is understood as part of the pervasive developmental disorder; children with this disorder face many problems including cognitive development, intellectual impairments, leading to significant difficulties in learning, communication and community integration.

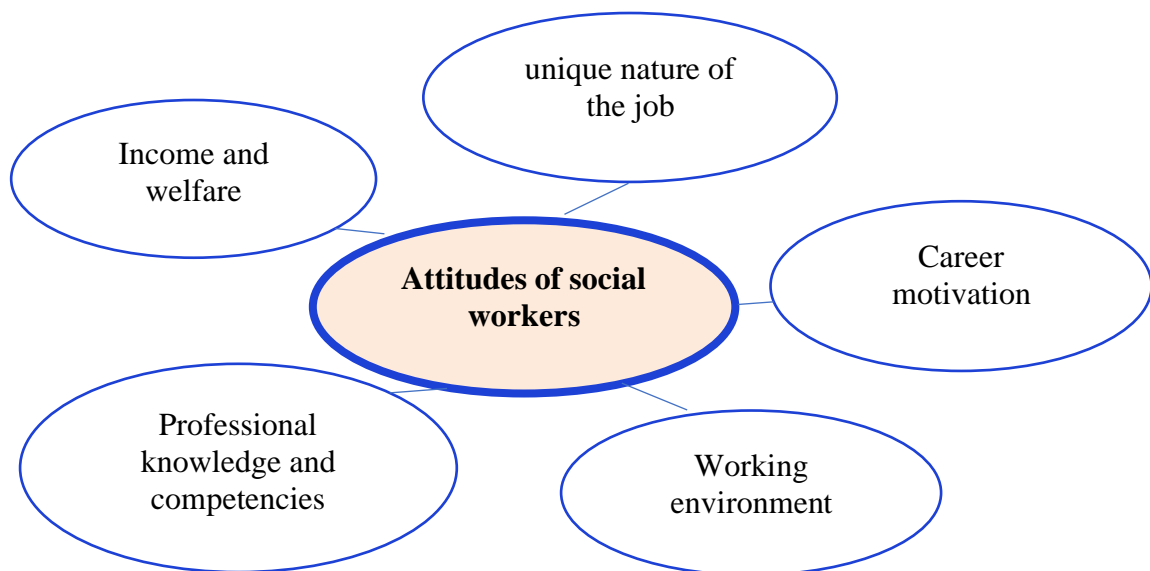
Supporting activities are in the line of a process in which social workers use professional knowledge, skills and methods in social work to support autistic individuals and families to recover impaired social functions while helping them access external resources, promoting internal resources, which will enable autistic children to live independently and participate in social activities, working and learning like others.

The social meaning of supporting activities is reflected in the way social workers make a change in the life of client with ASD, by helping them recover their social function, progress and participate in the community. According to the International Federation of Social Workers, and particularly the Circular No. 01/2017 BTB-LDXH of the Ministry of Labour, War Invalids and Social Affairs of Vietnam, social work is defined as "a professional activity to address problems of individuals, families, communities and society, contributing to ensuring the implementation of human rights, justice, social progress and well-being of the people".

Craig Winston Lecroy và Erika L. Stinton (2004) proposed that working attitudes have significant impact on work efficiency of employees. Supporting activities with clients with ASD is a process by which social workers carry out actions in educational interventions to support children with autism to restore communication, language, emotions and behavioural

functions. This will allow for more independence and community inclusion for children with ASD. Social worker's attitude towards this activity will affect their practice. This article will analyze the structure of attitude according to SMith (1942) with 03 components including Awareness, Emotion and Action.

There are some studies on attitude structure and professional attitudes by American psychologist G.V.Onparate (1984); Fillmore; Pennington (1986); Le Van Hao and KnudLarsen. These studies show that attitude affects career efficiency. The attitude of social workers towards supporting clients with ASD is influenced by many different factors. Within the scope of this paper, we propose a theoretical framework based on results of various practical research methods which consists of five factors considered to have an influence on the attitude of the staff, including welfare and income, working environment, nature of work, professional competence and career motivation. We carried out correlational analysis and predict their influence. We also provide recommendations to improve the attitude of social workers towards children with ASD during their supporting activities.



Research design

Object: The object consists of 402 social workers performing Autism Support activities at some specialized schools and some autism intervention centers in Ho Chi Minh City. HCM

Location: Studied at 12 specialized schools and intervention centers for autistic children in urban and suburban districts of Ho Chi Minh City

Research methods: The study used survey questionnaire, in-depth interview and observation. Survey questionnaire is the major method to investigate the current situations of factors affecting attitudes towards social workers' support activities for children with autism. The survey consists of 3 parts with specific items. Scale of the scores ranges from 1 (strongly disagree) to 5 (strongly agree) .

Data analysis: Using SpSS 20.0 statistical algorithm. Based on the average score (M) and the standard deviation (Std.D) from data analysis, we assessed the attitudes of social workers.

Attitude criteria are based on positivity. The positivity of attitude was defined into 03 levels corresponding to the scales as following:

- Level 1: Low: $1 \leq M \leq M - 1SD$
- Level 2: Medium: $M - 1SD < M \leq M + 1SD$
- Level 3: High: $M + 1SD < M \leq 5$

From the above evaluation criteria, general attitudes of social workers toward supporting children with ASD ($M = 3.73$, $SD = 0.58$), we calculated with 3 categories:

- Level 1: Low: $1 \leq M \leq 3.15$
- Level 2: Average: $3.15 < M \leq 4.31$
- Level 3: High: $4.31 < M \leq 5$

The study used descriptive statistics based on the average score (M) and standard deviation (Std.) to examine factors affecting the attitude of social workers towards activities to support autistic children. Pearson's binary correlation test and linear regression analysis were used to determine the predictability / explanation of the factors influencing the change in attitudes of social worker towards autism support activities. The results showed that most pairs of variables expressing attitudes of social workers towards autism support activities with groups of influential factors have a positive correlation ($r > 0$). Results of analysis of multivariate linear regression models (R^2 , F -Test), $p < 0.05$ proved the model suitable.

The Results of Research on The Status of Social Workers' Attitudes Towards Activities to Support Children with Autism Spectrum in Terms of Perception and Emotion.

The correlation of factors to the attitude of social workers to Autism Support activities

In this section, we use Pearson's binary correlation coefficient test to examine linear relationships, simultaneous or non-concurrent existence, variability or non-variability of pairs of variables between independent variables (influencing factors) and dependent variables (attitudes of IPWs). Our results are in the following table:

No	Components of attitude	Factors [$r \{p < 0.05\}$]				
		G1	G2	G3	G4	G5
1	Social worker awareness	0.57	0.23	0.47	0.41	0.36
2	Social worker emotions	0.49	0.24	0.52	0.53	0.40
3	Social worker actions	0.45	0.25	0.43	0.51	0.35
4	The general attitude of social workers	0.63	0.30	0.59	0.60	0.46

** Correlation is significant at the 0.01 level (2-tailed)

(Source: Results of data processing on SPSS software)

Note: the bigger r is, the stronger the correlation

G1- The welfare and income from autism support activities; G2-Working environment; G3- The nature of the job; G4 - Knowledge and competencies of social workers; G5- Occupational motives of social workers

Table 6: Correlation of factors to social worker attitudes to autism support activities

Correlation results show that, in all pairs of variables expressing the attitude of social workers on autism support activities with the group of influencing factors, there is a positive correlation ($r > 0$). This means that as the independent variable increases, so does the dependent variable, if the knowledge capital of social workers increases, the attitudes of social workers towards Autism Support activities also increase and vice-versa.

The correlation between welfare and income to social worker attitudes in autism support activities

The analysis of the correlation between social security, income and attitudes of social workers for autism support activities shows that these two variables have a positive correlation ($r > 0$) and similarity. However, the income factor was found to have a very positive correlation ($r = 0.63$ **) at a high level and the value of Sig < 0.05 , so the income factor is statistically significant for attitude. However, for each aspect showing the attitude of social workers, the welfare and income security are positively correlated with different degrees. Specifically, the

correlation between welfare, income, actions and emotions of social worker attitude is moderate ($r = 0.45^{**}$; $r = 0.49^{**}$). The correlation between welfare, income security and awareness is quite tight ($r = 0.57^{**}$). This result confirms that when the income security and welfare increases, the components that express the attitudes of social workers also increase and at the same time increase the attitudes of social workers for supporting children with autism.

Regarding the regulations on salary and job title for social workers in reality, the Ministry of Labor, War Invalids and Social Affairs and the Ministry of Home Affairs have issued Joint Circular No. 30/2015 on the regulation of codes, number and standards of professional titles of public employees. The circular took effect from October 4, 2015. According to this Circular, the professional title of social workers (grade IV) is applied to the wage coefficient of type B officials, from the salary coefficient 1.86 to the salary coefficient 4.06.

Through the process of fact finding at the social centers and public schools specialized in intervention of autistic children in Ho Chi Minh City, it can be seen that Most public schools apply the basic salary calculation method in accordance with current government regulations. If the social worker has a university degree, the starting salary calculation is to take the factor x with the base salary according to Decree 72/2018 prescribed from July 1, 2018 to 30 / June 2019 the base salary is 1.39 million / month. Therefore, the salaries of social workers at public organizations are calculated according to the following formula:

$$\text{Basic salary} = \text{Coefficient} \times \text{base salary} \quad (\text{basic salary} = 2.34 \times 1.39 = 3,252,600 \text{ VND})$$

Therefore, the average basic salary of social workers working from 2-5 years at about 3.5 million. If they are new to the probationary period, they will only receive about 70-80% of their basic salary. Most social workers are not entitled to additional civil service allowances or specific policies, so it is very difficult to attract or retain young, dynamic, qualified social workers. Long-term training with work in the early years. They are relatively difficult to cover the cost of living, services in daily life in the big city. This is quite easy to imagine, according to a social worker when asked whether income affects his attitude to the job: "This is quite sensitive, but it is a decisive factor. We joked with each other that the job is fishing rods, only when our rice cooker is full can we have pay full attention to the job. If the income does not guarantee basic living, do not even mention dedication or ideals. Just look at the fact, why are there so many seniors who have left even after working here for many years. It is due to the higher salary basically. If the salary is low, people would come and go. " (Interview with T.V.d from a non-public school.)

The degree of correlation between the working environment and attitudes of social workers in Autism Support activities

Analysis of the correlation between working environment and attitudes of social workers towards Autism Support activities showed positive correlation ($r > 0$); ($r = 0.30^{**}$). However, for each aspect showing the attitude of social workers, the working environment is positively correlated with different levels. Specifically, the correlation between working environment and awareness ($r = 0.23^{**}$); with emotion ($r = 0.24^{**}$). Correlation between working environment and action ($r = \dots .0.25^{**}$). This result confirms that, when the working environment increases, the components of attitudes of attitudes also increase, along with the increase of the attitude of social workers to the autistic children's support activities. However, the positive correlation between these two factors is not high.

The degree of correlation between the nature of the job and the attitude of social workers towards autism support activities



The results of the correlation analysis between the specific nature of the job and the attitude of the social worker on Autism Support activities are positively correlated ($r > 0$) and quite tight ($r = 0.59^{**}$). However, for each aspect of the attitude of social workers, the specific characteristics of the job are positively correlated with different degrees. Specifically, the correlation between the specific characteristics of the job and the awareness ($r = 0.47^{**}$) and the emotion of social worker attitude is quite strong ($r = 0.52^{**}$). Correlation between the specific characteristics of the job and the action ($r = 0.43^{**}$). This result confirms that as the specific characteristics of the work increase, the attitude components of the work also increase, leading to an increase in the attitude of social workers in supporting activities. Help children with autism. "I am getting used to children now, I am used to work, but at first I was confused and could not follow my job. If only I had lunch break, it would be less tiring" (Ms. H.N.C, Q. Tan Binh center).

The degree of correlation between the knowledge and professional capacity of social workers to the attitude of social workers in autism support activities

Analysis of correlation between knowledge, professional competence) and attitudes of social workers in Autism Support activities has a positive correlation ($r = 0$) and quite strong ($r = 0.59^{**}$). However, for each aspect of attitude of social workers, knowledge, professional capacity) is positively correlated with different levels. Specifically, the correlation between knowledge, professional capacity and awareness ($r = 0.41^{**}$) and emotion of social worker attitude is quite high ($r = 0.53^{**}$). Correlation between knowledge, professional competence and action ($r = 0.51^{**}$). This result confirms that when the knowledge and professional capacity of social workers increase, the components of attitudes of attitudes also increase and at the same time increase the attitude of social workers towards autism support.

From this data, we found that the knowledge base and professional capacity of social workers is at average level ($M = 3.36$, $Std. = 0.71$), of which 59.7% (including 41.3% stated "Not sure" and 18.4% disagree with the statement "I have been trained in social work to support autistic children". This means that they either have not received the right specialized training or, have studied social studies and related fields such as psychology and special education but without specialized knowledge about autism intervention "Remember when I first started taking a job, I was assigned by a principal to follow a senior to learn from her. I looked at her but I was very confused, I was not confident if I could do this job because it was too different from what I envisioned. Even the knowledge is different, not true with what I was trained in university." (Interview with Ms. H.N.C who graduated with social work studies degree, Q. Tan Binh center).

Leaders' perspective. They believe that the biggest difficulty is that autism is a new, area in Vietnam that has not attracted adequate attention. There is a lack of public awareness and understanding of children with autism, resulting in a lack of background knowledge in autistic children in training programs. The workforce lack knowledge and skills in the field of intervention for children with autism and are not ready for the job. It often take 1 to 2 years of additional training for social workers before they can be admitted to work. Some leaders and experts said: "It is necessary for educational institutions to pay attention and develop programs to integrate background knowledge about autistic children's support activities into training programs in a number of related fields".

Some training programs in other fields that provide human resources for autism intervention such as social work has strong focus on community development and process of individual and group social work with disadvantaged people in general. The psychology training program focuses on the background knowledge of management, education, business and counselling psychology, etc. The general focus of special education is on mental

retardation and hearing impairment. In general, the training sector also provides general specialized knowledge blocks, none of them provides in-depth knowledge and background in the autistic children's intervention major. Therefore, the content of training programs for social workers also need to pay attention to providing learners with appropriate knowledge and practice to form knowledge workers. knowledge, identifying the right attitude and forming skills to help children with autism. "This profession works with people, especially autistic children who are confused and need knowledge. I don't understand anything, I can't do it ", interviewed by T. V. D in non-public school.

The degree of correlation between career motivations and social worker attitudes in Autistic Child Support Activities

The data analyzing the correlation between occupational motivation and attitudes of social workers for Autism Support activities have a positive correlation ($r > 0$) and quite tightly ($r = 0.46^{**}$). However, for each aspect of the attitude of social workers, career motives are positively correlated with different degrees. Specifically, the correlation between career motivation and cognition ($r = 0.35^{**}$) and emotion ($r = 0.40^{**}$). Correlation between career motivation and action ($r = 0.35^{**}$). This result confirms that, as the career motivations increase, the components of attitudes of attitudes also increase, and the increase of attitudes of social workers towards self-help activities century.

Forecasting the influence of factors on social worker attitudes to autism supporting activities

In order to assess the influence of factors on the attitude of social workers on autism support activities, we rely on the ability to predict / explain the degree of change in attitudes of Social worker towards autism support activities through the elements. The results of univariate and multivariate regression analysis on all 5 factors we obtained are as follows:

No	Components of attitude	Influence factors [R^2 {Sig.<0.05}]				
		Beta				
		G1	G2	G3	G4	G5
1	Social worker awareness ($R^2 = 0.459$)	0.39	0.42	0.24	0.17	0.13
2	Social worker emotions ($R^2 = 0.510$)	0.25	0.22	0.26	0.38	0.18
3	Social worker actions ($R^2 = 0.425$)	0.23	0.65	0.16	0.33	0.15
4	The general attitude of social workers ($R^2 = 0.707$)	0.36	0.05	0.27	0.34	0.19
		Sig.= 0.00	Sig.= 0.072	Sig.= 0.00	Sig.= 0.00	Sig.= 0.00
	Rank	1	0	3	2	4
Adjusted $R^2 = 0,707$; Test F with a value of Sig: 0,000						

(Source: Results of data processing on SPSS software)

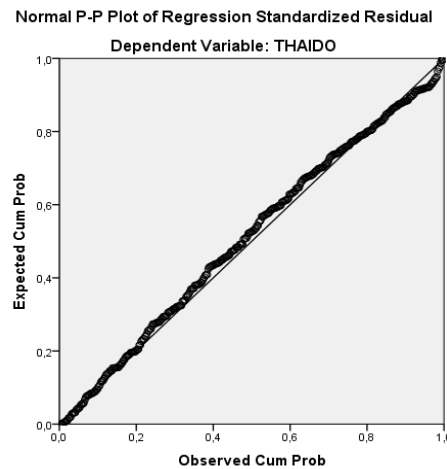
Note: The larger R^2 is, the higher the likelihood of forecasting / interpretation

G1- Social security and income regime for autistic children's support activities; G2-Working environment; G3- The peculiarity of the job; G4 - Knowledge and competencies of social workers; G5- Occupational motives of social workers

Table 7: Influence of factors on social worker attitudes to autistic children's support activities

Results of analysis of multivariate linear regression models (R^2 , F –Test) for Sig values. < 0.05 proved the model suitable. The regression model (including 05 influencing factors) could explain 70.7% of the variation of the dependent variable which is the attitude of social workers to Autism Support activities ($R^2 = 0.707$; Sig . = 0.00). Thus, the model has high explanatory

value. Linear regression analysis between these five factors and social worker attitudes towards autistic children's support activities on all three aspects of cognitive, emotional, and behavior we found: 05 elements Can explain 45.9% ($R^2 = 0.459$; Sig. = 0.00) the change in awareness of social workers. Also explain 51.0% ($R^2 = 0.510$; Sig. = 0.00) the change in emotion and 42.5% ($R^2 = 0.425$; Sig. = 0.00) the change in action of the commune worker Assembly.



Source: Data processing results on SPSS software

Figure 1: P - P plot of standardized residual regression

The variance of the remainder is shown on the graph of the standardized residual according to the predicted value of the standardized dependent variable. As observed on the chart above, see the residuals scattered randomly around the 0 axis (ie around the average value of the remainder) in a constant range. This means that the variance of the remainder is constant.

Considering the regression results of welfare and income factors (G1), the Beta coefficient is 0.36 and the value of Sig = 0.00 < 0.05. Therefore the element of welfare and income affects the attitude of social workers. When the other factors are constant, an increase by 1 unit in the welfare and income factor will increase the attitude by 0.36 units. Security and income factors have different levels of influence between the expression components of attitude based on different Beta coefficients such as cognition (Beta = 0.39); emotions (Beta = 0.25) and actions (Beta = 0.23). Therefore, social security and income strongly affect the awareness of social workers. And this is the factor that most strongly influences the overall attitude of social workers.

According to the results of the situation analysis above, we find that social workers have a high level of dissatisfaction with the current income rate accounting for a high proportion of 87.8% (47.0% Dissatisfied, 4.8% very unhappy. satisfied and 36.0% half satisfied and half no) due to many reasons mentioned. Therefore, if there is a solution to increase the income of social workers, there is a high possibility to raise the attitude of social workers towards Autism Support activities.

Working environment factor (G2) has a Beta coefficient of 0.05 and a value of Sig = 0.072 > 0.05. Therefore, the working environment factor does not affect the attitude of social workers on Autism Support activities.

Considering regression results of job-specific factors (G3) with Beta coefficient of 0.27 and Sig value of 0.00 < 0.05. The specific characteristics of the job affect the attitude of social workers. This means that when the other factors are constant, an increase by 1 unit in job specificity will increase attitude by 0.27 units. However, the specific characteristics of work



have different levels of influence among the expression components of attitude based on different Beta coefficients such as cognition (Beta = 0.24); emotions (Beta = 0.26) and actions (Beta = 0.16). Therefore, the specific characteristics of work strongly affect the emotions of social workers. And this is the 3rd most powerful factor affecting the overall attitude of social workers.

Considering the regression result of the knowledge factor, professional competence (G4) with Beta coefficient of 0.34 and Sig value of 0.00 <0.05. Accordingly, the element of knowledge and professional competence affects the attitude of social workers. This means that holding other factors constant, when the knowledge factor and professional capacity increase by 1 unit, the attitude will increase by 0.36 units. Knowledge factors, professional competence have different levels of influence between the expression components of attitude based on different Beta coefficients such as cognition (Beta = 0.17); emotions (Beta = 0.38) and actions (Beta = 0.33). Therefore, the feelings of social workers are influenced most by factors of knowledge and professional competence. And this is the second most powerful factor affecting the overall attitude of social workers.

As analysed in the real situation, currently social workers in Vietnam have not been properly trained to provide intervention for autistic children. Most of them have only attended short training courses. Most social workers received training in many different fields including social work, psychology, special education, preschool pedagogy, nursing, etc. As a result, they lack basic knowledge about interventions for autistic children. Regression analysis showed that the professional knowledge factor has a strong influence on the attitude of social workers to autism support activities (Beta = 0.343), meaning if the social workers are equipped with professional knowledge through formal training or training, the attitude of social workers will increase by 0.34 units. Thus, if there is an impact on the professional background of social workers, the ability to raise the attitude of social workers on Autism Support activities is very positive.

Considering the regression result of occupational motivation factor (G5) with Beta coefficient of 0.19 and Sig value of 0.00 <0.05. Although the beta is not high, we still see occupational motivation factors affecting the attitude of social workers. This means that when holding factors constant, when the occupational motivation factor increases by 1 unit, the attitude increases by 0.19 units. Occupational motivation factors have different levels of influence among the expression components of attitude based on different Beta coefficients such as cognition (Beta = 0.13); emotions (Beta = 0.18) and actions (Beta = 0.15). Therefore, the awareness of social workers is strongly influenced by occupational motivation factors. And this is the 4th most influential factor on the overall attitude of social workers.

In general, 05 factors all affect the attitude of social workers towards autism support activities. However, based on our ability to predict / explain the degree of changes in social worker attitudes towards autism support activities, we develop solutions for the factors that need to be improved to increase their attitudes by conducting training activities to foster professional knowledge and skills for social workers. We conducted the following empirical knowledge training program.

Current Intervention Program

The experimental program includes eleven training sessions in six different topics to improve knowledge and professional skills for 38 of the 402 social workers currently working to support children with the autism spectrum disorders in Ho Chi Minh City. Each training session lasts for 8 hours, and two sessions were held per week. Participants in the pilot group received training on social work in autism intervention. The program covered six topics: Clinical Psychology (a); medical support and rehabilitation for autistic children (b); autism diagnosis



and assessment (c); supporting autistic children at the facility (d); educational interventions on social skills behavior for autistic children (e); language development and communication for children with autism (g).

The training program took place in the training room at the University of Social Labor 2, Ho Chi Minh City, Vietnam. There was a safe and comfortable atmosphere for participants in the training workshop on autism knowledge. The training program was led by a researcher, who has practiced autistic child intervention, along with a professional guidance counselor.

Results

The following table shows the results of social worker attitudes towards activities of supporting children with autism spectrum disorder of 2 groups: test and control groups before and after training about intervention for autistic children. Their attitudes were analysed on 03 elements: cognitive-emotional components and actions according to Smith's attitude structure scale (1942). As shown in the table, the basic analysis shows that before the experiment, the attitude of the social workers in the testing group achieved a score of 3.73 for autism support activities while the control group received 3.71 figures, showing that the two groups had a moderate level of positivity and no significant difference between the two groups.

Observations displayed through T1 values of 1.773 have a probability of $p = 0.83$ which is greater than the significance level of 0.05. After receiving training, the social workers in the experimental group showed a significant increase in the total number of positive attitude from 3.73 (in the pre-test) to 4.01 (in the post test). While the control group remains unchanged, only from 3.71 to 3.73. The observed difference between the test scores of the two groups is significant because the value of T2 is 11.65 with probability $p = 0.00$, less than the standard significance level of 0.05. This suggests that there was a significant positive change in the attitudes of the social workers who participated in the intervention, while those in the control group was found to make no change. Since then, it has been shown that training measures to foster background knowledge are effective in increasing the positive working attitude of social workers on activities to support children with autism.

Descriptive statistics for the social workers' attitudes

Factors of attitudes	Experimental				Control			
	Pretest		Posttest		Pretest		Posttest	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Awareness	4.07	0.73	4.11	0.83	4.04	0.71	4.06	0.69
Emotions	3.26	0.77	3.71	0.67	3.29	0.78	3.31	0.74
Actions	3.85	0.65	4.22	0.51	3.81	0.67	3.83	0.63
Compare the general attitude	3.73	0.58	4.01	0.67	3.71	0.72	3.73	0.68

Comparison of differences between groups before and after intervention

	Experimental		Control		Test of significant difference between groups
	Pre	Post	Pre	Post	
	Overall Social workers' attitudes	3.73	4.01	3.71	

T₁ refers to result of test of significant difference for the experimental and control groups before intervention and **T₂** for the two groups after intervention.

Discussion

The study was conducted on a small sample, however, the results show that the participants of the experimental group after the training have significantly increased positive attitude towards support activities compared to the control group. This finding showed that knowledge training for social workers was effective. Through the data of analysis and practical investigation we draw some conclusions:

The attitude of social workers is influenced by many different factors including the basic impact factors such as welfare and income; work environment; nature of work; knowledge of professional capacity and career motivation.

By many different research methods, we find that most factors have an influence on attitude except environmental factors (Sig. = 0.072 > 0.05). These factors all have influence (Sig. < 0.05) and mutually reinforcing effects.

The degree of influence of these factors on social worker attitudes is different. The two factors that most strongly influence the attitude of social workers on autism support activities are income and knowledge of professional competence. The most influential factor on social worker attitudes is the career motivational factor. However, the combination of these factors has created a strong change to the attitude of social workers with a large change forecast (70.7%).

By strengthening the training of knowledge and skills for social workers, they will increase their positive attitude towards supporting children with autism spectrum disorder.

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MONTHLY TAX DEDUCTION AS FINAL TAX AMONGST SALARIED TAXPAYERS: THEORY OF PLANNED BEHAVIOUR PERSPECTIVE

Idawati Ibrahim¹
Zainol Bidin²
Natrah Saad³
Muzainah Mansor⁴

¹Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, Malaysia. (Email: idawati@uum.edu.my)

²Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, Malaysia. (Email: b.zainol@uum.edu.my)

³Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, Malaysia. (Email: natrah@uum.edu.my)

⁴Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, Malaysia. (Email: muzainah@uum.edu.my)

Abstract: The purpose of this study was to determine the acceptance of Monthly Tax Deduction (MTD) as final tax from the perspective of the theory of planned behaviour. Using the theory of planned behaviour (TPB) as the basis of this study's framework, data were collected from 150 salaried earners from Petronas Berhad and Inland Revenue Board of Malaysia (IRBM). The data were analysed using the SPSS. The findings from the multiple regression analysis revealed that attitude, subjective norms, and perceived behavioural control had significant positive effects towards the intention to accept MTD as the final tax, whilst readiness was insignificant. Moreover, the results also indicated that attitude was the most influential factor. This study confirms the applicability of the TPB in the intention to accept MTD as the final tax. The findings on the usage intention towards MTD as the final tax and its determinants would also assist the IRBM in formulating strategies or mechanisms for improvement. Implications and recommendations for policy makers were also discussed in this paper.

Keywords: Monthly tax deduction, personal income tax, theory of planned behaviour

Introduction

The majority of taxpayers in many countries, such as in Europe and Australia, do not need to prepare their own income tax returns because their tax authorities have generated the tax returns for them. In countries like the United Kingdom (U.K.) and New Zealand, personal taxpayers do not have to file an income tax return due to a good withholding system at the source (Evans, 2004). In a few other Scandinavian countries like Denmark, taxpayers only need to check and verify the tax returns prepared by the revenue body (OECD, 2006). The system is called a pre-filled return system. The purpose of such systems is to reduce taxpayers' burdens and at the same time reduce tax evasion as well as increase revenue collection by maximising the use of technology (Ibrahim & Pope, 2011). In Malaysia, the Inland Revenue Board of Malaysia (IRBM) has introduced the Monthly Tax Deduction (MTD) as the final tax since the year 2014. This system is mainly to assist the salaried taxpayer group. Although most salaried taxpayers viewed that completing of the income tax form is easy (Saad, 2011), some taxpayers still did not file the return forms simply because they had a belief that it was not necessary as their incomes had been deducted at the source through the MTD system.



The implementation of the MTD as the final tax is deemed timely and relevant considering the contribution of the personal income tax (PIT) to the country's economic growth. Collections from the PIT in Malaysia was ranked as the third major contributor after corporate and petroleum taxes for 2014 and up to second place in 2015 and 2016. As for 2016, collection from the PIT was a bit higher (RM29, 602 million) which contributed to almost 26% of the total direct tax collection (Annual Reports of IRBM (2015, 2016)). In addition, in terms of the number of taxpayers, it was reported that the total number of registered personal taxpayers and partnership for the year 2016 amounted to more than 8 million registrants or about 82% of the total number of registered taxpayers (IRBM, 2016). This indicates that tax collection from personal taxpayers cannot be ignored due to the importance of the contribution from personal taxpayers and, specifically, from the MTD collection. Theoretically, this study extends the well-established Theory of Planned Behaviour (TPB) by integrating a new variable, i.e., readiness. Thus, the objective of this study has been to examine the relationships between attitude, subjective norms, perceived behavioural control, readiness, and intention of accepting the MTD as the final tax. Furthermore, to the researchers' knowledge, this is the first attempt made to employ the TPB in the MTD. Practically, the results of this study will provide insights to the IRBM on the employers in implementing the MTD as the final tax.

Literature Review

Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) is a widely used theory to explain the relationship between perception and behaviour in various disciplines (Ajzen, 1991). It is an extended Theory of Reasoned Action developed by Fishbein and Ajzen (1975), which provides better explanatory power (Ajzen, 1991; Maden, Ellen, & Ajzen, 1992). According to the TPB, intention is determined by three factors, i.e., attitude, subjective norms, and perceived behavioural control; whilst, intention is the immediate determinant of one's behaviour. Despite being an established theory, many previous studies have extended the TPB to suit their objectives and improve the explanatory power of the models (Javadi, et al., 2012; Carswell & Venkatesh, 2002; and Wu & Chen, 2005). An individual's actual behaviour in performing a certain action is directly influenced by his or her intention. Instead, the intention to accept the MTD as the final tax is considered as a proxy for actual behaviour. Intention is a course of action that one proposes to follow (Moorthy, et al., 2014). In this study, intention posits one's desire to accept the MTD as the final tax and is used as a proxy for actual behaviour. In other words, intention to accept the MTD as the final tax would act as a final dependent variable. This is common in the TPB as it is assumed that intention captures the motivational factors that influence behaviour (Ajzen, 1991, p.181). Implicitly, the stronger the intention to accept the MTD as the final tax, the more likely the individual is to accept the MTD as the final tax. The positive association between the intention and actual behaviour has been confirmed by Venkatesh and Davis (2000) and Venkatesh and Morris (2000).

Attitude stands to be a crucial factor in shaping individuals' behaviours (Ajzen, 1991 and Fishbein and Ajzen, 1975). Attitude refers to the positive and negative evaluations for the self-performance of a particular behaviour (Lu, Huang, & Lo, 2010). In this context, attitude denotes the favourable and unfavourable evaluations on the MTD as the final tax. Specifically, if one favours the MTD as the final tax, it will influence his or her willingness to employ such behaviour and vice versa. A positive relationship between attitude and intention has been documented in previous studies across disciplines. Most of the studies reported a positive influence of attitude. Specifically, Bidin and Shamsudin (2014) investigated the influence of attitudes on intention to comply with the GST amongst individual taxpayers. The study found a positive significant relationship between attitude and intention. Saad (2011) addressed the

role of attitudes on intention to comply with income tax amongst salaried taxpayers. The study showed that the attitudes of the salaried taxpayers had positive influence on their intentions to comply. Bidin, Shamsudin, Shalihen, and Zainudin (2011) focused on the influence of attitude on behavioural intentions to comply with local sales tax amongst local sales agents. The study found a significant positive relationship between attitude and intention.

Subjective norms is the second factor established by both the TRA and TPB to be an important variable that plays a central role in explaining an individual's behaviour. Subjective norms refers to the individual's perception about his or her important referents (such as spouse, colleagues, or parents) that he or she should or should not engage in a behaviour (Ajzen, 1991; Fishbein & Ajzen, 1975). In the context of this study, subjective norms involve the impacts of referent groups that influence an employee to accept or reject the MTD as the final tax. Prior studies in various fields have documented evidence on the influence of subjective norms as a central factor that determines the intention to engage in a behaviour (Alam & Sayuti, 2011; Azman & Bidin, 2015; Bidin, et al., 2009; Bidin & Shamsudin, 2014; Blanchard, et al., 2002; and Bobek, Hatfield, & Wentzel, 2007). As mentioned earlier in the case of attitudes, the research on subjective norms about tax and *zakah* that relate to an individual's income may be more relevant for developing a model for the MTD. This is because, tax and *zakah* involve accepting to give out part of one's earnings as a levy as in the case of the MTD. Bobek and Hatfield (2003) reported a significant effect of subjective norms on tax compliance behaviour amongst individual U.S. taxpayers. Bidin and Shamsudin (2014) found that the influence of subjective norms on the intention to comply with the GST amongst individual taxpayers. The study reported a significant influence of subjective norms on the intention to comply with the GST. Moreover, Azman and Bidin (2015) investigated the influence of the referent groups of individuals paying *zakah* on their savings on their compliance behaviour. The study found that the referent group significantly influenced the *zakah* compliance behaviour on savings.

Perceived behavioural control (PBC) refers to an individual's perceived ease or difficulty to perform a particular behaviour (Lu, Huang, & Lo, 2010). Even though an individual has positive attitudes towards a given behaviour and encouragement from others to perform such behaviour, the ability to engage in such a behaviour is another important component to performing the behaviour. In the context of this study, perceived behavioural control refers to the MTD filer's perception of the ease or difficulty in accepting the MTD as the final tax. Also, several studies have provided evidence on the relationship between the PBC and behavioural intention or the behaviour in different fields (Bidin, et al., 2011; Blanchard, et al., 2002; and Bobek & Hatfield, 2003). Based on the TPB, Bobek and Hatfield (2003) argued that, the PBC in the case of tax compliance behaviour is not all about the perception of the easiness or difficulty to engage in non-compliance behaviour. Rather, it has more to do with the degree of control the individual has to carry out the behaviour. Bidin, et al. (2011) reported a significant influence of the TPB on the intention to pay sales tax amongst local sales agents. Azman and Bidin (2015) focused on individual savings *zakah* compliance, and found that the PBC had a significant effect on the *zakah* compliance behaviour on savings.

Readiness to change stands to be an important element for both individuals and organisations to thrive in the contemporary era of global competition (Armenakis, Harris, & Mossholder, 1993). Many studies have observed that, recipients' reactions to change play a vital role in its potential success (Bartunek, Rousseau, Rudolph, & DePalma, 2006; Vakola, 2013). Hence, understanding the readiness for change of an organisation and its employees is crucial for a successful change in the organisation (Mueller, Jenny, & Bauer, 2012). In their review of the concept of readiness in organisational change literature, Mueller, et al. (2012) identified readiness as a multifaceted concept involving: (1) Individual employee's readiness to change as confidence in his or her abilities, (2) Perception about organisational readiness to

change involving confidence in the ability of the organisation to manage the change, and (3) Actual organisational readiness to change involving the ability to implement the change by the organisation. This study was concerned with the employees' perceived organisational readiness to change and their confidence in the organisation's ability to manage the MTD as the final tax. For example, an employee may be more likely to accept the MTD as the final tax, if he or she has a positive perception that his/her organisation is ready and capable of implementing the MTD as the final tax. Thus, it is expected that the perceived actions of the organisation to implement the new system may have a direct impact on the employees' intentions to accept the new system. Several studies have established that there is a connection between readiness and behaviour. More relevant to the current study, in the literature of organisational change, Schneider and Bowen (1993) established a positive relationship between the perception of good practices and procedures in place to support service delivery and customers' good service experiences in the banking industry. This shows the reflection of the internal organisational climate on the employees' behaviours (of deliver good services). This finding is consistent with Johnson (1996) and Schneider and Bowen (1985). Bettencourt and Brown (2003) reported a significant influence of organisational commitment on external representation and internal influence behaviours. The point here is that, employees' perceptions about their organisation's readiness to change reflect on their behaviours (Vakola, 2013). In tax compliance studies, Hadi and Safizal (2016) found a significant influence of readiness issues on acceptance and compliance with the GST in Malaysia. Based on the TPB, Cheon, et al. (2012) reported a significant effect of an instructor's readiness on intention (through subjective norms) to accept mobile learning amongst college students.

Based on the above literature, it was hypothesised that:

H1: There is a positive relationship between attitude and intention to accept the MTD as the final tax.

H2: There is a positive relationship between subjective norms and intention to accept the MTD as the final tax.

H3: There is a positive relationship between perceived behavioural control and intention to accept the MTD as the final tax.

H4: There is a positive relationship between readiness and intention to accept MTD as final tax.

The research model as shown in Figure 1 has been based on the TPB which consists of attitude, subjective norms, perceived behavioural control, and employers' readiness as independent variables and Intention to use the MTD as the final tax as the dependent variable.

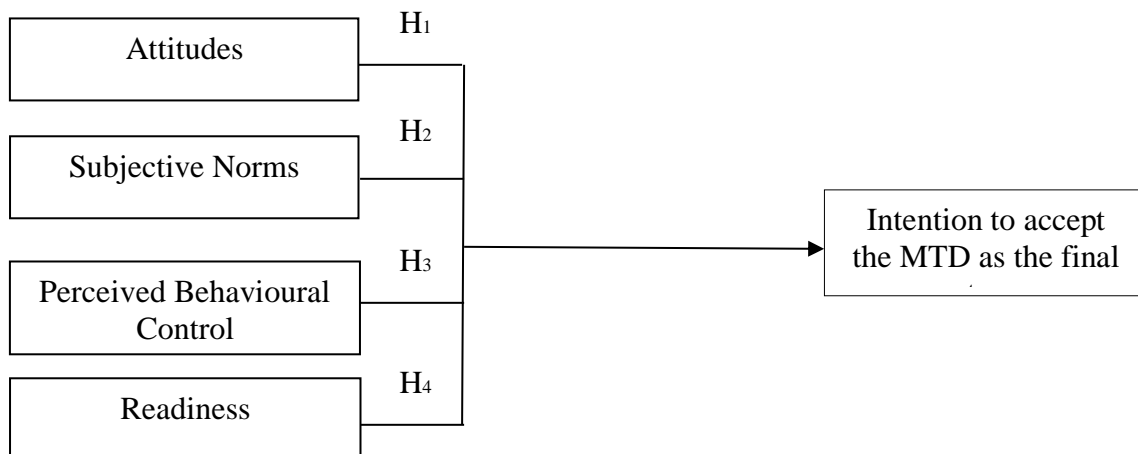


Figure. 1. Research Framework

Methods

The respondents for this study were comprised of the employees at the IRBM and Petronas Berhad. These two organisations were chosen for this study as they were selected by the tax authority to exercise the MTD as the final tax when it was first introduced (Ibrahim & Pope, 2011). A survey of this study was carried out by using a structured questionnaire adapted from previous studies in the field of taxation.. The survey was distributed in 2017 and the total number of surveys distributed was 200. The number was considered appropriate for statistical purposes as suggested by Hair (1998). The appropriate sample size for generalisation purposes is 15 to 20 for each variable. Data analyses conducted for this study were comprised of the descriptive analysis and multiple regression analysis using the SPSS software. All the constructs tested were measured using a 5-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Three statements were developed to measure each construct.

Findings

Reliability, Validity, and Hypothesis Test

The reliability analysis using the Cronbach's Alpha value shows that the values for all the variables were between 0.649 and 0.955 which means that all were good reliability values (Hair, et al.1998). Table 2 shows the details.

Table 2: Reliability test (n=150).

Variables	No. of Items	Cronbach's Alpha
Attitude	3	0.845
Subjective norms	3	0.878
Perceived Behavioural Control	4	0.673
Readiness	2	0.649
Intention	3	0.955

The factor analysis was used to perform the validity test. In this study, the PCA with varimax rotation was used on all items in each variable. The results indicates that the KMO values for all the variables exceeded the threshold value of 0.70 which showed good results for validity (Hair, et al. 1998). Moreover, the BTOS showed that all the variables were significant with a p-value of 0.000. Table 3 indicates the KMO and BTOS values.

Table 3: Factor analysis (n=150)

Construct	Number of Items	KMO	BTOS p-value
Attitude	3	0.655	0.000
Subjective Norms	3	0.694	0.000
Perceived Behavioural Control	4	0.631	0.000
Readiness	2	0.500	0.000
Intention	3	0.778	0.000

Note: KMO = Kaiser-Meyer-Olkin; BTOS = Bartlett's Test of Sphericity

In this study, Pearson's correlation analysis was employed to analyse the data for the purpose of understanding the sample characteristics and level of correlation amongst the variables. Cohen (1988) indicated that when the value of the correlation coefficient was in the range of 0.10 to 0.29 (weak), 0.30 to 0.49 (medium), and 0.50 to 1.00 (strong). A multicollinearity problem can also be identified with a correlation analysis. In this study, the

results for the correlation were below 0.80. This showed that there were no crucial multicollinearity problems (Hair, et al., 1998).

The result of the adjusted R square of 75.8% indicated that the determinants used in the model were able to explain about 76% of the factors that determined the intention to use the MTD as the final tax. In Table 5, the results of the multiple regression analysis indicated that attitude, subjective norms, and perceived behavioural control had significant positive relationships towards the intention to accept the MTD as the final tax ($p < 0.01$); whilst readiness was insignificant. Therefore, this study failed to reject H_1 , H_2 , and H_3 which were developed earlier. The beta values under the unstandardised coefficients indicated that attitude made the strongest unique contribution (0.729) towards explaining the Intention to use the MTD as the final tax. This was followed by the beta value for subjective norms and perceived behavioural control which were 0.466 and 0.338, respectively.

Table 5. Regression of Attitude, Subjective Norms, Perceived behavioural control, Readiness towards Intention ($n=150$).

	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	-6703	.985		-.6081	.000*
Attitude	.729	.100	.379	7.260	.000*
Subjective norms	.466	.072	.365	6.510	.000*
Perceived Behavioural control	.338	.059	.307	5.732	.000*
Readiness	.010	0.080	0.06	0.128	.8890

Note: * $p < 0.01$, adjusted R Square = 0.758, F-statistic = 117.651, Sig. at 0.000

Discussion and Conclusion

The objective of this study has been to investigate the relationships between attitude, subjective norms, perceived behavioural control, and readiness with the intention to accept the MTD as the final tax. Using the theory of planned behaviour as the basis theory, the results of the study indicated that the variables, namely, attitude, subjective norms, and perceived behavioural control, had significantly influenced the intention to use the MTD as the final tax. The significant relationship between attitude and intention to accept the MTD as the final tax is consistent with previous studies (Andi, et al., 2018; Bidin, et al., 2011). It is suggested for the tax authority to increase the advertisements and education towards the MTD as the final tax amongst salaried taxpayers so that they can create more awareness and, ultimately, increase the internal motivation (which in this case is attitude) to accept the MTD as the final tax in the future. Implementing better strategies is crucial to reduce the compliance costs of many salaried taxpayers and free them from unnecessary vexation when filing the income tax returns.

The study found that subjective norms significantly affected the compliance intention behaviour. The results of this study support previous research (Azman & Bidin, 2015; Bidin, et al., 2009; Bidin & Shamsudin, 2014; and Bobek & Hatfield, 2003). Subjective norms is an important factor in improving intention to behave compliantly. This finding suggests that there is a certain role of referent groups, such as colleagues, tax officers, and employers, that may encourage taxpayers to comply with the tax. The study also found that perceived behavioural control significantly affected the intention to accept the MTD as the final tax. Perceived behavioural control is also an important factor in improving the compliance intention behaviour among the taxpayers. The result supports a previous empirical study (Bidin, et al., 2011;



Blanchard. et al., 2002; and Bobek & Hatfield, 2003). This suggests that when a taxpayer has self-confidence with the MTD as the final tax, there is a possibility of a high level of intention to accept the system.

The readiness variables towards the compliance intention (intention to accept the MTD as the final tax) was found to be not significant. The results of this study cannot support the view either theoretically or empirically from the results of the previous studies. In addition, it is also suggested that the tax authority improvised the MTD as the final tax scheme as, currently, the results indicate that taxpayers are showing low interests towards the scheme. This is probably due to the fact that under the current situation, normally the MTD is more than the final tax payable. Practices by other countries, such as Australia, Denmark, and the U.K. on the personal income tax may be studied to strengthen the current MTD as the final tax scheme.

Some limitations also exist in this study. Although the current study is very limited in terms of the factors tested and the scope of the respondents, it has shed some light on the acceptance of the taxpayers on this new MTD as the final tax scheme. Future studies may expand the scope of the respondents to include other public and private institutions throughout Malaysia as the scheme has now been introduced for more than three years.

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A PROPOSED MODEL OF CULTURE INFLUENCE TOWARDS INTENTION OF TAX NON-COMPLIANCE AMONG SME OWNERS

Nor Zuhairatun Md Radzi¹
Zaimah Zainol Ariffin²

¹Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah, Malaysia, (E-mail: norzuhairatun@unishams.edu.my)

²Universiti Utara Malaysia, Malaysia, (Email: zaimah@uum.edu.my)

Abstract: *Despite the importance of SME as backbone of Malaysia in generating national income, prior studies on tax non-compliance have focused little on culture influence as one of the predictors of tax non-compliance. With the multicultural society which having different culture, belief and value, it is important to examine culture influence towards tax non-compliance, so that actions can be taken by the IRBM to deter tax non-compliance of SME owners. Therefore, this study attempts to propose a conceptual framework of Hofstede's Cultural Dimensions Theory to be used in examining culture influence towards intention of tax non-compliance among SME owners.*

Keywords: *Tax Non-Compliance, Intention, SME Owners, Culture Influence, Hofstede's Cultural Dimensions Theory*

Introduction

Small and medium enterprise (SME) has been known as backbone of Malaysia since it leads the economic local and export demand with a contribution up to 99.2 percent of businesses and companies in Malaysia (Kamaruddin, 2014). Despite the economic challenges, SME contribution towards gross Domestic Product (GDP) has increased from 37.8 percent to 38.3 percent and SME Corporation Malaysia (SME Corp.) believed that the local SME sector would grow higher concurrent with the contribution rate of SME towards nation to achieve more than RM800 billion or 40 percent of GDP by 2020. SME Corp. also has released that total number of SMEs registered in Malaysia were amounting to 907,065. Such huge figures shows that more taxes were expected to be collected thus would reduce tax non-compliance behaviour. However, Inland Revenue Board of Malaysia (IRBM) has released that the audited cases resolved for SME in 2016 is 541,798 cases compared to 529,010 cases for 2015. It indicates that there was an increase of 2.4 percent in the cases audited on 2016 than the year before. Despite small amount, it may be considered as an alarming signal of tax non-compliance behaviour due to its higher contribution as backbone of Malaysia economy.

Furthermore, Mohamad, Zakaria and Hamid (2016) claimed that the tendency of SME owners engaging with tax non-compliance are higher since having huge opportunities to involve in cash business transactions as well as the possibilities not to declare it. Study by Mohd Ali (2013) revealed that taxpayers with business income also found to have medium to low range of tax compliance due to higher opportunity in avoiding tax and their actions appeared to be mostly overlooked by the tax authority. Study by Mohamad et al. (2016) found that tax evasion to be greatest among micro and medium-sized SMEs located in suburban areas.

Besides that, this study will be conducted to call upon study done by Yong (2011). Due to its limitation applying qualitative approach in gaining rich and in-depth insights on the ethnic of SME operators in New Zealand, she recommend future researcher to apply different research



methodological approach such as surveys and extend it on countries that exercised SAS, for example Malaysia. This is similar to a suggestion made by Chau and Leung (2009) to not only focusing cultural study on Anglo-Saxon countries, but it should be extend and conducted on other multiracial and multicultural countries. Moreover, Yong recommended to further broke down the ethnic into subgroups (e.g. Chinese, Indian and so on) because she believed that these subgroup culture may have different influence towards tax behaviour.

Given this gap of knowledge, there appears considerable scope for further study.

Literature Review

Hofstede's Cultural Dimension Theory has been introduced by a Dutch psychologist name Geert Hofstede. It is an approach using human values through cultural dimensions for the purpose of conflict management in a society. Hofstede (2001) defined culture as "the collecting programming of the mind that distinguishes the members of one group or category of people from another". Five-dimensional measure of culture known as: (1) power distance, (2) uncertainty avoidance, (3) individualism versus collectivism, (4) masculinity versus femininity and (5) long term versus short-term orientation, has been introduced (Hofstede, 1980, 1991).

Power distance refers to the acceptance level of the society towards differences in distributing power and represents the solutions of basic problem in human inequality Hofstede (1980). Malaysia has a high score in Power Distance Index (Hofstede, Hofstede and Minkov, 2010). It can be shown by Malaysian present attitudes such as obedience and conformity and they're still in an autocratic decision-making and under a close supervision (Tsakumis, Curatola and Porcano, 2007).

Uncertainty avoidance relates to the level of stress in a society to face the unknown future. It does not refer to social behaviour but more on searching for absolute truth (Hofstede and Bond, 1988). As for Malaysia, it has weak uncertainty avoidance.

Individualism versus collectivism refers to how individuals choose to be integrated in their own groups and show individuals behaviour towards the group (Hofstede and Bond, 1988). In the case of Malaysia, it has a tight social relationship among each other in the society (Tsakumis et al., 2007) and was listed as a collectivism country.

Masculinity versus femininity measurement does not refer to the dominance of gender but it represents to what extent the integration of social or community (Jones, 2007). It shows the individuals behaviour towards one's sex (Hofstede and Bond, 1988). According to Hofstede (1980), masculine societies more focused on achievement and success as their dominant value and can be categorized as an assertive pole. It is opposed to femininity society, where they prefer to have a good quality in life and relationships as their dominant value and can be categorized as a nurturing pole. As for Malaysia, it was listed as feminine country (Hofstede et al., 2010).

Long-term versus short-term orientation posits time orientation which concerned to persistence and thrift, past and present, tradition and social obligations (Bond and Chi, 1997) as well as on how we plan our decision relates to saving and spending because individuals behaviour also was affected by time orientation Nguyen-Phuong-Mai (2015). Nguyen-Phuong-Mai believed that long-term oriented individuals always looks for future, always persistent in doing the best as they could, strategically plan their spending and still obey the rules as long as it may give benefits to them because they believed on "what works" approach. This is contradicting with short-term oriented individuals, where they tend to look for what they experience in past and present. They love appreciate others with gifts and others. In complying with tradition, they tend to repeat or follow what has been practiced before because they believed on "what is right" approach. Hofstede et al. (2010) present East Asian countries and Eastern and Central Europe countries as long-term oriented culture countries while United



State of America, Australia, Latin American and African countries are considered as short-term oriented. Muslims countries were also categorized as short-term oriented.

A number of studies have been undertaken in determining the influence of culture in tax compliance area. Individualism – collectivism dimension has been studied by Chan et al. (2000) and McGee, Ho and Li (2008) on United States and Hong Kong taxpayers. Chan et al. found significant differences between these two cultures on collectivism and individualism towards taxpayers' compliance behaviour. Hong Kong taxpayers found to be a collectivistic while United States is more individualist. Those individualists are more compliant and have favourable attitude towards tax. These differences might give an effect to the taxpayers' ethical value and moral development as well as to the tax compliance behaviour (Chan et al., 2000). Chan et al. found a negative significant relationship between culture (they use national differences) and tax compliance behaviour of US and Hong Kong taxpayers. Hong Kong tends to be collectivistic, while US are more individualist. The findings are consistent with McGee et al. towards tax evasion among advanced undergraduate business students in United States and Hong Kong. However, these studies used students as their respondents and McGee et al. recommend to extend the study towards business owners, where the findings could be different and more remarkable.

There is also a study conducted by Tsakumis et al. (2007) using this model and Malaysia has been chose to be one of the samples among 50 selected countries. Overall, Tsakumis et al. concludes that in explaining power distance dimension, Malaysian still practices obedience and conformity since there still in an autocratic decision making and under a close supervision. Furthermore, Malaysian considered to be more collectivist since it has a tight social relationship among each other, has a moderate to weak uncertainty avoidance and more towards to femininity, which choose to have a good relationship with each other's and concerns in quality of life.

A mixed method cross-cultural studies in Malaysia and New Zealand has been conducted by Hamid (2013) on tax agents. The findings are inconclusive between survey and interview. Findings from survey revealed that Malaysian tax agents have higher degree in power distance and masculinity. Malaysian tax agents found to work under a close supervision from senior staffs and junior staffs still have to practice obedience towards senior staffs as well as focused on achievement and success. Furthermore, Hamid claimed that the masculinity trait possibly would be different regarding to how respective tax agents deal with their tax authority on tax laws and provision. Contrary to interview findings, this revealed that Malaysia tax agents have lower power distance and high individualism dimension. On the other hand, New Zealand tax agents found to be more individualist and high uncertainty avoidance. Findings from interview only found higher individualism dimension in tax agents. Overall, Hamid found significant differences regards to culture influence between participating countries. Culture found to have a weak to moderate level of significantly positively association towards New Zealand tax agents in both case of overstating expenses and understating income scenario. They had tendency to practiced individualism and higher uncertainty avoidance in performing their duties, which may influence their behaviour in complying with tax. However, Malaysia tax agents found not to be influence by its culture neither in overstating expenses nor understating income scenario.

An intra-cultural study conducted by Yong (2011) towards ethnic in New Zealand, focused on SMEs owners, used qualitative method by conducting a face-to-face in-depth interview in collecting data on the differences of ethnic group. The ethnic group in Yong study broke down into four major ethnic groups, namely Asian, Europe, Maori and Pacific group. Regarding to record keeping functions, Europe and Asian group found to have moderate to high uncertainty avoidance, medium to long term orientation as well as masculinity cultural



trait which showed that they are more confidence and have high level of proficiency in record keeping compared to Maori and Pacific group. Asian group also found to be more collectivist in seeking for tax assistance as they relied more on friends and peers compared to Europe, Maori and Pacific group which seek for paid tax practitioners. According to Yong, SME owners which are collectivistic, long term orientation values and low power distance cultural trait would incur low compliance cost as they are not depending too much on paid tax practitioners. In terms of tax payment difficulties, collectivistic and femininity cultural traits of Maori and Pacific group tend to face more tax payment difficulties compared to Asian and Europe group. Yong found that medium to long term oriented, medium to high uncertainty avoidance, low power distance, collectivistic as well as masculinity cultural traits were able to pay their taxes timely in order to avoid tax penalties. Recommendation made by Yong on extending culture study on other multicultural countries implementing SAS since study on the influence of culture among SMEs owners has been lagged behind despite its importance in determining voluntary compliance level.

Study by Alabede (2012) on tax compliance behaviour among individual taxpayers in Nigeria found significant differences between culture in Nigeria. Study used quantitative method by distributing questionnaire in collecting data. Alabede found that Igbo ethnic tend to be individualistic and practices full compliance with tax laws whereas Hausa and Yoruba were not in full compliance since they found to be collectivist.

A prior study in Cebu, Philippines by Malaya & Malaya (2012) also has been conducted in due to the problem of non-compliance behaviour in paying tax. This situation continues to be unresolved even though penalties and audits exist. Study found that cultural played an important role in encouraging taxpayers to comply with tax laws. Specifically, three of five cultural dimensions; power distance, individualism – collectivism and long term – short term orientation, have been identified to influence tax compliance in Cebu. Collectivistic Cebu taxpayers found to have high power distance and short term orientation cultural traits.

In the context of Malaysia environment, culture study has been conducted by Kasipillai & Abdul-Jabbar (2006) among taxpayers in northern region of Peninsular Malaysia. The finding was different with other culture studies. They found that there is no significant difference among ethnic groups on the overall non-compliance attitude. But this is due to the limitation of sample, since its limit to only five urban areas in northern region of Peninsular Malaysia, which are George Town, Alor Setar, Kulim, Sungai Petani and Kangar. Thus, the ability to generalize and represent the population is limited.

Study of culture towards tax non-compliance behaviour had been conducted intra-culturally and cross-culturally. Li (2010) argued that cross-cultural studies could misrepresent the analysis due to some important factors that should be taken into consideration such as the tax burden, origin of the legal, culture and distribution of the income of those countries. Torgler (2007) and Yong (2011) supported the argument by stated that it is more useful and representative if intra-cultural study to be conducted in investigating culture influence in tax compliance area due to the differences in countries' tax laws and regulations, type of taxes as well as its environment.

Overall, findings on study of culture are still inconclusive and need further study especially in Malaysia tax environment. Furthermore, there is also recommendation by Yong (2011) to further tax culture study and also argument by Chau and Leung (2009) in their critical review of Fischer tax compliance model to consider cultural dimensions into tax compliance study. This is consistent with suggestion by Alm and Torgler (2006) and Nerre (2008) as tax culture in every countries are not similar and relates to its cultural norms and countries tax environment. Therefore, this study believes that it could be an interesting finding to discuss the

influence of taxpayers' culture regarding on dimensions introduced by Hofstede in influencing intention of tax non-compliance among SME owners.

Research Conceptual Framework

Figure 1 illustrates the proposed research conceptual framework to be used in this study:

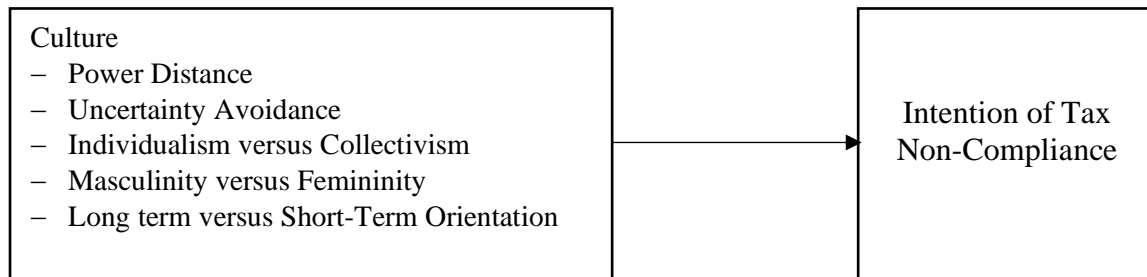


Figure 1: Research Conceptual Framework

Research Methodology

A survey will be carried out by using a structured questionnaire, adapted and modified from instrument used by Hamid (2013) and Minkov and Hofstede (2012) to suit to SME owners in measuring culture dimensions towards intention of tax non-compliance. A five item Likert scale will be used and 5 score will be given for “strongly agree” and 1 for “strongly disagree”. The questionnaire will be randomly personal distributed and collected from the SME owners from five major urban towns located in the northern region of Peninsular Malaysia, namely: (1) Kangar, (2) Alor Setar, (3) Sungai Petani, (4) Kulim and (5) George Town.

Total SMEs registered in Malaysia under National SME Development Council (NSDC) amounting to 907,065 firms. Out of that, only 123,361 firms were located in northern region of Peninsular Malaysia. Based on the Krejcie and Morgan (1970) rule of thumb, the appropriate sample size of 382 shall be drawn and is considered enough to represent the population. However, it will be increase at assumption of 30 percent as suggested by Israel (1992) to avoid non-response respondents, therefore 500 samples will be considered.

Conclusion

Based on the empirical evidence and theoretical perspective, this study has taken a challenge in explaining Hofstede's Cultural Dimensions Theory to investigate culture influence in determining intention of tax non-compliance among SME owners. Besides contribution on new empirical evidence and tax literature knowledge, it also hopes to propose new ideas to understand the behaviour of SME owners in engaging with tax non-compliance. Furthermore, it also expected to help in understanding taxpayers' culture relating to non-compliance intention. Although dimensions originally being used in determining behaviour in organization, it is expected to assist these respective stakeholders in raising taxpayers' awareness of potential loss to the nation due to engage in tax non-compliance.

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THE DETERMINANT OF MUDHARABAH DEPOSITO SHARING PROFIT IN INDONESIAN ISLAMIC BANKING

Vika Annisa Qurrata¹
Ermita Yusida²
Linda Seprillina³
Vidya Purnamasari⁴

¹Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: vika.annisa.fe@um.ac.id)

²Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: linda.seprillina.fe@um.ac.id)

³Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: ermita.yusida.fe@um.ac.id)

⁴Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: vidya.purnamasari.fe@um.ac.id)

Abstract: *The potential of Islamic banking in Indonesia is growing rapidly along with increasing public understanding of Islam. In Islamic Banking, various products have been offered to attract the interest of the public. However, the most popular product is savings because it is the safest product for high yields. Mudharabah deposits are fund raising products that provide the largest proportion of total Third Party Funds (DPK). The purpose of this study is to look at the results of a comparison between finances represented by the Non-Performing Financing Amount (NPF) and also the Return on Investment (ROI) for the profit sharing in mudharabah deposits. The type of method used in this research is quantitative descriptive method. The data source is obtained from secondary data sourced from monthly reports issued through the websites of all Islamic banks in Indonesia or the official BI website in 2008 to 2017. The results of this study indicate the NPF variable is not in accordance with the short and long-term plans for profit sharing of deposits mudharabah moreover the ROI variable has a significant positive effect on the short and long term on the results of mudharabah deposits. The conclusion of this research is that in the short and long term, NPF is not intended for results. This relates to the bank that having a good reserve and analyzing of the issues that need to be considered. Meanwhile, ROI is attractive towards revenue sharing due to the fact that more increase the bank revenue give the rise impact of income.*

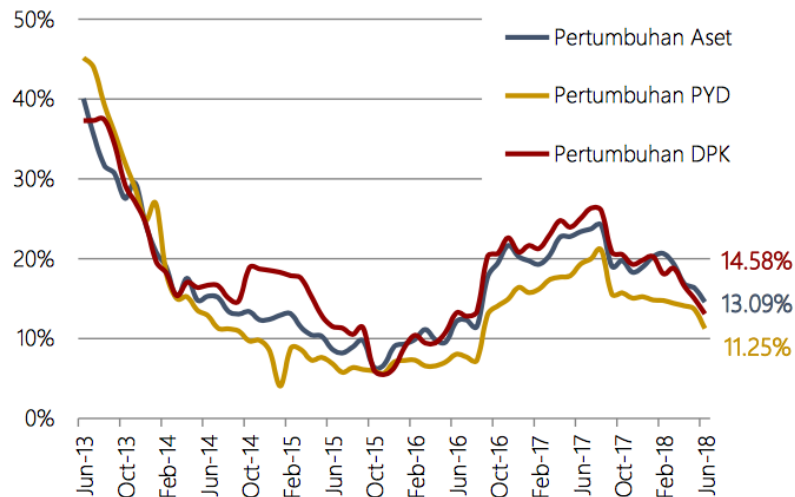
Keywords: *Non Performing Financing (NPF), Return on Investment (ROI), Mudharabah Deposits' Profit Sharing, Indonesian Islamic Bank.*

Introduction

The potential of Islamic banking in Indonesia is growing rapidly along with increasing the understanding of the Muslim community about Islam. This can be seen with the more establishment of Islamic banking, even conventional banking also opened a subsidiary of Islamic banks. Not only that, even Bank Indonesia also has different instruments for Islamic and conventional banking. Therefore, Islamic banking began to aggressively offer Islamic products to be increasingly in demand by the public.

Changing the mindset of society from conventional banking to Islamic banking is certainly uneasy, because everyone has a rationality which in economics is often referred to as bounded rationality. So many customers also compare the benefits of putting their funds in Islamic or conventional banking. Every individual wants greater profits, but not only that, Islamic banking exists to offer large and beneficial benefits. One factor that is considered by customers in investing their funds in Islamic banking is profit sharing (Husnelly, 2003; Mangkuto, 2004).

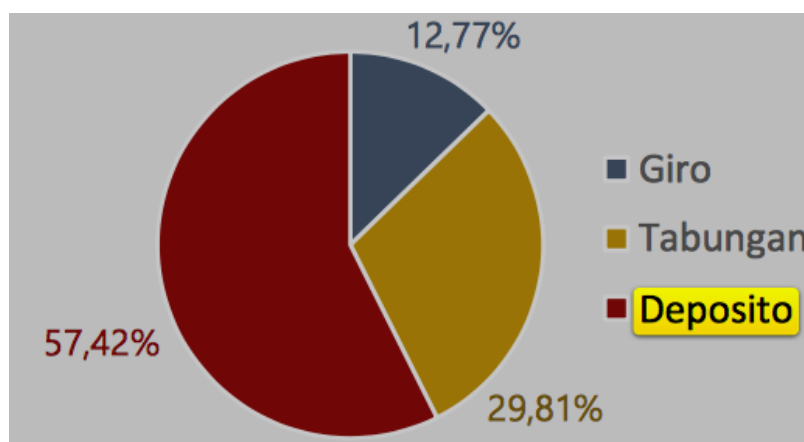
Deposits are the most secure banking products with high profit sharing, so they are much in demand by the public. Likewise in Islamic banking where mudharabah deposits are fund raising products that provide the largest proportion of total Third Party Funds (DPK). We can see that from 2013 to 2018 DPK growth was greater than the growth of financing disbursed (PYD). Where DPK grew by 13.09 percent, while PYD only grew by 11.25 percent (Figure 1.).



Source: Otoritas Jasa Keuangan (OJK), 2018

Figure 1. The Development of Sharia Banking Financial Main Indicators in Indonesia

Furthermore, the largest component of growth in Third Party Funds (DPK) is the large deposit rate. Based on Figure 2, the proportion of Deposits to Third Party Funds in 2018 reached 57.42 percent. This indicates that Islamic banking products that can be improved are Mudharabah deposits. Seeing the potential of Muslim communities and the tendency of people to choose sharia products with the least risk level.



Source: Otoritas Jasa Keuangan (OJK), 2018

Figure 2. Components of Third Party Funds for Islamic Banking in Indonesia in 2018

Efforts to increase the number and development of Mudharabah Deposits in Indonesia, namely increasing customer interest by improving performance in Islamic banking. Referring to Bank Indonesia Regulation No. 9/1 / PBI / 2007 which in its evaluation uses the CAMELS approach (Capital, Asset, Management, Earning, Liquidity and Market Risk Sensitivity). CAMEL is an official measurement tool established by Bank Indonesia to calculate the health



of Islamic banks in Indonesia. This ratio is considered to be more helpful for customers to find out the ideal rate of return derived from mudharabah deposits and shareholder equity. Therefore, the main objective in this study is to identify **The Determinant of Mudharabah Deposito Sharing Profit in Indonesian Islamic Banking.**

Literatur Review

The existence of Islamic banks

Definition of Sharia Bank

According to the Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking, sharia banks are banks that carry out their business activities based on sharia principles and by type consist of Sharia Commercial Banks and Sharia Rural Credit Banks. While the understanding of Islamic banks according to Sudarsono (2007) Islamic banks or profit-sharing banks are banks that operate using Islamic sharia principles. Which in operation follows the rules of the Koran and Al-Hadith and regulations from the government. While the understanding of Islamic banks according to Wiroso (2005) is an intermediary institution that carries out its operational activities by collecting funds from the public through two principles, namely the wadiah yad dhamanah principle and the mudharabah muthlaqah principle. Then the sharia bank funds collected are channeled with sharia-justified fund distribution patterns. Based on these definitions, it can be said that an Islamic bank or a sharia bank is a financial institution that in its management and operation uses Islamic principles or sharia principles contained in the Al-Quran and Al-Hadith.

Characteristics of Islamic Banks

The activities of Islamic banks are the implementation of Islamic economic principles with characteristics (Wiyono, 2005):

1. Prohibition of usury in various forms.
2. Do not recognize the concept of time value of money (time value of money).
3. The concept of money as a medium of exchange rather than a commodity.
4. It is not permissible to carry out speculative activities.
5. It is not allowed to use two prices for one item.
6. Not allowed two transactions in one contract.

Basic Principles of Sharia Bank Operations

Islamic Banks in running their business have at least 5 operational principles consisting of (Antonio, 2012):

Pure Deposit Principle

The principle of pure savings is a facility provided by Islamic banks to provide opportunities for parties with excess funds to save their funds in the form of al-wadi'ah, which are usually given for investment purposes in order to obtain benefits such as savings and deposits. In the world of conventional banking, al-wadi'ah is identical with demand deposits.

Revenue Sharing

This system is a system that includes procedures for the distribution of results of operations between fund providers and fund managers. The division of profits can occur between banks and depositors of funds, as well as between banks and customers receiving funds. Forms of products based on this principle are Mudharabah and Musyarakah. Furthermore the Mudharabah principle can be used as a basis for both funding products (savings and time deposits) and financing, while Musyarakah is more for financing.



Principles of Sale and Purchase

This principle is a system that implements the procedure of buying and selling, in which the bank will buy the goods needed first or appoint the customer as an agent of the bank to buy goods on behalf of the bank, then the bank sells the goods to the customer at the price of a purchase price plus profit.

Rental Principle

This principle is broadly divided into two types:

- 1) Ijarah, pure rent, as is the rental of tractors and other product tools (operating lease). In banking technical, banks can buy equipment needed by the customer first, then rent it in time and only what has been agreed to the customer.
- 2) Bai al takjiri or ijarah al muntahiyah bitamlik is a combination of rent and purchase, where the tenant has the right to own the goods at the end of the rental period.

Principle of fee / service

This principle covers all non-financing services provided by banks. Forms of products based on this principle include Bank Guarantees, Clearing, Collections, Transfer Services and others. Shariah this principle is based on the concept of al-ajr wal umulah.

The Measurement of Sharia Banking Financial Performance

Definition of Financial Performance

Performance is defined as something that is achieved by the company and reflects the condition of the company in a certain period of time. According to Jumingan (2006), performance is an important thing that must be achieved by every company everywhere, because performance is a reflection of the company's ability to manage and allocate its resources.

According to Fahmi (2012), financial performance is a picture of the achievement of the company's success can be interpreted as the results that have been achieved for various activities carried out. It can be explained that financial performance is an analysis conducted to see the extent to which a company has carried out using the rules of financial implementation properly and correctly. Meanwhile according to Sucipto (2003), the notion of financial performance is the determination of certain measures that can measure the success of an organization or company in generating profits.

From some of the above income, it can be concluded that financial performance is the achievement of bank achievements in a period that illustrates the condition of bank financial health with indicators of capital adequacy, profitability, and bank efficiency. Financial performance can also show the quality of banks through the calculation of financial ratios. The level of financial performance can be measured using:

Non Performing Financing (NPF)

As an indicator that shows losses due to credit risk is reflected in the amount of non-performing loans (NPL), in the terminology of Islamic banks is called non-performing financing (NPF). Non Performing Financing (NPF) is the ratio between problematic financing and total financing channeled by Islamic banks. Based on the criteria set by Bank Indonesia the categories included in the NPF are substandard, doubtful and loss financing.

$$\text{NPF} = \frac{\text{Impaired financing}}{\text{Total financing}} \times 100\%$$

Based on Bank Indonesia Regulation Number 8/21 / PBI / 2006 concerning Quality Assessment of Commercial Banks conducting business activities based on sharia principles article 9 paragraph (2), that the quality of productive assets in the form of financing is divided into 5 groups, namely pass (L), special mention (DPK), substandard (KL), doubtful (D), loss (M).

Tabel 1: NPF calculation based on the ability pf payment customers at Islamic banks

Financing	Categorized of Non Performing Financing		
	Substandard	Doubtful	Loss
Murabahah, Istishna', Ijarah, Qard	Arrears for more than 90 to 180 days	Arrears for more than 180 to 270 days	Arrears for more than 270 days
Salam	Due date on 60 days	Due date on 90 days	More than 90 days
Mudharabah, Musyarakah	Arrears for 90 days. Revenue sharing is above 30% to 90% of project revenue	Arrears for more than 90 to 180 days Revenue sharing is less than 30%	Arrears for more than 180 days Revenue realization of less than 30% of projected income over 3 payment periods.

Source: Muntoha (2011)

Non-performing financing (NPF) will have an impact on decreasing the level of revenue sharing that is distributed to fund owners. The relationship between the bank and the customer is based on two interrelated elements, namely law and trust. A bank can only carry out activities and develop its business if the customer believes in placing the money. Then after collecting funds from the public in the form of deposits, the bank then distributes back to the community in order to improve the standard of living of the people (Rahma Wulan in Muntoha, 2011). According to Antonio (2012) cost control has a relationship to the performance of banking institutions, so the lower the level of NPL (tighter credit policy), the smaller the amount of funding channeled by banks, and vice versa. The tighter the bank's credit financing policy (the more suppressed the NPF level) will cause the level of demand for financing by the public to fall.

Return of Investasi (ROI)

Return on Investment (ROI) analysis in financial analysis has a very important meaning as a comprehensive financial analysis technique. This ROI analysis is an analytical technique commonly used by the banking world to measure the effectiveness of overall bank operations. ROI itself is one form of profitability ratio that is intended to be able to measure the ability of banks with overall funds invested in assets used for bank operations to generate profits. Thus Return on Investment (ROI) connects the profits derived from the company's operations with the amount of investment or assets used to produce these operating profits (Munawir, 2007). Return On Investment (ROI) is a ratio that shows the results (Return) of the amount of assets used in banking or a measure of management efficiency. This ratio shows the results of all assets controlled by ignoring the source of funding and this ratio is usually measured by a percentage. (Kasmir 2011).

The formula used to find ROI according to Kasmir (2011) is as follows:

$$ROI = \frac{(\text{Total sales} - \text{Investment})}{\text{Investment}} \times 100\%$$



Factors that can affect ROI include

1. Turnover of operating assets or turnover rate of assets used for operational activities, namely the speed at which operating assets are rotated within a certain period.
2. Profit margin, is the amount of operating profit expressed in terms of percentage and net sales. Profit margins can measure a company's profitability and be linked to sales.

ROI as a form of profitability ratio analysis technique is very important in a company because by knowing ROI, entrepreneurs can find out how efficiently the company is to utilize assets for operational activities and can provide information on the size of the company's profitability.

Mudharabah Deposits

Definition of Mudharabah Deposits

According to Law No. 10 of 1998 article 1 paragraph 7, deposits are deposits whose withdrawals can only be made at a certain time according to the agreement between the depositor and the bank concerned. Meanwhile according to Law No. 21 of 2008 Article 1 concerning Sharia Banking, time deposits are investment funds based on mudharabah contracts or other contracts not contrary to sharia principles, which can only be withdrawn at a certain time based on the contract between the depositing customer and the sharia bank. While investments are funds entrusted by customers to Islamic banks based on mudharabah agreements or other contracts that are not in conflict with Islamic principles in the form of deposits, savings or other forms equivalent.

In this case, Islamic banks act as mudarib (fund managers), while customers act as shahibul mal (fund owners). In its capacity as a mudarib, Islamic banks can carry out a variety of businesses that do not conflict with Islamic principles and develop them, including entering into mudharabah agreements with third parties (Karim, 2004).

From the results of the management of the mudharabah fund, the Islamic bank will distribute it to the owner of the fund in accordance with the agreed ratio set forth in the account opening agreement. In managing these funds, the bank is not responsible for losses that are not caused by negligence. However, if what happens is mis management (mismanagement), the bank is fully responsible for the loss (Karim, 2004). Based on DSN-MUI Fatwa Number 3 of 2000 states that deposits that are justified in sharia are deposits based on the mudharabah principle. In mudharabah deposit transactions, the customer acts as the owner of the funds (shahibul maal) and the bank acts as the fund manager (mudharib).

According to Ismail (2011), mudharabah deposits are investment funds placed by customers that are not in conflict with sharia principles and withdrawals can only be made at certain times, in accordance with the contractual agreements entered into by the bank and investor customers. Deposits are easy to predict the availability of funds because there is a time period in placement. The nature of deposits is that withdrawals can only be made according to the time period, so that in general the remuneration in the form of profit sharing ratio provided by banks for deposits is higher than that of mudharabah savings.

From the above opinions, the definition of mudharabah deposits is public deposits deposited with Islamic Bank, can be in the form of rupiah or foreign exchange where the



withdrawal can only be done based on a predetermined period of time and agreed between the customer and the sharia bank using sharia principles (profit sharing) with a mudharabah agreement. Usually have a period of 1, 3, 6 and 12 months.

The Islamic basis for deposits is regulated in DSN Fatwa No. 03 / DSN-MUI / IV / 2000 which states that the needs of the community in improving welfare and in the field of investment, require banking services. One of the banking products in the field of collecting funds from the public is deposits, which are time deposits which can only be withdrawn at a certain time based on a customer deposit agreement.

Based on this MUI DSN, sharia-justified deposits are based on the mudharabah principle. The provisions are as follows:

- a. In this transaction the customer acts as shahibul maal or fund owner, and the bank acts as mudarib or fund manager.
- b. In its capacity as a mudarib, a bank can conduct a variety of businesses that are not contrary to Islamic principles and carry them, including mudaraba with other parties.
- c. Capital must be expressed in terms of amounts, in the form of accounts and non-loans.
- d. Profit sharing is stated in the form of a ratio and stated in the account opening agreement.
- e. Banks as mudarib cover the operational costs of deposits by using the profit ratio that is due.

Profit Sharing Rate for Mudharabah Deposits

According to Ascarya (2011) profit sharing is a system of sharing the results of operations in which the capital owner cooperates with the capital manager to carry out business activities. If the business activities generate profits, then they are shared and when they suffer losses, they will be borne together. Production sharing system guarantees justice and there is no exploited party. According to Agustianto (2005), profit sharing is the profit or the results obtained from the management of both investment funds and buying and selling transactions provided by customers. From the above income it can be concluded that the revenue sharing is a system used in Islamic banking in determining the portion obtained by each party, namely between the bank and the customer.

The provisions of the principle of revenue sharing consists of (Wirosa, 2005):

- 1) Determination of the amount of profit sharing risk made at the time of the contract based on the possibility of profit and loss.
- 2) The size of the profit sharing ratio is based on the amount of profit gained.
- 3) The number of revenue sharing increases in accordance with the increase in the amount of revenue.
- 4) Nobody doubts the profit sharing.
- 5) Revenue sharing depends on the profit of the project being carried out. If the project does not benefit, the loss will be shared by both parties.

As a financial intermediary institution, Islamic banks will get the profit sharing from funds placed in their partners (ratio). The profit sharing from this ratio will later be distributed to savers. Islamic banks need to consider the profit sharing calculation mechanism which consists of two systems (Sharia Banking Development Team of the Indonesian Bankers Institute, 2001):

- 1) Profit Sharing, is the calculation of profit sharing based on the net of total revenue after deducting costs incurred to obtain the income.

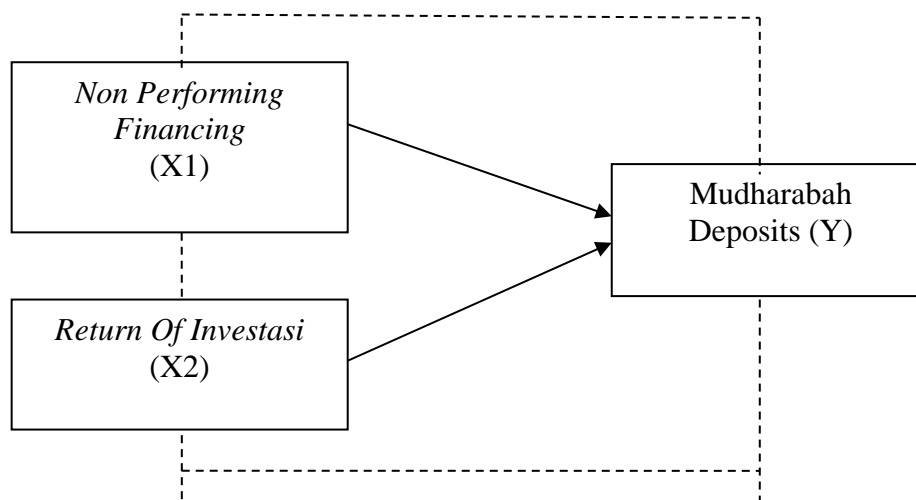
2) Revenue Sharing, is the calculation of profit sharing based on the total income received before deducting the costs incurred.

The principle of calculating revenue sharing is very important to determine at the beginning and to be known by both parties who will enter into a business cooperation agreement because if this is not done, then it has become gharar, so the transaction is not in accordance with Islamic principles (Rizal, 2009). In practice there are terms of revenue sharing and profit sharing. The revenue referred to in the basis of Islamic bank profit sharing and what has been practiced so far is revenue minus the cost of goods sold.

It seems that not all indicators of financial performance affect the increase in mudharabah deposits. As the results of research from Ferianto (2014) on Islamic commercial banks in Indonesia stated that ROA and BI-Rate partially have a significant effect on the profit sharing rate of mudharabah deposits. Whereas BOPO partially has no significant effect on the profit sharing rate of mudharabah deposits. Furthermore, the results of research from Faza and Laily (2018) explain that the variable Return on Assets has a significant negative effect on the profit sharing rate of mudharabah deposits. The Financing to Deposit Ratio variable has a significant positive effect on the profit sharing rate for mudharabah deposits. In contrast to the results of the Return On Equity variable which has no effect on the profit sharing rate of mudharabah deposits in Islamic Commercial Banks for the 2012-2017 period.

Literature Framework

Based on the theoretical basis and the results of previous studies and the problems raised, then as a reference for formulating hypotheses, the following theoretical thinking framework is presented in the research model as shown in Figure 3.



Source: Writer's Illustration, 2018

Figure 3. Framework

Keterangan:

X1 : Non Performing Financing (NPF) (Independent variabel)

X2 : Return Of Investasi (ROI) (Independent variabel)

Y : Mudharabah Deposits (Dependent variabel)

→ : Independent variabel has impact on dependent variabel (parsial)

- - - - : independent variabel has impact on dependent variabel(simultan)

The Hypothesis proposed by this researcher is as follows:

- a. H₀: Credit variable (NPF) has no effect on the profit sharing rate of mudharabah deposits at Sharia Commercial Banks in Indonesia.
- b. H_a: Credit variable (NPF) has a significant effect on the profit sharing rate of mudharabah



- deposits at Islamic Commercial Banks in Indonesia.
- c. H₀: Investment variable (ROI) has no effect on the profit sharing rate of mudharabah deposits at Islamic Commercial Banks in Indonesia
 - d. H_a: Investment variable (ROI) has a significant effect on the profit sharing rate of mudharabah deposits at Islamic Commercial Banks in Indonesia.

Methodologi

Data Types and Sources

The type of method used in this research is quantitative descriptive method. Sources of data obtained from secondary data sourced from monthly reports published through the company's website or through the official website of BI in 2008 to 2017.

Data Analysis

Analysis of the data used in this study is to use multiple linear regression analysis with the ordinary least square equation or Ordinary Least Square (OLS). The formed regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Whereas:

Y = Mudharabah Deposits

a = constanta

b₁ = slope

X₁ = NPF

X₂ = ROI

e = residual

Ensuring good test results, an analysis is also carried out through the classical assumption test. So the results in this paper are free from heterocedasticity, multicollinearity, and autocollinearity problems.

Results And Discussions

Estimated Results

Based on the estimation of the regression can be obtained the results of multiple linear regression as the Table below.

Tabel 2. Multiple Linear Regression Results

Source	SS	df	MS	Number of obs = 40		
Model	223.581927	2	111.790964	F(2, 37)	=	18.11
Residual	228.443131	37	6.17413866	Prob > F	=	0.0000
				R-squared	=	0.8746
				Adj R-squared	=	0.8673
Total	452.025058	39	11.5903861	Root MSE	=	2.4848

In_deposito	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
ln_ROI	.8981696	.1999801	4.49	0.000	.4929715	1.303368
ln_NPF	.1053821	.1232153	0.86	0.398	-.1442757	.35504
_cons	.4227714	1.129639	0.37	0.710	-1.866095	2.711638

Source: e-views, 2019

Based on the regression results in table 2. Multiple linear regression models can be used to identify the effect of independent variables on the dependent variable. In this case the variable Non-Investment Returns and Non-Performance Financing can be used to identify how much influence it has on mudhorobah deposits. This can be seen from the Prob value > F significant at the 1 percent level. In addition, the R-Squared value is also 87 percent, which means that 87 percent of the estimation results can be trusted.

Furthermore, from two independent variables only ROI can significantly influence Mudhorobah Deposits with an error rate of 1 percent. Whereas NPF has no significant effect on mudhorobah deposits because it has an error rate of more than 5 percent. Likewise with constanta. The estimation results are valid with the classic assumption test results that are free from Multicollinier, Heterocedacity, autocorelaxis, and normality.

Discussion

In the banking world, financial statements are one of the important indicators for related stakeholders, especially banking customers. Through financial reports, it can be seen how the banking conditions are, whether in good condition or vice versa. This also happened to the development of Islamic banking in Indonesia.

Based on the estimation results of multiple linear regression, it can be seen that the level of mudhorobah deposits is influenced by the amount of Return on Investment (RoI). If the RoI rises by 1 percent, the mudhorobah profit sharing deposit rate rises by 0.898 percent. This result can be trusted by looking at the R square value of 87 percent. So that the equation model can be used to estimate the size of the variables that can affect the Mudhorobah profit share. More clearly can be seen in the following table.

Tabel 3. Regression Estimation Results

Variable	Coefficient	P> t	Notes
ROI	0.898	0.000	Significant at 1% error level
NPF	0.105	0.398	Unsignificant at 5% error level
Constanta	0.423	0.710	Unsignificant at 5% error level

Source: data processed, 2019

In contrast to research conducted by Umiyati and Shella (2018), Nofianti, et. al (2015), and Farianto (2014), this study looks at the effect of Return on Investment (ROI) on the profit sharing of mudharabah deposits. Based on the estimation results in Table 1, between the two

variables used namely ROI and NPF, it turns out that Mudharabah profit sharing is only influenced by ROI. ROI is more trusted as a community benchmark to see how banks benefit from their investment activities. ROI is an indicator of bank efficiency in order to utilize assets for operational activities and can provide information on company profitability measures. If ROI increases, the profitability of Islamic Bank increases so that the profit sharing of mudharabah deposits will also increase.

Based on Islam (2018), Nofianti, et. al (2015), NPF has no effect on the profit sharing of mudharabah deposits but Huruniang (2015) concluded that there is an influence between NPF and the profit sharing rate of mudharabah savings. This finding is likely Islami (2018) and Nofianti, et. al (2015), that NPF insignificantly influenced to mudharabah deposits sharing profit. It is due to the reasons that firstly there is a backup plan that Islamic banks has done before. They keep maintaining their capital adequacy ratio in order to reserve high level in NPF. This circumstances will lead to responsibility and trustworthy between Islamic Bank and their customer, hence the level of NPF lower than in conventional bank. Secondly, Islamic Bank is very careful in selecting prospective borrowers so there is a very strict selection of prospective borrowers. This causes the moral hazard committed by the borrower to be minimal. This situation leads to the small NPF value that is in the bank. This policy is very different from conventional banking which provides a lot of loan funds, so that control over borrowers is also lower.

Conclusion

Using two variables such as Return On Investment (ROI) and Non Performing Funding (NPF) to assessing sharing profit in mudharabah deposits give findings that only ROI has significant and positive impact on mudharabah deposit sharing profit. In contrast with ROI, NPF has no impact on mudharabah deposit sharing profits. ROI is a measure of the success of Islamic bank financial performance that has a significant effect on the profit sharing rate of mudharabah deposits, eventhough fluctuations in exchange rates are very influential on the return on investment received. If ROI increases, the profit sharing received by the customer will increase, therefore it is expected that all Islamic Sharia Banks in Indonesia can continue to improve their financial performance and maintain selected investments, so that the level of profit sharing from mudharabah deposits given to customers becomes greater, with thus depositors will continue to deposit their funds in Islamic banks that have a larger offer of return and are free from usury (interest).

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THE IMPACT OF GREEN AND MODERN MART ON ENHANCING COMMUNITIES AND TRADERS' WELL- BEING AT TRADITIONAL MARKET

Linda Seprillina¹
Vika Annisa Qurrata²
Ermita Yusida³
Vidya Purnamasari⁴

¹Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: linda.seprillina.fe@um.ac.id)

²Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: vika.annisa.fe@um.ac.id)

³Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: ermita.yusida.fe@um.ac.id)

⁴Faculty Economic, Universitas Negeri Malang (UM), Indonesia, (Email: vidya.purnamasari.fe@um.ac.id)

Abstract: *This study aims to determine the effect of the green and modern mart concepts in Lawang Market, Malang Regency in the increasing the income of traders and surrounding community. The concept of green and modern mart in this market is relatively new for traditional market in Indonesia. Heeretofore, it is the one and only green and modern mart in Indonesia. The green market is a market which sells many varieties of meat and agricultural products, while modern market is selling durable goods like clothes and electronic equipment. The concept of green and modern mart brings a different concept compared to traditional markets that existed before. This study used a quantitative description and logit test method by representing a sample of 100 respondents consist of traders and community around in the market. The result is this market have a relatively significant effect on the welfare of traders and surrounding community. Not only this market has increased traders' income, but also it has enhanced the community well-being. Thus green and modern mart existing has a positive influence in improving the well-being of traders and surrounding communities in Lawang Market.*

Keywords: *Green And Modern Mart, Traders Well-Being, Communities Well-Being, Traditional Market*

Introduction

The market is one of the important public facilities in improving a country's economy. This is because the market is the main place in the economic cycle. Market according to the study of economics is a place or process of interaction between demand (buyers) and supply (sellers) of a particular product/service so that finally it can set a balanced price (market price) and the amount traded (Belshaw, 2011). If the market is running well and smooth, it means that production, consumption, and distribution activities are also running smoothly. This is what makes the market the center of a country's economic activities. So that various government policies in improving market quality have always been a topic that deserves scrutiny.

Even Poulton (2003) in his writings stated that the market is the basis of economic growth which is a critical element in the medium and long term to reduce poverty and scarcity of goods. In developing countries, such as Indonesia, there are two main things in the market, namely: (i) market development, and (ii) economic growth through these markets. Both of these will not run effectively if the market does not run as it should. For example, in crisis conditions and the influence of political policies that do not favor the existence of the market.



The Indonesian Retail Report (2013) shows the growth of share of the sale value in supermarkets/hypermarkets and minimarkets, when compared to the traditional markets. The report indicates that share of traditional market sales value has tended to decrease since 2002, the distribution of traditional market sales value amounted to 74.8%, then in 2005 dropped to 67.6% and in 2011 fell to 55.8%. Several studies have been carried out on the impact of modern market (hypermarkets, supermarkets, and department stores) on the traditional market in developing countries, such as, Sunanto (2010), Gary (2005), Tuninga, Sunanto (2008) found that the rapid increase of modern market has a negative effect on the traditional market. Similarly, in Indonesia, the impact of the modern market on traditional retail markets in urban areas affecting business performance traders of traditional markets. Suryadarma, Poesora, Budiyati, Akhmadi & Rosfadhila (2007) argue that there are eleven causes of lethargy business in traditional markets, namely; the decrease of buyers, the increase of competition within merchants, vendors, minimarket as well as competition with the supermarket, the less competitive price, higher prices from suppliers, market conditions worsened, difficulty in inventory, the increase of stall rental prices, access to credit is getting difficult.

Market management policies are carried out autonomously by the regional governments of each Regency / City, including Malang Regency. Where Malang Regency is geographically a quite strategic area, which is bordered by six districts and the Indonesian Ocean. North-East, bordering Lumajang Regency. Southside, bordering the Indonesian Ocean. The west side is bordered by Blitar Regency. West-North, bordering with Kediri and Mojokerto Regencies. This makes Malang Regency even more crowded, either through north or south transportation. With these opportunities, the existence of the market should be a potential market as one of the producers of Regional Original Revenues (PAD).

Among the 33 market units spread across 28 Subdistricts in Malang, Lawang Regional Market is a market that needs attention with the consideration that the Market is very strategic when viewed from the side of the crowd and its location in the region of Lawang District and the entrance to the Northside towards Malang Regency. This is also supported by the great public interest to use market services as a place to depend on. Therefore the Lawang district community is very hopeful in empowering the community's economy through the buying and selling activities that occur. The form and role of the government in the market sector from an economic perspective is expected to help revive the economy of the Lawang community (Moreno, 2001).

One form of government intervention in controlling and managing the market is the establishment of the UPPD on July 7, 2018. Law No.34 of 2000 stipulates that to be collected by a region, each type of regional levy must be determined by regional regulations. This means that to be able to be applied and collected in a province, regency or city, a Regional Regulation on regional levies must be established first. One example is the Waste Service / Sanitation Service Charges, Pakistani Services, and Market Services. Market Services are traditional/simple market facilities in the form of kiosks and booths managed by the regional government and specifically provided for traders. UPPD is the Regional Market Management Unit in which later there will be 3 sub-fields which are the responsibility of the UPPD, namely Collection or retribution from each trader, be it Powder, Los or PKL. Then cleanliness and finally order the traders. Each market has a UPPD, from each UPPD has a different role according to how the market forms the geographical and cultural location of the area. The important and maximum role of the UPPD can also have a significant impact on economic development in such a market.

Lawang Market is a market located on the edge of the main road or the Surabaya-Malang national road, which has approximately 2253 traders. Lawang market traders can be divided into several types namely; Talcum powder, Los Poncoan or street vendors. Street

vendors (PKL) are all people who carry out business activities in trade or services, which tend to move around with limited capital capability and are located in public places with no formal legality in a market. The market as a social industry is a development tool that can be utilized by the local community to meet the needs in the field of demand and supply. Of all the places used by traders in the Lawang market. Nearly half of the total traders selling at the Lawang Market are street vendors. Therefore UPPD Lawang needs to conduct Lawang market governance so that it can improve the welfare of the community while increasing the PAD of Malang Regency.

With the existence of some of these studies, therefore the purpose of this study is to see how the influence of the wet and dry concepts that exist in the Lawang Market in improving traders and the welfare of the surrounding community.

Methods

The method used in this research is to use the quantitative description method and use the logit test. The logit model is a non-linear regression model that produces an equation where the dependent variable is categorical. The most basic categories of the model produce binary values such as numbers 0 and 1. The resulting numbers represent a certain category that results from calculating the probability of occurrence of that category. Gujarati (2003) explains that the use of the logit model is often used in classification data. This test uses the Stata test tool with primary data processed as many as 100 respondents from traders in the Lawang Market and 100 respondents from the community around the Lawang Market. The model of this research is:

$$L_i = \ln \left(\frac{P_i}{1 - P_i} \right) = Z_i = \beta_1 + \beta_2 X_1 + \beta_3 X_2 + \beta_4 X_3 + e_i$$

Keterangan :

L_i = Log for aodds ratio (0, 1)

$\beta_1, \beta_1, \beta_1, \beta_1, \beta_1$ = Intercept

X_1, X_2, X_3 = Income, Consumtion, Education

e_i – error term

Result And Discussion

Lawang traditional market is a traditional concept market in general, the traditional market is a market that has a sloppy impression that is not neatly arranged and when it rains, the market is muddy and the Lawang traditional market is not much different from traditional market conditions in general. Therefore, the government of the Malang Regency arranges the market by making efforts to develop traditional markets into markets that are more modern in concept but still become Lawang's traditional markets. This market is one of the big markets in the Malang Regency. The name of the location is divided into two, namely the northern market and the southern market. Each of these markets has an area of 3500 m² and 8159 m² respectively. The northern market was built in the 1970s and there are 173 units of shops, 405 units of powder, 729 booths.

Based on the results of the logit test that has been done by the author, the results are from the three existing variables, namely Y (income), C (consumption), and L (Education), only the L variable is not significant to the concept of changing wet and dry markets in Lawang Market.

Table 1.1. Logit Test Result

Variabel	P> z
Y	0,018
C	0,031
L	0,370

Prob>chi2 = 0,0001, Pseudo R2 = 0,7589

From table 1.1 above, the results seen are, the impact of the presence of wet and dry markets on the income variable (Y) is significant at 0.018 with a probability level of 0.0001 and R2 at 0.7589. The meaning is before the concept of wet and dry markets and after the concept of wet markets and dry markets in the Lawang Market have a positive impact on income in the environment of traders and communities around the Lawang Market. 75 percent of the income variable can explain its effect on the concept of the wet market and dry market in Lawang Market. In other words, the increase in income that is around the merchant environment and Pasar Lawang community, Malang Regency, is caused by a change in concept which was originally only a traditional market that is notoriously dirty and slum into a cleaner and more organized market with the concept of separation between the wet market and dry market. Increased income in the environment of traders and the community around the market also increases the quality of their standard of living proving the classical economic paradigm, namely a person's welfare can indeed be measured through an increase in the standard of living through increased income (Peterson, 2000).

If you look back, the increase in income in the environment of traders and the community around the market is caused after a change of concept by the local UPPD to make Pasar Lawang a cleaner and more modern market with the meaning of structuring its location and access to Lawang Market made easier. Sometimes the condition of traditional markets is famous for dirty words and the access road in the market feels cramped because many traders are selling around the market entrance access. With the concept of wet and dry markets, the local government made the concept more organized, especially for street vendors (Street Vendors) that were given a special place by the local government so that it did not interfere with the average consumer access road from the community around the Lawang market. Even from existing data, consumers who come to shop at the Lawang Market, as much as 25 percent are consumers from outside the Lawang Market area. Such as Malang, Singosari, Pasuruan, and Mojorejo areas. This shows that, the concept of a wet market and a dry market causes an increase in the standard of quality of life which is judged by the increase in income not only felt by traders in the market alone, but those who are around the market also feel a change in income.

The increase in community income also brings positive benefits to the level of consumption. With the increase in income coupled with an increase in the level of consumption, the welfare of traders and the community around Lawang Market can be said to be more prosperous than before the concept of wet and dry markets in the Lawang Market. An increase in income felt by traders and received by the community around the market can increase economic development for their families. In a sense, for traders, the immediate effect is to increase capital by increasing the level of income which will also affect the level of consumption. For the people who are consumers in the market, satisfaction to shop is the maximum, not only does the family's economy improve, so people's welfare will also be achieved. In other words, if each concept of the market is made more comfortable for its consumers, it will have an impact on the economy with maximum and prosperity can be achieved maximally. (Sinha, 2004).

For the third variable, the Education variable (L) as shown in table 1 above, the result is 0.370. This means that the Education level variable does not get a significant effect on the

effects of the wet and dry markets both in terms of traders and the community around Lawang Market. The education level of traders and the community around Lawang Market is indeed still relatively low. On average they only graduate from school up to Senior High School (SMA). Only a few completed their studies up to a bachelor's degree. The cause of the lack of people around the hospital who completed their education only up to high school degrees was the first because of economic limitations. The average income of the people around the Lawang Market is indeed classified as middle to lower classes with below-average income. Only a few circles are belonging to the upper-middle class. The average is dominated by the lower middle class. So that parents and families do not care too much about the motto "Achieve the Highest Knowledge as far as the Chinese Wall" (Poulton, 2003). The second cause is due to government regulations in Indonesia which only require 9-year compulsory education. This means that the government only requires children in Indonesia and subsidizes education in Indonesia only up to the level of junior high school.

With the existing economic limitations, they only rely on the government subsidy program, which in the end will indeed not cost them a cent to send their children or family to school. The third cause is because the level of knowledge of traders and the community around Lawang Market is relatively low or tends to underestimate by remembering the importance of sending their children or families to the level of a bachelor's degree. Traders and the community around the hospital did not prioritize education for their background in life. They prioritize and depend on their life cycle through the creativity of their physical abilities rather than in science (mind) or trading so that the causes are the cause of the level of education that cannot be affected by the changing concept of markets into wet and dry markets in traders and communities around the market. Mace.

The welfare of traders who occupy the Lawang market area has changed since the concept of a wet market and a dry market. The socio-economic conditions or welfare of traders in the Lawang market began to increase towards better merchant welfare because the Lawang market adopted a different concept and still needed a lot of adaptation from traders to continue to improve their welfare. Whereas in meeting daily consumption, such as the need to increase business capital, production costs, education costs, merchant health costs are relatively stable despite increasing living needs and when compared to socioeconomic conditions or merchant welfare before the concept of wet and dry markets. If an average of the Lawang market traders' income is made from the lowest to the highest amount, namely: 2,500,000.00 / month to 6,500,000.00 / month. While the monthly expenses that must be fulfilled by traders with the following details:

Table 1.2. Merchant Expenditures at Lawang Market

Number	Expenditure	Amount (idr) / month
1.	Capital Cost	750.000 – 3.500.000
2,	Daily Expenditure (Consumption)	500.000 – 1000.000
3.	Children's Studies Expenditure	1.000.000 – 2000.000
4.	Health Expenditure	200.000 – unlimited

Source: Authors, 2019

To be able to revive the market as a vital aspect of the trade, it requires a good arrangement and management. The market must be able to become a trading transaction area with much better management than now. Starting from the supply of goods management to be more complete, cleanliness and comfort, and the market is used as an area that is able to make people comfortable to come and be interested in shopping in the market.



Conclusion

There is significant effect from the existence of green and modern market on the increasing of traders income in Lawang. The reason behind this increasing trends is because buyer tend to enjoy their shopping activity in clear and organized market. The new market concept slowly increase the welfare of traders and it surrounding. Positive trends of traders also followed by the number of traders consumption. Traders Income enhance the consumption rate since seller have more money to spend on more food or better goods. Different with these result, there was not any significant effect on the new market concept to the education. Social paradigm where children education needed is only 9 years since it covered by the government still dominate people ways of thinking. Even though there is any improvement in the income, these people think that spending more money for education is not really important and they preferred to spend their money on another things. These motive become the biggest reason why there is no any significant impact from new market concept to education rate.

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PENGGUNAAN BAHASA MELAYU DALAM PEMBELAJARAN MATA PELAJARAN UMUM DI IPTS

Rohaidah Mashudi¹
Mohd Hairul Anuar Razak²
Hawa Rahmat³
Nor Huda Abd Hamid⁴
Azean Idruwani Idrus⁵
Nurhazlini Rahmat⁶
J Sham Wahid⁷

¹Faculty of Applied Communication, Multimedia University, Melak, (E-mail: idah@mmu.edu.my)

²Faculty of Applied Communication, Multimedia University, Melaka, (E-mail: hairul.razak@mmu.edu.my)

³Faculty of Applied Communication, Multimedia University, Melaka, (E-mail: hawa.rahmat@mmu.edu.my)

⁴Faculty of Applied Communication, Multimedia University, Melaka, (E-mail: huda.hamid@mmu.edu.my)

⁵Department of Social Sciences, Nilai University, Nilai, Negeri Sembilan, (E-mail: azean@nilai.edu.my)

⁶Faculty of Applied Communication, Multimedia University, Melaka, (E-mail: nurhazlini.rahmat@mmu.edu.my)

⁷Sekolah Menengah Kebangsaan Durian Daun, Melaka, (E-mail: jsham1970@gmail.com)

Abstrak: Mata pelajaran umum (MPU) diperkenalkan di Institusi Pengajian Tinggi Swasta (IPTS) sebagai menggantikan mata pelajaran wajib (MPW). Terdapat beberapa subjek yang wajib dikendalikan dalam bahasa Melayu seperti yang diarahkan oleh Kementerian Pendidikan Tinggi Malaysia seperti Tamadun Islam dan Tamadun Asia, Hubungan Etnik, dan bahasa Kebangsaan A. Dalam kajian ini tumpuan diberikan terhadap penggunaan bahasa Melayu dalam pengajaran dan pembelajaran mata pelajaran umum ini. Objektif kajian ini adalah untuk meneliti penggunaan dan pemahaman pelajar dalam pembelajaran mata pelajaran umum ini. Soal selidik telah dijalankan dan diedarkan melalui google form yang telah dihantar dan dikongsikan dengan 366 pelajar dari pelbagai latar belakang yang berbeza. Dapatan kajian menunjukkan terdapat hubungan signifikan antara persepsi responden terhadap MPU dengan penggunaan bahasa Melayu dalam pengajaran dan pembelajaran subjek MPU. Justeru, pelajar menunjukkan dapat memahami pengajaran dan pembelajaran MPU dalam bahasa Melayu.

Kata Kunci: Mata Pelajaran Umum, Bahasa Melayu, Persepsi

Pendahuluan

Umum telah diketahui bahawa pembelajaran di IPTS adalah bermedium bahasa Inggeris. Ini merupakan kesinambungan dalam usaha untuk memperkasakan bahasa Melayu dan memperkukuhkan bahasa Inggeris seperti yang telah dijalankan pada peringkat sekolah. Dasar Memartabatkan Bahasa Malaysia Memperkukuh Bahasa Inggeris (MBMMBI) seperti yang dikeluarkan oleh Kementerian Pendidikan Malaysia (2014) bermatlamat untuk melahirkan murid yang dapat menguasai bahasa Malaysia dan bahasa Inggeris dengan fasih dan yakin, ini bermakna secara tidak langsung mampu meningkatkan kebolehpasaran mereka serta memaksimumkan peluang kerjaya dalam pasaran kerja dunia. Walaupun bahasa Melayu telah memperoleh bentuknya yang mantap sejak zaman Kesultanan Melayu (Awang Sariyan, 2010), namun dalam usaha kearah memperkasakan bahasa Melayu ini terdapat kebimbangan seperti yang dilontarkan oleh Mohd Rashid Hj. Md Idris (2013) bahawa kesan proses osmosis seperti pencabulan bahasa, kebudayaan dan cara hidup yang negatif menggugat kedudukan bahasa Melayu sebagai bahasa Kebangsaan.



Cabaran besar bahasa Melayu pada hari ini ialah kemampuan untuk memupuk perpaduan antara pelajar pelbagai kaum (Aminudin Mansor, 2013). Kekangan dalam penggunaan bahasa Melayu di IPTS telah menambahkan lagi kekusutan dalam meninggikan martabat bahasa Melayu di tanah airnya sendiri. Berbanding dengan usaha pihak luar seperti di China yang meletakkan bahasa Melayu dengan memperkenalkan kursus pengajian Melayu menjadi suatu keajaiban untuk memartabatkan bahasa Melayu diperingkat global. Justeru, dengan memperkukuhkan bahasa Melayu sebagai elemen penting dalam perlembagaan Malaysia dapat mematahkan bahasa Inggeris untuk mengambil tempat istimewa bahasa Melayu di negara ini.

Isu kedudukan bahasa Melayu sentiasa dicabar oleh pelbagai pihak dalam mempersoalkan keupayaan bahasa yang pernah menjadi bahasa *lingua franca* pada zaman kegemilangan kerajaan Melayu Melaka. Bahkan seperti yang dibicarakan oleh Chew Fong Peng dan Zahari Ishak (2008) bahawa kedudukan bahasa Melayu semakin dicabar oleh bahasa Inggeris dalam era globalisasi ini. Bahasa Inggeris menjadi medium utama dalam pelbagai acara rasmi dan tidak rasmi kerana sikap masyarakat yang meletakkan bahasa ini ditempat pertama berbanding bahasa Melayu. Bahkan penggunaan bahasa Melayu turut diperlekehkan dengan kecelaruan penutur berkomunikasi dalam bahasa Melayu rojak. Menurut Awang Sariyan (2010) walaupun memperlihatkan kemajuan dalam penguasaan sistem bahasa Melayu dalam kalangan pelajar, penjawat awam dan masyarakat umumnya, namun ini ternyata masih belum mencapai tahap yang cukup memuaskan jika diukur daripada sudut penggunaan “bahasa Melayu tinggi”. Ini kerana masyarakat Malaysia ramai yang berbahasa Melayu tetapi pada tahap bahasa rojak. Justeru, pelbagai pihak seharusnya mengambil bahagian dalam memperkukuhkan kedudukan bahasa Melayu. Ini adalah demi kelangsungan bahasa Melayu maka semua pihak perlu bekerjasama menghormati dan menjulang bahasa Melayu pada peringkat yang lebih tinggi (Jaafar Jambi, 2008).

Mata Pelajaran Umum Di Institusi Pengajian Tinggi Swasta

Pengajaran dan pembelajaran mata pelajaran pengajian umum di IPTS merupakan sebahagian subjek wajib lulus sebelum pelajar menamatkan pengajian dan menerima sijil atau diploma atau ijazah mereka. Pelajar yang mengikuti program peringkat sarjana, kedoktoran, kursus jangka pendek, program bukan penamat, program asasi dan kursus professional dan iktisas adalah dikecualikan daripada mengambil mata pelajaran pengajian umum ini. Dengan berteraskan cabang falsafah ilmu yang melibatkan bidang keilmuan kajian kemanusiaan, sains tulen dan sains sosial, mata pelajaran pengajian umum (MPU) telah diperkenalkan oleh Kementerian Pendidikan Tinggi Malaysia sebagai menggantikan mata pelajaran wajib (MPW).

Penawaran subjek MPU di Universiti Multimedia adalah mengikut 3 jam kredit untuk kelompok kursus U1, U2 dan U3 yang melibatkan pengajian peringkat sarjana muda. Walau bagaimanapun diperingkat diploma 2 jam kredit dikhususkan untuk MPU dalam kelompok U2 dan U3. Manakala kelompok kursus MPU U4 hanya melibatkan 2 jam kredit sahaja sama ada di peringkat Diploma atau Sarjana Muda mengikut ketetapan pihak KPT. Walaupun bahasa Inggeris menjadi medium utama dalam pengajaran dan pembelajaran kursus yang ditawarkan di Universiti Multimedia (MMU) namun adalah menjadi satu keperluan wajib dalam kalangan pensyarah yang mengendalikan pengajaran dan pembelajaran subjek MPU agar disampaikan kepada pelajar menggunakan bahasa pengantar bahasa Melayu. Keperluan ini telah dinyatakan dengan jelas oleh pihak KPM melalui buku garis panduan mata pelajaran umum edisi kedua (2016) apabila subjek MPU diwajibkan untuk ditawarkan di IPTS. Ini terutamanya subjek MPU dalam kelompok kategori 1 iaitu merangkumi subjek Tamadun Islam dan Tamadun Asia (TITAS), Hubungan Etnik dan bahasa Melayu Komunikasi 1 dan bahasa Melayu Komunikasi 2. Subjek yang berada dalam kelompok 2 pula hanya melibatkan bahasa Kebangsaan A sahaja.



Pengajaran dan pembelajaran subjek MPU di MMU yang dikendalikan dalam bahasa Melayu hanya meliputi subjek dalam kelompok 1 dan kelompok 2 sahaja.

Objektif

Dalam kajian ini penelitian dan perbincangan dilakukan dengan memberi tumpuan kepada beberapa objektif iaitu;

- i. Untuk memahami persepsi pelajar terhadap mata pelajaran umum
- ii. Untuk meneliti penggunaan dan pemahaman pelajar dalam pengajaran dan pembelajaran MPU melalui bahasa Melayu

Sorotan Literatur

Pembelajaran MPU umum dalam bahasa Melayu memberi kesan yang mendalam dalam membina jati diri pelajar. Ini bukan sahaja melihat kandungan kursus MPU tersebut malah penyampaian pengajaran dalam bahasa Melayu secara tidak langsung dapat memberi kesan terhadap jiwa para pelajar. Jika melalui pengajaran dan pembelajaran bahasa Cina dapat menggalakkan interaksi pelajar berbilang kaum (Lau Su Kia. et al., 2012). Oleh demikian adalah tidak mustahil dengan penggunaan bahasa Melayu dalam pengajaran dan pembelajaran MPU di IPTS juga dapat dilihat sebagai satu usaha dalam mempertingkatkan interaksi pelajar pelbagai bangsa.

Sikap individu terutama dalam kalangan penutur asli bahasa Melayu yang memberi tanggapan bahawa bahasa ini adalah bahasa yang mudah telah menjejaskan kredibiliti bahasa Melayu sama ada di peringkat dalam negara atau luar negara. Bahkan dalam kajian Mohd Rashid Hj. Md Idris (2013) menyatakan bahawa sikap pelajar itu sendiri yang menganggap bahasa Melayu itu mudah, pelajar sering beranggapan sedemikian kerana bahasa Melayu itu bahasa pertuturan mereka seharian. Mentaliti penutur asli bahasa Melayu yang terlalu negatif terhadap keupayaan bahasa ini dalam mendepani permasalahan globalisasi hanya mendedahkan kepincangan yang mereka cipta sendiri. Dengan demikian, melalui pendidikan kita mengharapkan dapat mengubah pandangan serong generasi muda pada hari ini terhadap nilai bahasa Melayu.

Namun demikian dalam kajian Zaliza Mohamad Nasir dan Zaitul Azma Zainon Hamzah (2014) terhadap penutur asing yang mempelajari bahasa Melayu memperlihatkan situasi yang sebaliknya. Ini kerana pelajar asing menunjukkan sikap yang positif dalam mempelajari bahasa Melayu. Malah pelajar ini juga mampu mempamerkan motivasi yang tinggi dalam usaha mereka untuk mendalami dan mempelajari bahasa Melayu dalam proses pembelajaran. Tenaga pengajar dikatakan banyak membantu dalam meningkatkan motivasi pelajar asing ini sepanjang mempelajari bahasa Melayu. Ini berbeza dengan masyarakat tempatan yang kurang selesa untuk berkomunikasi dalam bahasa Melayu dengan pelajar asing.

Memperkukuhkan kedudukan bahasa Melayu bukan hanya menjadi tugas kepada generasi yang akan datang. Pada suatu ketika dulu tanggungjawab ini telah dipikul oleh pelbagai lapisan masyarakat dengan tidak mengambil kira peringkat umur demi meletakkan bahasa Melayu di tempat yang sewajarnya berbanding bahasa asing. Namun demikian, menurut Siti Nor Azhani Mohd Tohar, Adlina Ab Halim dan Ku Hasnita Ku Samsu (2017) isu pemartabatan bahasa kebangsaan di Malaysia masih berterusan sehingga kini sama ada di peringkat pembuat dasar sehingga rakyat jelata. Malahan dalam kajian beliau mendapati bahawa bahasa kebangsaan ini masih belum mencapai tahap pemartabatan bahasa dalam kalangan pelajar IPT. Ini kerana pelajar seharusnya mampu menambah nilai estetika keindahan berbahasa yang dapat memperlihatkan bahawa bahasa ini memiliki ketinggian martabatnya yang tersendiri dan bukan sekadar fasih dipertuturkan serta mengiktiraf bahasa ini sebagai bahasa kebangsaan sahaja.



Metodologi

Kajian ini dijalankan melalui soal selidik yang dihantar kepada responden melalui perkongsian *google form*. Instrumen dalam soal selidik telah dibina berdasarkan sorotan literatur sebagai memenuhi tujuan kajian. Terdapat 3 intrumen yang terdiri daripada;

- i. Bahagian A: Latar belakang responden
- ii. Bahagian B: Persepsi responden terhadap MPU
- iii. Bahagian C: Penggunaan bahasa Melayu dalam pengajaran dan pembelajaran MPU

Dalam soal selidik ini, Bahagian A merupakan instrumen yang mempunyai perkaitan tentang demografi responden iaitu seperti maklumat tentang umur, jantina dan kumpulan etnik. Selain itu dalam bahagian ini juga aspek latar belakang pendidikan responden iaitu dari segi pendidikan peringkat sekolah dan pendidikan atau kelulusan tertinggi responden turut dianalisis sebagai perkaitan dan perbincangan terhadap instrumen dalam Bahagian B, dan Bahagian C.

Soal selidik menggunakan jawapan berbentuk skala likert 5 tahap (5 mewakili sangat setuju, 4 mewakili setuju, 3 mewakili tidak pasti, 2 mewakili tidak setuju, 1 mewakili sangat tidak setuju). Oleh demikian, dalam Bahagian B dan Bahagian C, instrumen ini diukur dengan menggunakan skala likert 1 hingga 5. Manakala analisis data yang digunakan adalah analisis berbentuk deskriptif. Data dihuraikan menggunakan nilai min, kekerapan, peratusan dan pengukuran tahap. Selain itu, perkaitan antara semua pemboleh ubah diteliti berdasarkan korelasi yang diperoleh dalam kajian ini.

Respondan Kajian

Responden yang dipilih adalah dalam kalangan pelajar yang telah dan sedang mengikuti kelas subjek MPU iaitu seramai 366 orang yang merangkumi ketiga-tiga kampus iaitu kampus Melaka, Cyberjaya dan Iskandar Puteri. Jumlah pelajar Universiti Multimedia setakat Disember 2017 ialah 15, 565 orang pelajar. Terdapat 10 fakulti di Universiti Multimedia iaitu 4 fakulti di kampus Melaka, 5 fakulti di kampus Cyberjaya dan satu fakulti di kampus Iskandar Puteri.

Manakala responden yang terlibat dalam kajian ini terdiri daripada pelbagai kumpulan etnik iaitu Cina 74.3%, Melayu 9.3 %, India 13.1 % dan etnik lain 3.3 %. Dari segi latar belakang tempat tinggal responden merupakan pelajar yang datang dari kawasan bandar, kampung dan pinggir bandar yang mempunyai sifat kawasan kediaman dengan pelbagai etnik dan satu etnik. Selain itu dari segi latar belakang pendidikan pula terdapat 66.7 % pelajar yang mendapat pendidikan dari sekolah kebangsaan, 27.9 % pelajar dari sekolah jenis kebangsaan Cina, 1.1 % pelajar dari sekolah jenis kebangsaan Tamil dan 4.4 % pelajar dari aliran lain.

Analisis Pembelajaran Mpu Dalam Bahasa Melayu

Pengajaran dan pembelajaran MPU dalam bahasa Melayu melibatkan subjek TITAS, Hubungan Etnik, dan bahasa Kebangsaan A yang merupakan subjek yang perlu diambil oleh pelajar tempatan. Analisis pembelajaran MPU dalam bahasa Melayu dilakukan melalui 2 intrumen iaitu;

- i. Persepsi Responden terhadap MPU
- ii. Penggunaan bahasa Melayu dalam pengajaran dan pembelajaran MPU

Intrumen berkaitan persepsi responden terhadap MPU mempunyai 17 item. Melalui soal selidik yang telah dikemukakan kepada para pelajar, dapatan menunjukkan dalam analisis

terhadap persepsi responden terhadap MPU dari segi peratus, min dan sisihan piawai adalah seperti dalam jadual di bawah;

Bil.	Perkara	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju	Min (SP)	Tahap
		%	%	%	%	%		
1	Mata Pelajaran Umum seperti TITAS, Hubungan Etnik dan bahasa Melayu membuatkan saya rasa bangsa sebagai rakyat Malaysia	1.1	4.4	21.3	53	20.2	3.87 (0.820)	Tinggi
2	Mata Pelajaran Umum seperti TITAS, Hubungan Etnik dan bahasa Melayu mengajar saya untuk berjasa kepada negara	1.1	4.9	24	52.5	17.5	3.80 (0.821)	Tinggi
3	Mata Pelajaran Umum seperti TITAS, Hubungan Etnik dan bahasa Melayu mengajar saya erti perpaduan	1.6	2.7	16.4	54.4	27.9	4.01 (0.837)	Tinggi
4	Mata Pelajaran Umum seperti TITAS, Hubungan Etnik dan bahasa Melayu dilaksanakan oleh universiti memberikan semangat untuk lebih sayangkan negara	1.1	3.8	24	52.5	18.6	3.84 (0.808)	Tinggi
5	Mata Pelajaran Umum seperti TITAS, Hubungan Etnik dan bahasa Melayu menerapkan semangat patriotisme kepada pelajar	1.1	3.8	24	48.6	22.4	3.87 (0.838)	Tinggi
6	Saya mengetahui tentang patriotisme dan nasionalisme	0.5	3.8	15.3	55.2	25.1	4.01 (0.780)	Tinggi
7	Saya berpandangan positif terhadap aktiviti kenegaraan dan patriotik	0.5	1.1	23	50.8	24.6	3.98 (0.755)	Tinggi
8	Saya bersedia untuk berdikari dan berbakti kepada negara	0.5	2.2	20.2	54.6	22.4	3.96 (0.750)	Tinggi
9	Saya adalah seorang yang berfikiran positif terhadap negara saya	0.5	3.3	23.5	50.8	21.9	3.90 (0.791)	Tinggi
10	Saya bersedia menjaga keselamatan negara	1.1	2.7	23.5	54.1	18.6	3.86 (0.782)	Tinggi
11	Masalah negara adalah masalah saya	1.1	6.6	32.2	44.3	15.8	3.67 (0.858)	Sederhana
12	Saya suka berkawan dengan mereka yang pelbagai kaum	0	1.6	15.8	45.4	37.2	4.18 (0.751)	Tinggi
13	Saya bersedia menyertai dan mengikuti apa jua aktiviti pembinaan negara bangsa dan kenegaraan	1.1	0.5	30.6	45.4	22.4	3.87 (0.798)	Tinggi
14	Penglibatan kaum lain dalam aktiviti kelas menunjukkan kesan yang positif	0.5	1.6	20.2	51.4	26.2	4.01 (0.762)	Tinggi
15	Saya suka untuk memilih kawan yang berlainan kaum dalam membentuk kumpulan tugasan	0	1.6	25.7	44.3	28.4	3.99 (0.780)	Tinggi

16	Meningkatkan kemahiran saya berfikir secara kritis	0	1.6	25.7	49.7	23	3.94 (0.741)	Tinggi
17	Meningkatkan persafahaman saya tentang kaum lain	0	1.6	17.5	51.4	29.5	4.09 (0.728)	Tinggi

Jadual 1: Persepsi Responden terhadap MPU

Berdasarkan jadual 2 di atas, secara keseluruhan jelas menunjukkan dalam instrumen ini setiap item menunjukkan nilai tahap yang tinggi kecuali dalam item 11 iaitu Masalah negara adalah masalah saya hanya pada tahap sederhana. Instrumen berkenaan persepsi responden terhadap MPU menunjukkan min tertinggi pada item 12 iaitu 4.18 dengan sisihan piawai 0.751. Ini menunjukkan bahawa pelajar suka untuk berkawan dalam kalangan pelajar pelbagai kaum iaitu sebanyak 45.4 peratus bersetuju dan 37.2 peratus sangat bersetuju. Bahkan ini selari dengan kajian oleh Suzana Sulaiman (2013) bahawa Pelajar menunjukkan kecenderungan untuk memberikan persepsi yang lebih positif terhadap hubungan antara etnik dalam menjalani kehidupan seharian.

Nilai min tertinggi ini diikuti dengan nilai min pada kelompok nilai min 4 ke atas iaitu merujuk kepada item 3, 6, 14, dan 17. Sebaliknya nilai min terendah adalah pada item 2 iaitu Mata Pelajaran Umum seperti TITAS, Hubungan Etnik dan bahasa Melayu mengajar saya untuk berjasa kepada negara dengan min 3.80 dan sisihan piawai 0.82. Berdasarkan nilai min ini menunjukkan bahawa pelajar tidak meletakkan dengan hanya belajar MPU mereka dapat belajar untuk berjasa kepada negara bahkan ini dapat juga dipelajari melalui kursus-kursus lain. Manakala item 1, 5 dan 13 menunjukkan min yang sama iaitu 3.87 dengan sisihan piawai yang berbeza iaitu 0.820, 0.838 dan 0.798. Dalam item 1 memaparkan bahawa 73.2 peratus pelajar bersetuju dan sangat bersetuju bahawa MPU seperti TITAS, Hubungan Etnik dan bahasa Melayu membuatkan pelajar rasa bangsa sebagai rakyat Malaysia. Peratus setuju dan sangat setuju untuk item 5 pula menunjukkan sebanyak 71 peratus iaitu melalui MPU seperti TITAS, Hubungan Etnik dan bahasa Melayu bahawa semangat patriotisme dapat diterapkan kepada pelajar. Di samping itu pula dalam item 13 iaitu saya bersedia menyertai dan mengikuti apa jua aktiviti pembinaan negara bangsa dan kenegaraan menunjukkan 67.8 peratus bersetuju dan sangat setuju. Ini kerana menurut Ku Hasnita Ku Samsu dan Mohd Haizam Mohd Nor (2011) sekiranya para pelajar belajar dengan penuh penghayatan dan minat terhadap subjek-subjek sebegini, pelajar akan menyedari kepentingan konsep persefahaman dan penyatuan yang mesti ada dalam jiwa masyarakat Malaysia.

Penggunaan Bahasa Melayu Dalam Pengajaran Dan Pembelajaran Mpu

Bil.	Perkara	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju	Min (SP)	Tahap
		%	%	%	%	%		
1	Pensyarah menggunakan bahasa Melayu sepenuhnya di dalam kelas	4.4	11.5	35.5	35.5	13.1	3.42 (1.000)	Sederhana
2	Nota dan bahan mengajar disediakan oleh pensyarah dalam bahasa Melayu	6	14.2	30.1	30.1	19.7	3.43 (1.135)	Sederhana
3	Buku rujukan yang dicadangkan oleh pensyarah dalam bahasa Melayu adalah bersesuaian	4.4	10.4	28.4	38.8	18	3.56 (1.039)	Sederhana
4	Saya berpendapat subjek yang menggunakan Bahasa	6	13.7	33.9	27.9	18.6	3.39 (1.117)	Sederhana

	Melayu lebih senang difahami							
5	Buku dalam bahasa Melayu banyak disediakan di perpustakaan	6	7.7	44.8	28.4	13.1	3.35 (1.003)	Sederhana
6	Pelajar hanya dibenarkan menggunakan bahasa Melayu di dalam kelas	13.7	19.1	30.6	22.4	14.2	3.04 (1.238)	Sederhana
7	Bahasa Melayu digunakan dalam menyiapkan tugas seperti kertas kerja, persembahan, latihan dan kuiz.	6.6	15.8	32.2	31.7	13.7	3.30 (1.094)	Sederhana

Jadual 2: Penggunaan Bahasa Melayu dalam Pengajaran dan Pembelajaran MPU

Dalam jadual 2 di atas menunjukkan bahawa min tertinggi dalam instrumen penggunaan bahasa Melayu dalam pengajaran dan pembelajaran MPU adalah pada item 3 tentang buku rujukan yang dicadangkan oleh pensyarah dalam bahasa Melayu adalah bersesuaian iaitu 3.56 peratus dengan sisihan piawai 1.039. Manakala min terendah 3.04 dengan sisihan piawai 1.238 pada item 6 iaitu pelajar hanya dibenarkan menggunakan bahasa Melayu di dalam kelas. Ini kerana pelajar lebih gemar untuk menggunakan bahasa Inggeris berbanding bahasa Melayu sama ada dengan pensyarah atau dengan rakan sekelas. Bahkan terdapat sebilangan pelajar yang menggunakan bahasa ibunda mereka semasa berbincang atau berbual dengan rakan sekelas walaupun bahasa Melayu digunakan sepenuhnya dalam pengendalian kelas MPU. Bahkan dari segi penilaian sama ada dari kerja kursus dan peperiksaan akhir pelajar perlu melakukan tugas dalam bahasa Melayu dan menjawab soalan peperiksaan dalam bahasa Melayu. Ini dapat diperhatikan dalam item 7 iaitu bahasa Melayu digunakan dalam menyiapkan tugas seperti kertas kerja, persembahan, latihan dan kuiz yang menunjukkan min 3.30 dengan sisihan piawai 1.094.

Manakala dalam item 1 iaitu pensyarah menggunakan bahasa Melayu sepenuhnya di dalam kelas berada pada nilai min 3.42 dengan sisihan piawai 1.0. Ini memperlihatkan bahawa pelajar mengakui bahawa pensyarah benar-benar mengendalikan kelas MPU dalam bahasa Melayu. Namun sekiranya ada keperluan bahasa Inggeris digunakan sebagai cara untuk memastikan pelajar dapat memahami setiap kandungan kursus.

Di samping itu, dalam item 2 iaitu nota dan bahan mengajar disediakan oleh pensyarah dalam bahasa Melayu mempunyai nilai min pada nilai 3.43 dengan sisihan piawai 1.135. Item 2 dan 3 mempunyai perkaitan iaitu dari segi bahan mengajar dan bahan rujukan dalam bahasa Melayu yang disediakan oleh pensyarah. Item 5 pula yang menunjukkan nilai min 3.35 dengan sisihan piawai 1.003 juga ada perkaitan dengan item 2 dan 3 iaitu tentang buku dalam bahasa Melayu yang banyak disediakan oleh perpustakaan. Kesesuaian bahan mengajar dan rujukan dalam bahasa Melayu adalah sebagai langkah dalam memastikan menepati arahan daripada pihak Kementerian Pengajian Tinggi.

Di samping itu, berdasarkan jadual 2 dalam item 4 menunjukkan sikap positif pelajar terhadap pembelajaran dalam bahasa Melayu. Pada nilai min 3.39 dan sisihan piawai 1.117 untuk item 4 ini memberi petunjuk tentang penerimaan pelajar terhadap penggunaan bahasa Melayu dalam pembelajaran MPU.

Berdasarkan kepada penelitian terhadap dua instrumen iaitu persepsi pelajar terhadap MPU dan penggunaan bahasa Melayu dalam pengajaran dan pembelajaran MPU telah menunjukkan hubungan yang signifikan pada aras $p < 0.001$. Ini menunjukkan bahawa pelajar memberi pandangan yang positif dalam penggunaan bahasa Melayu semasa pengajaran dan pembelajaran MPU.



Kesimpulan

Hasil kajian menunjukkan bahawa adalah tidak menjadi halangan untuk IPTS di Malaysia mengorak langkah baru dengan mengendalikan pengajaran dan pembelajaran dalam bahasa Melayu. Justeru, usaha pihak Kementerian Pendidikan Tinggi mewajibkan penggunaan bahasa Melayu dalam pengajaran dan pembelajaran MPU merupakan satu inisiatif yang sangat berkeyakinan selari dengan kedudukan bahasa Melayu dalam perlembagaan. Bahkan bahasa Melayu masih mampu untuk menjadi bahasa dalam pengajaran dan pembelajaran MPU walaupun Siti Nor Azhani Mohd Tohar, Adlina Ab Halim dan Ku Hasnita Ku Samsu (2017) telah memberi interpretasi bahawa generasi muda mulai hilang identiti nasional berasaskan bahasa. Kedudukan bahasa Melayu dalam perlembagaan seharusnya tidak menjadi bahan untuk dicabar oleh mana-mana pihak kerana keupayaan bahasa ini dalam pengajaran dan pembelajaran tetap relevan mengikut zaman.

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LITERASI KEWANGAN PEKERJA SEKTOR AWAM: ISU DAN CABARAN

Mas Ayu Rusli¹
Ishak Bin Haji Abd Rahman²
Azmi Bin Aziz³

¹Fakulti Ekonomi dan Pengurusan, Universiti Kebangsaan Malaysia.

²Fakulti Ekonomi dan Pengurusan, Universiti Kebangsaan Malaysia.

³Fakulti Sains Sosial dan Kemanusiaan, Universiti Kebangsaan Malaysia.

Abstrak: Amalan pembuatan keputusan kewangan yang bijak yang berasaskan kepada tahap pengetahuan dan literasi kewangan oleh seseorang individu akan meningkatkan keupayaan dalam mengurus amalan pengurusan kewangan dengan berhemat. Kajian ini dijalankan adalah bertujuan untuk menyelidiki tahap literasi kewangan di kalangan pekerja sektor awam dari Lembah Kelang termasuk di Putrajaya. Selain itu, kajian ini juga bertujuan untuk mengenalpasti perbezaan tahap literasi kewangan berdasarkan jantina dan status perkahwinan serta mengenalpasti hubungan di antara tahap literasi kewangan dengan tahap pencapaian akademik. Data-data kajian yang dikumpul dianalisa secara deskriptif untuk mendapatkan nilai kekerapan, peratus dan mean dengan menggunakan perisian "Statistical Package for the Social Sciences (SPSS) versi 25. Nilai kebolehppercayaan soal selidik ialah $\alpha = 0.878$. Dapatan kajian yang diperolehi menunjukkan tahap literasi kewangan di kalangan pekerja sektor awam berada pada tahap pengetahuan yang tinggi. Pekerja sektor awam juga sedar akan kepentingan pengurusan kewangan yang lebih mahir dan teratur. Mereka juga mampu untuk mengawal aliran perbelanjaan kewangan dengan bantuan aktiviti sokongan seperti kerja lebih masa, kerja sampingan seperti perniagaan. Selain itu mereka juga diberi pendedahan dalam pengurusan kewangan peribadi yang mana ia akan membantu untuk meningkatkan tahap celik kewangan. Walaupun begitu, tingkah laku dan keupayaan serta sikap kewangan para responden masih berada pada tahap sederhana kerana kadangkala agak sukar bagi individu untuk mengawal perbelanjaan bila tiada alternatif sokongan pendapatan untuk menampung perbelanjaan harian.

Kata kunci: literasi kewangan, pengurusan kewangan, perbelanjaan.

Pengenalan

Pengetahuan mengenai pengurusan kewangan adalah sangat penting kerana hampir setiap urusan yang dilakukan membabitkan pengurusan kewangan. Menurut Hussin dan Nik Nurul Amni (2012), wang adalah satu aset yang memainkan peranan penting dalam kehidupan seharian kita terutama dalam keadaan ekonomi sekarang yang tidak menentu. Oleh itu, ia perlu diuruskan dengan baik untuk peningkatan kualiti hidup. Perancangan dan pengurusan kewangan yang dibuat secara sistematik mampu memberikan kedudukan kewangan yang stabil malah mungkin ada lebihan untuk simpanan. Begitu juga sebaliknya jika gagal merancang kewangan dengan baik maka banyak kesilapan, pembaziran, hutang lapuk dan secara tidak langsung menyebabkan sumber kewangan tidak mencukupi. Sebagai pekerja yang bijak dalam menguruskan kewangan, seseorang itu haruslah mempunyai ilmu pengetahuan mengenai literasi kewangan sama ada berbentuk simpanan/tabungan, perbelanjaan, pengurusan hutang yang bijak, pengurusan risiko atau perlindungan insurans/takaful dan juga pelaburan. Ia adalah selaras dengan perubahan ekonomi yang semakin meningkat dari sehari ke sehari. Pengurusan

wang setiap individu adalah berbeza mengikut kesesuaian masing-masing. Namun begitu, konsep literasi kewangan adalah sama. Oleh itu, ia tidak boleh dipandang ringan kerana cabaran hidup masa depan semakin sukar (Zulnaidi Yaacob, 2010). Krisis kewangan akan berlaku sekiranya pekerja gagal untuk merancang kewangan dengan bijak. Tambahan pula, kemudahan kewangan yang ditawarkan pada masa kini sangat banyak seperti kemudahan pinjaman serta pelaburan yang memerlukan pekerja disektor awam mempunyai pengetahuan berkaitan kewangan agar kesejahteraan hidup lebih terjamin. Selain itu, literasi kewangan atau celik kewangan penting untuk menghindarkan pekerja sektor awam menanggung bebanan hutang yang melampau. Menurut Ong (2014) dalam Nurliani et al (2015), semakin ramai belia yang muflis disebabkan menanggung bebanan hutang yang amat serius. Sikap tidak acuh dan ambil peduli dalam pengurusan kewangan peribadi adalah salah satu penyebab muflis di usia yang muda. Tambahan lagi, pekerja sektor awam juga telah diperingatkan agar tidak terlibat dalam mana-mana institusi peminjam wang haram. Sebagaimana yang terkandung dalam Akta 605 peraturan 11, subperaturan 2 berkaitan peraturan meminjam wang. Oleh yang demikian, penjawat awam adalah dinasihatkan untuk mengelak dari berbelanja melebihi kemampuan agar tidak dibebani hutang yang boleh membuatkan keharmonian hidup terjejas disebabkan bebanan hutang.

Penyataan Masalah

Akhbar Utusan Malaysia bertarikh 15 November melaporkan bahawa seramai 64,633 individu diisytiharkan muflis. Laporan tersebut adalah merupakan kajiselidik kelakuan kewangan dalam kalangan pekerja yang dikeluarkan oleh Agensi Kaunseling dan Pengurusan Kredit (AKPK). Permasalahannya, adakah mungkin ada di antara individu tersebut dari kalangan pekerja sektor awam. Menurut kajian tersebut, individu berusia di antara 18 sehingga 44 tahun telah diisytiharkan muflis sejak lima tahun lalu lantaran tidak berupaya membayar semula pinjaman pembiayaan. Malah, telah dilaporkan sehingga September 2018, seramai 13,338 individu telah tergolong sebagai muflis disebabkan gagal membayar semula pinjaman peribadi, perumahan dan perniagaan.

Sehubungan itu, sebagaimana saranan oleh Timbalan Perdana Menteri, Datuk Seri Dr. Wan Azizah Wan Ismail menekankan bahawa celik kewangan merupakan aspek penting dalam institusi kekeluargaan bagi memastikan seseorang itu tidak terbeban dengan masalah kewangan. Menurut laporan kajiselidik tersebut juga, statistik individu berusia lingkungan antara 35 hingga 44 tahun paling ramai terlibat dalam kebangkrupan/muflis iaitu sebanyak 34.4% daripada jumlah keseluruhan. Manakala yang kedua paling tinggi adalah mereka yang berumur 45 hingga 54 tahun iaitu sebanyak 26.37%. Ini menggambarkan bahawa sebanyak 60.77% mewakili usia antara 35 hingga 54 tahun yang terlibat dalam kebangkrupan. Kajian oleh Rubayah Yaakob, Hawati Janor & Nur Ain Khamis (2015) menyatakan bahawa faktor literasi kewangan dikenalpasti sebagai peningkatan kemungkiran bayaran pinjaman terhadap hutang peribadi. Sebagaimana dapatan daripada AKPK menyatakan bahawa faktor peningkatan jumlah hutang isi rumah ialah kurangnya pengetahuan dalam pengurusan kewangan peribadi. Oleh yang demikian, berdasarkan pernyataan masalah berhubung isu tersebut, maka kajiselidik ini dilakukan untuk memperolehi maklumat mengenai literasi kewangan di kalangan pekerja sektor awam.

Objektif Kajian

Objektif kajian adalah seperti berikut:

- i) Menenalpasti tahap literasi kewangan di kalangan pekerja sektor awam.
- ii) Menenalpasti perbezaan tahap literasi kewangan berdasarkan jantina dan status perkahwinan.



- iii) Mengenalpasti hubungan di antara tahap literasi kewangan dengan tahap pencapaian akademik.

Kajian Literatur

Literasi kewangan boleh didefinisikan sebagai kebolehan untuk menguruskan sesuatu yang berkaitan dengan wang. Menurut Garman & Gappinger (2008) dalam Yasmin Huzaimah & Anuar Ahmad et al (2017) literasi kewangan ditakrifkan sebagai pengetahuan, prinsip, konsep dan alat-alat teknologi asas yang membolehkan seseorang itu menjadi bijak berkenaan kewangan. Selain itu, literasi kewangan juga ditakrifkan sebagai satu sains dan seni dalam mengendalikan wang dan perlu dimiliki oleh individu atau organisasi (Noraihanet 1, 2013). Huriyatul & Yogi (2016) berpandangan bahawa literasi kewangan merupakan antara salah satu daripada sepuluh kecerdasan yang harus dimiliki. Kim (2001) pula menyatakan bahawa literasi kewangan adalah pengetahuan yang paling asas berkaitan kewangan yang diperlukan oleh individu untuk bertingkah laku dalam masyarakat kontemporari. Tambahan lagi, menurut Servon & Kaestner (2008) mendefinisikan literasi kewangan adalah merujuk kepada keupayaan seseorang untuk memahami dan menggunakan konsep kewangan.

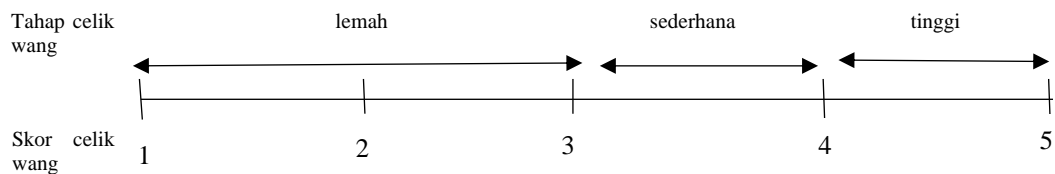
OECD (2005) memberikan definisi yang terperinci mengenai literasi kewangan iaitu proses yang mana para konsumen atau pelabur meningkatkan pemahaman dan pengetahuan mereka terhadap produk dan konsep kewangan dan melalui maklumat, arahan, nasihat dan objektif dan membentuk skil dan tahap konfiden untuk lebih sedar mengenai risiko kewangan dan peluang untuk membuat pilihan dalam membuat keputusan dan tindakan yang efektif dalam meningkatkan kesejahteraan kewangan. Selain daripada definisi yang dinyatakan, terdapat juga beberapa definisi yang telah diputuskan oleh para pengkaji lain yang pada umumnya berkisar kepada memperoleh pengetahuan terhadap produk kewangan dan menggunakan maklumat tersebut untuk membuat keputusan kewangan. Berdasarkan Hung, Parker & Yoong (2009) pula telah membuat kesimpulan bahawa literasi kewangan ialah satu bentuk pengetahuan, kebolehan atau kemahiran untuk mengaplikasikan pengetahuan, tanggapan pengetahuan, tingkahlaku kewangan yang baik dan pengalaman kewangan seseorang individu itu sendiri termasuklah pekerja sektor awam. Sementara itu, sektor awam pula didefinisikan sebagai keseluruhan proses organisasi dan individu yang melaksanakan undang-undang dan perintah yang diisukan oleh badan perundangan, eksekutif dan kehakiman. Perkhidmatan awam di Malaysia mempunyai kedudukan yang penting kerana ia menyediakan perkhidmatan dan kepakaran. Ia juga adalah elemen yang kekal dan tetap walaupun bertukar parti politik yang membentuk kerajaan. Dalam perlembagaan Malaysia, peruntukan mengenai perkhidmatan awam dijelaskan di bawah Fasa 1, Perkara 132. Bagi maksud perlembagaan tersebut, perkhidmatan awam ialah terdiri daripada angkatan tentera, perkhidmatan kehakiman dan perundangan, perkhidmatan am Persekutuan, pasukan polis, perkhidmatan kereta api, perkhidmatan awam Bersama, perkhidmatan awam negeri dan perkhidmatan pendidikan. Menurut Zaimah R, Samila MS, Azimah AM, Suhana Saad, Mohd Yusof Hussain, Lyndon N (2012), menjelaskan bahawa tahap kualiti hidup belia diukur berdasarkan kepada pendapatan bulanan, tahap pendidikan, pemilikan rumah dan pemilikan produk kewangan. Sementara, tahap kesejahteraan belia diukur berdasarkan persepsi belia ke atas kepuasan terhadap situasi kewangan semasa. Pemilikan produk kewangan terdiri daripada simpanan biasa, simpanan kecemasan, saham, insurans dan simpanan persaraan. Kepelbagaian dalam memiliki produk kewangan ini memenuhi sebahagian daripada keperluan keselamatan seperti yang dinyatakan dalam Teori Hirarki Maslow (1964).

Literasi Kewangan: Pengukuran kewangan

Literasi kewangan menggambarkan satu konstruk/konsep maka ia tidak boleh diukur secara langsung. Kajian Moore (2003) membahagikan literasi kewangan kepada 3 aspek iaitu pengetahuan kewangan, tingkah laku kewangan dan pengalaman kewangan dan ketiga-tiga aspek ini saling berkait antara satu sama lain. Menurut Moore, sejauhmana seseorang itu memperlihatkan pengetahuan kewangan yang dimiliki, semakin tinggi pengalaman kewangan dan semakin menunjukkan sikap kewangan yang positif, maka fasa literasi kewangan mereka boleh diramalkan. Ini kerana pengalaman dan pengetahuan yang tinggi, seseorang itu menjadi lebih canggih dan cekap dalam urusan kewangan mereka. Manakala dalam kajian oleh Chen dan Volpe (1998) menerangkan literasi kewangan dibahagikan kepada pengetahuan umum, simpanan dan pinjaman, insurans, dan pelaburan. Pengantara literasi kewangan yang digunakan oleh Lusardi et al. (2009, 2011) dalam kajiannya hanya berkisarkan 3 elemen iaitu pengetahuan asas dalam konsep kewangan, kadar faedah, inflasi dan kepelbagaian risiko. Sebaliknya, kajian yang dijalankan oleh Mohamad Fazli dan Teo (2014), Nuraini et al. (2013), Nurul 'Alyaa et al. (2013), Mahadzan dan Tabiani (2013) dan Tan, Hoe & Hung di Malaysia mewakili literasi kewangan dari segi pengetahuan kewangan yang meliputi perkara-perkara pengetahuan asas dan lanjutan tentang konsep kewangan. Dalam semua kajian tersebut, skor literasi kewangan dikira berdasarkan kiraan peratusan atau bilangan jawapan yang betul. Selain itu, pengkaji lain juga turut memakai nilai purata dalam kajian mereka dan pengukuran yang diguna pakai tersebut didapati dalam Hung, Parker & Yoong (2009).

Kajian literasi kali ini merangkumi aspek pengetahuan kewangan, tingkah laku dan sikap serta pengalaman pekerja sektor awam terhadap kewangan. Kajian, oleh Rubayah Yakob, Hawati Janor dan Nur Ain Khamis (2015) memperlihatkan tentang skala pengukuran Skor Literasi Kewangan seperti Rajah 2.1

Rajah 2.1: Garisan Nombor bagi Skor Literasi Kewangan



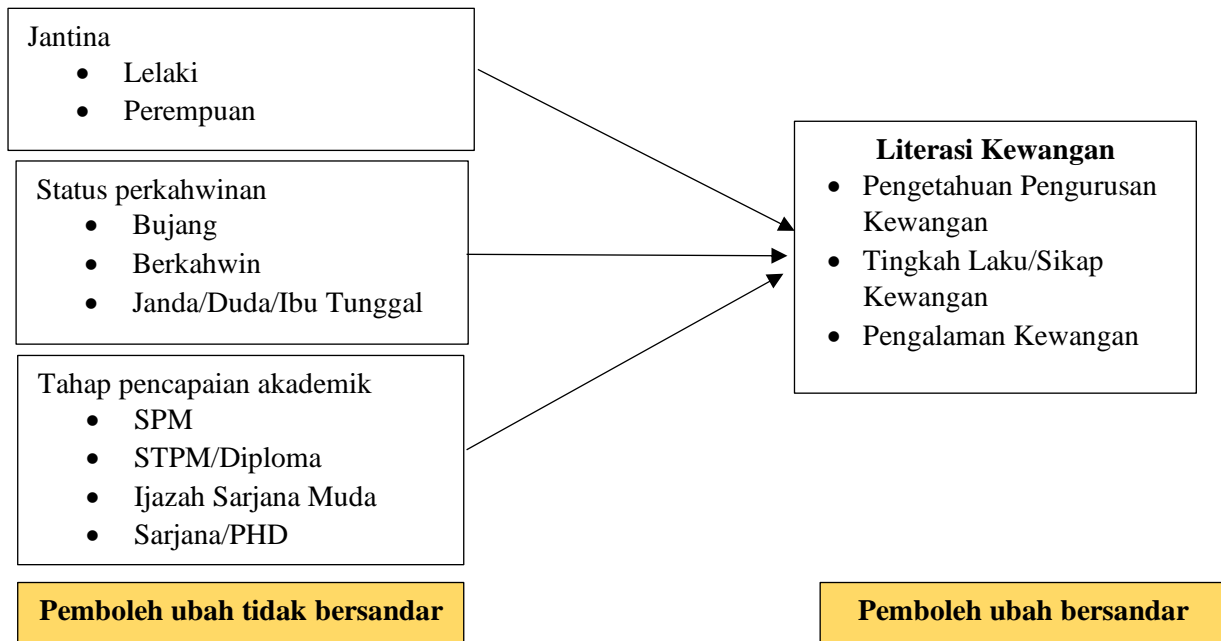
Petunjuk nilai skor:

$(0 < \text{skor} < 1) = \text{lemah}$

$(1 < \text{skor} < 2) = \text{sederhana}$

$(2 < \text{skor} < 3) = \text{tinggi}$

Kerangka konseptual kajian



Hipotesis Kajian

- H1: Terdapat perbezaan tahap literasi kewangan dikalangan pekerja sektor awam.
 H2: Terdapat perbezaan yang signifikan di antara tahap literasi kewangan dan jantina serta status perkahwinan.
 H3: Terdapat hubungan yang signifikan terhadap tahap literasi kewangan dengan tahap pendidikan.

Metodologi kajian

Kaedah yang digunakan adalah berasaskan kepada persoalan dan objektif yang ingin dicapai dalam membuat penyelidikan. Kaedah penyelidikan yang digunakan bagi kajian ini adalah kaedah tinjauan berbentuk deskriptif. Data diperolehi melalui soal selidik yang menggunakan skala Likert dan diproses secara deskriptif untuk menjawab persoalan dan objektif kajian. Sampel terdiri dari 160 pekerja sektor dari pelbagai peringkat kumpulan perkhidmatan iaitu Pengurusan dan Profesional serta Sumpulan Sokongan/Pelaksana. Responden dikhususkan kepada pekerja sektor awam yang berkhidmat di Lembah Kelang termasuk Putrajaya. Dalam kajian ini, borang soal selidik digunakan sebagai instrument untuk mengutip data laporan yang perlu diisi oleh responden kajian. Item soal selidik dirujuk dan diubahsuai daripada Mohd Fadzli dan Teo (2014).

Borang soal selidik ini terdiri daripada empat bahagian iaitu (a) demografi responden, (b) soalan mengenai pengetahuan pengurusan kewangan, (c) tingkah laku dan sikap kewangan, dan (d) pengalaman kewangan dari responden terhadap literasi kewangan. Aras persetujuan skala Likert yang digunakan adalah seperti yang ditunjukkan dalam Jadual 3.1.

Jadual 3.1: Item-item Skala Likert 5 mata – Pengetahuan, Tingkah Laku dan Keupayaan Kewangan serta Sikap dan Pengalaman Kewangan.

Aras Persetujuan	Skala
Sangat Tidak Setuju (STS)	1
Tidak Setuju (TS)	2
Neutral / Tidak pasti (TP)	3
Setuju (S)	4
Sangat Setuju (SS)	5

Analisis Kajian

Teknik deskriptif digunakan dalam analisis data. Sebanyak 160 responden telah memberi maklum balas jawapan kepada soalan kaji selidik yang diedarkan melalui aplikasi *google form*. Data-data kajian yang dikumpul dianalisa secara deskriptif untuk mendapatkan nilai kekerapan, peratus dan mean dengan menggunakan perisian “*Statistical Package for the Social Sciences (SPSS) versi 25*”. Nilai kebolehppercayaan soal selidik ialah $\alpha = 0.878$.

Analisis keseluruhan adalah berkaitan dengan analisis ke atas ketiga-tiga objektif iaitu mengenalpasti sama ada faktor demografi responden seperti jantina, status perkahwinan dan tahap pendidikan akademik mempengaruhi tahap literasi kewangan dikalangan pekerja sektor awam.

Profil Responden

Jadual 4.1 menunjukkan responden perempuan mendominasi sebanyak (65%) manakala lelaki pula ialah sebanyak 35%, berumur lingkungan 35 – 44 tahun (43.1%), 45 tahun ke atas (28.7%), 25 – 34 tahun (26.9%) dan 24 tahun ke bawah sebanyak 1.3%. Dari segi status perkahwinan seramai 81.3% telah berkahwin manakala 15.6% adalah bujang dan lain-lain status adalah 3.1%. Rata-rata responden adalah berbangsa Melayu sebanyak 95.6%, India (3.1%) dan lain-lain (1.3%). Pendapatan isi rumah pula menunjukkan sebanyak 46.3% adalah berpendapatan melebihi RM5001 ke atas, RM4001 – RM5001 (19.4%), RM3001– RM4000 (16.9%) dan RM3000 kebawah adalah 17.5%. Tahap pendidikan responden menunjukkan majoriti 52.5% yang mempunyai Ijazah Sarjana Muda, Diploma/STPM (26.9%), SPM (11.3%) dan Sarjana/PhD (9.4%).

Jadual 4.1: Ciri-ciri Responden

Ciri-ciri Responden	Sub-profil	Peratus (%)
Jantina	Lelaki	35
	Perempuan	65
Umur	24 tahun ke bawah	1.3
	25 – 34 tahun	26.9
	35 – 44 tahun	43.1
	45 tahun ke atas	28.7
Bangsa	Melayu	95.6
	Cina	0
	India	3.1
	Lain-lain	1.3
Status Perkahwinan	Bujang	15.6
	Berkahwin	81.3
	Lain-lain: Duda/Balu/Ibu	3.1
Pendapatan Isi Rumah	Tunggal	
	<RM3000	17.5
	RM3001 - RM4000	16.9
	RM4001 - RM5000	19.4
	>RM5001	46.3
Tahap Pendidikan	SPM	11.3
	STPM or Diploma	26.9
	Ijazah Sarjana Muda	52.5
	Sarjana or PhD	9.4

Model Pengukuran

Jadual 4.2 menunjukkan keputusan kebolehppercayaan dan kesahan instrument. Terdapat 48 item dalam tiga pemboleh ubah bersandar: pengetahuan kewangan, tingkah laku dan keupayaan kewangan dan sikap dan pengalaman kewangan. Keputusan statistik seterusnya membuktikan instrument yang melepasi pelbagai ujian kebolehppercayaan dan kesahan. Menurut Sekaran (2003), ianya adalah langkah terbaik untuk memastikan kajian tersebut boleh dipercayai dan boleh digunakan oleh kajian-kajian yang akan datang.

Jadual 4.2: Ujian Kebolehppercayaan

Pembolehubah	Bilangan Item	Cronbach's Alpha
Pengetahuan kewangan, tingkah laku kewangan dan pengalaman kewangan	48	.878

Analisis kebolehppercayaan adalah ujian yang biasa digunakan untuk mengukur ketekalan dalam soal selidik. Menurut Nunally (1978), beliau mencadangkan Cronbach's Alpha minimum 0.6 adalah mencukupi untuk penyelidikan dan ianya disokong oleh Hair, Black, Babin, Anderson dan Tatham (2006). Dalam kajian ini mendapati bahawa ketiga-tiga pembolehubah bersandar memperoleh nilai 0.878. Ini menunjukkan instrument kajian ini adalah baik dan sah digunakan.

Jadual 4.3 menggambarkan hubungan kolerasi Pearson dan hasil statistik deskriptif menggambarkan faktor-faktor demografi seperti jantina, status perkahwinan dan tahap pendidikan adalah signifikan dengan literasi kewangan. Berdasarkan analisis data seperti yang ditunjukkan dalam Jadual 4.3: Statistik Deskriptif dan Analisis Kolerasi Pearson, dapat ditafsirkan bahawa tahap literasi kewangan dipengaruhi oleh faktor demografi seperti jantina, status perkahwinan dan tahap pendidikan signifikan dengan literasi kewangan. Hal ini yang demikian, pekerja sektor awam telah didedahkan dengan latihan/kursus dan pusingan kerja secara bergilir-gilir dalam organisasi minimum setiap lima tahun. Rentetan dari itu, pengalaman mereka bertugas dalam sektor yang berlainan dapat membantu mereka memahami pengurusan kewangan yang lebih teratur. Peratus responden yang mengetahui kaedah yang betul untuk menguruskan kewangan adalah sebanyak 48.4% bersetuju dan 22.4% sangat bersetuju. Hasil kajian ini adalah seperti dalam jadual di bawah:

Jadual 4.3: Statistik deskriptif dan Analisis Kolerasi Pearson

Pemboleh ubah	Mean	Sisihan Piawai	Jantina	Status Perkahwinan	Pendidikan	TPK	TLK	SPK
Jantina	1.6500	0.47847	1	0.032	0.026	0.141	0.022	0.111
Status Perkahwinan	1.8750	0.41588	0.032	1	0.149	0.059	-0.71	-0.014
Pendidikan	2.6000	0.81031	0.026	0.149	1	-0.06	-0.32	-0.043
TPK	4.4438	.73328	0.141	0.059	-0.006	1	0.305**	.162*
TLK	3.0125	1.01552	0.022	-0.071	-0.032	0.305**	1	.180*
SPK	3.3000	1.0449	0.111	-0.014	-0.043	0.162*	0.180*	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Jadual 4.3 adalah Jadual Regresi Berbilang Pembolehubah. Ia adalah bagi menentukan pengaruh tahap pendidikan, jantina dan status pekerja sektor awam. Berdasarkan nilai R² terselaras (Adjusted R Square) di dapati bahawa hanya 0.004% daripada variasi nilai-nilai di dalam pembolehubah bersandar dapat diterangkan oleh pembolehubah tidak bersandar. Nilai

ini sangat rendah dan ini memberi maksud bahawa ada pembolehubah tidak bersandar yang lain tidak dimasukkan dalam model. Nilai F (1.232) pada jadual 4.5: Anova adalah signifikan dan ini menjelaskan bahawa pembolehubah bersandar tersebut mempengaruhi literasi kewangan pekerja sector awam.

Jadual 4.4: Jadual Model Summary (Adjusted R Square)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.152 ^a	.023	.004	.73168
a. Predictors: (Constant), Pendidikan, Jantina, Status				

Jadual 4.5: Annova

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.979	3	.660	1.232	.300 ^b
	Residual	83.515	156	.535		
	Total	85.494	159			
a. Dependent Variable: TPK1						
b. Predictors: (Constant), Pendidikan, Jantina, Status						

Dapatan Kajian

Pengetahuan kewangan - Jantina

Kajian-kajian lepas telah menemui tahap literasi kewangan boleh dipengaruhi oleh pelbagai faktor. Dari segi faktor demografi, kajian oleh Chen dan Volpe (1998), Manton et al. (2006), Danes dan Harbeman (2007), Micomonaco (2003), Peng et al. (2007) dan Volpe, Chan & Pavlicko (1966) mengesahkan bahawa literasi kewangan dalam kalangan lelaki lebih baik berbanding wanita. Ini sejajar dengan kajian Lusardi (2009) yang membuktikan bahawa warga tua dan wanita mempunyai tahap literasi kewangan yang rendah dan membimbangkan, terutama dari segi pengurusan hutang. Keputusan yang berbeza ditunjukkan oleh Mohamad Fazli dan Teo (2014) yang mana tahap literasi kewangan dalam kalangan wanita bekerja di sektor awam adalah sederhana secara puratanya. Walau bagaimanapun, Dahlia, Rabitah & Zuraidah (2009) mendedahkan bahawa literasi kewangan dalam kalangan lelaki dan wanita adalah sama.

Dalam kajian oleh Banner, C. E., & Schwarz, M. (2018) menunjukkan bahawa celik kewangan sememangnya memberi pengaruh positif terhadap kekayaan sepertimana yang digariskan dalam oleh kajian Van Rooij et al. (2012) mendapati bahawa kesan positif peningkatan celik kewangan adalah sama dengan tahap pendidikan untuk wanita, tetapi ia adalah kurang berbanding lelaki. Selain daripada itu, dalam kajian tersebut juga menyatakan bahawa tahap pengetahuan wanita yang berpendidikan tinggi dalam celik kewangan dapat memberi manfaat yang lebih tinggi berbanding lelaki. Walau bagaimanapun aspek keyakinan memaparkan kesan yang lebih kuat untuk lelaki berbanding wanita. Kajian tersebut juga mendapati bahawa pengetahuan kewangan hanya boleh diambil kira sekiranya kedua-dua faktor jantina dan tahap pendidikan diambil kira sekali dalam analisa.

Status Perkahwinan

Di samping itu, pendapatan keluarga iaitu dengan mengambilkira pendapatan isi rumah bagi yang berkahwin adalah signifikan terhadap pengetahuan kewangan. Keluarga yang mempunyai jumlah pendapatan yang tinggi dan mempunyai latar pendidikan yang lebih baik

cenderung untuk mempunyai tahap literasi kewangan yang tinggi (Lusardi, Mitchell & Curto, 2009). Ini adalah disebabkan mereka saling membantu dalam urusan kewangan harian dan ia juga merupakan satu kebaikan kepada keluarga.

Kenyataan ini turut disokong dalam kajian oleh Zaimah Ramli, Abd Hair Awang, Sarmila Md Sum, Jariah M, Sharifah Ah, Mumtazah Othman (2014) berpendapat peningkatan bilangan keluarga dwi-pendapatan di Malaysia (Bleu et al., 2006); Zaimah et al., 2013) dalam kajian ke atas kesejahteraan kewangan pekerja dalam keluarga dwi-pendapatan di sektor awam adalah signifikan untuk dilaksanakan. Menurut penyelidik tersebut, ianya adalah satu usaha penting untuk mengisi kelompangan pengetahuan dalam bidang ekonomi keluarga berkaitan kesejahteraan kewangan pekerja dalam keluarga dwi-pendapatan di Malaysia. Malah ianya selaras dengan misi nasional kerajaan untuk meningkatkan kualiti hidup penduduk dan mencapai status negara berpendapatan tinggi menjelang 2020. Istilah keluarga dwi-pendapatan memberikan gambaran sumber pendapatan yang lebih banyak berbanding keluarga satu-pendapatan memandangkan kedua-dua suami dan isteri bekerja (Winkler, 1998); Goldsmith, 2005).

Menurut dapatan dalam kajian oleh Zaimah Ramli, Abd Hair Awang, Sarmila Md Sum, Jariah M, Sharifah Ah, Mumtazah Othman (2014) turut bersetuju mengenai faktor pemilikan rumah dan mempunyai bilangan produk kewangan yang pelbagai juga signifikan untuk mempengaruhi tahap kesejahteraan kewangan dalam kalangan pekerja dalam keluarga dwi-pendapatan di sektor awam. Prosiding Persidangan Kebangsaan Ekonomi Malaysia Ke-9 2014 809 menyatakan seseorang individu akan merasa lebih selamat jika memiliki rumah sendiri berbanding sekadar berkemampuan untuk membayar sewa. Begitu juga halnya apabila seseorang individu mempunyai pelbagai jenis produk kewangan berbanding hanya satu produk.

Tahap Pendidikan

Menurut Rubayah Yakob, Hawati Janor dan Nur Ain Khamis (2015), latar belakang pendidikan juga mempunyai hubungan dengan literasi kewangan. Ini turut disokong oleh Bannier, C. E., & Schwarz, M. (2018). Kajian yang dijalankan didapati tahap pendidikan responden adalah signifikan dengan literasi kewangan. Hal ini yang demikian, sebagaimana yang telah dinyatakan pada awalnya, pekerja sektor awam telah didedahkan dengan latihan/kursus dan pusingan kerja dalam organisasi pada kadar minima setiap lima tahun. Rentetan dari itu, pengalaman mereka bertugas dalam sektor dan jabatan yang berlainan dapat membantu mereka memahami pengurusan kewangan yang lebih teratur. Peratus responden yang mengetahui kaedah yang betul untuk menguruskan kewangan adalah sebanyak 48.4% bersetuju dan 22.4% sangat bersetuju.

Laporan kajian oleh Zaimah Ramli, Abd Hair Awang, Sarmila Md Sum, Jariah M, Sharifah Ah, Mumtazah Othman (2014) turut menekankan mengenai pendidikan kewangan di peringkat pendidikan awal kanak-kanak yang mana ia perlu dititikberatkan. Pendidikan awal tentang pengetahuan asas kewangan dijangkakan dapat membentuk tingkahlaku kewangan positif agar dapat memangkin kepada pencapaian tahap kesejahteraan kewangan yang lebih baik. Di samping itu, pendidikan kewangan dan amalan-amalan kewangan yang sihat di tempat kerja juga harus dipraktis dan dibudayakan, terutamanya dalam mendidik dan menerapkan amalan membuat belanjawan bulanan agar perbelanjaan dapat diawasi. Dalam masa yang sama, pengisian dan penerapan pendidikan rohani ke arah mengamalkan hidup secara “sederhana” adalah sangat penting dan harus dijalankan. Kebanyakan kes kegagalan mengurus kewangan peribadi dan keluarga yang berlaku hari ini adalah disebabkan tingkahlaku berbelanja melebihi pendapatan. Konsep kesederhanaan dalam hidup adalah sesuatu yang sangat dituntut dalam Islam. Malahan pakar-pakar kewangan peribadi juga menyarankan

supaya perbelanjaan mesti kurang daripada pendapatan demi memastikan keutuhan kewangan dapat dikekalkan dan kesejahteraan kewangan tahap tinggi dapat dicapai. Dalam kata lain, kunci utama kepada keutuhan dan kesejahteraan kewangan adalah belanja kurang daripada pendapatan.

Selain itu, jenis literasi kewangan juga berbeza-beza di mana kumpulan responden yang berpengetahuan dalam konsep asas dan sikap serta tingkah laku kewangan oleh individu itu sendiri. Literasi kewangan merupakan keupayaan individu dalam memahami dan menganalisa pemilihan kewangan, merancang masa hadapan serta melakukan tindakan mengikut pertimbangan apabila berhadapan dengan situasi yang berisiko kepada individu dan keluarga pada masa hadapan (Kotze & Smith, 2008). Justeru, menurut Kimel al (2012), literasi kewangan yang rendah dan amalan pengurusan kewangan yang tidak berhemah mendorong kepada tahap keberhutangan yang tinggi dalam kalangan pekerja sektor awam. Sifat kewangan yang rumit serta peningkatan kepelbagaian produk dan perkhidmatan yang ditawarkan dalam pasaran menjadi pekerja mengalami kekeliruan dalam pemilihan produk dan perkhidmatan yang sesuai. Cabaran daripada aspek kewangan ini secara langsung telah menuntut mereka untuk meningkatkan literasi kewangan masing-masing. Pekerja tidak mampu menguruskan kewangan mereka dengan bijak jika mereka tidak mempunyai pengetahuan kewangan yang mencukupi (Laporan Buletin Ringgit, 2011). Penjelasan ini dipersetujui oleh Fajura (2010) bahawa individu perlu mempunyai pengetahuan mengenai terma, syarat dan pengiraan faedah sebelum melakukan sesuatu urusan pinjaman. Sikap tidak mengetahui kadar faedah yang perlu dibayar apabila menggunakan kad kredit serta tiada kebolehan dalam literasi kewangan, yang tidak mampu merancang kewangan peribadi dan melakukan simpanan serta pelaburan yang bijak.

Walau bagaimanapun, kesemua halangan ini dapat diatasi secara sempurna jika corak perbelanjaan secara berlebihan dapat dihindarkan dan mampu menguruskan hutang dengan cekap. Kekhilafan dalam pengurusan kewangan boleh menyebabkan ketidakmampuan dalam menghadapi risiko kewangan yang dihadapi terutamanya dalam peningkatan bebanan hutang dan menyebabkan individu mengalami kemurungan (Husniya et al. 2012). Tingkah laku dan gaya perbelanjaan yang melampaui kehendak berbanding memenuhi keperluan menimbulkan kepada masalah dalam pengurusan hutang yang sedia ada. Perasaan tidak puas hati terhadap kewangan mendorong pekerja mencari jalan penyelesaian supaya dapat memberikan keselesaan hidup kepada diri dan keluarga tanpa memikirkan akibat yang bakal dihadapi. Justeru itu, pekerja perlulah menilai semula keadaan kewangan semasa terutamanya dalam aspek pengurusan hutang.

Bagi aspek rancangan persaraan, Mohd Fadzli dan Teo (2014) mendapati bahawa literasi kewangan dapat membantu persediaan pasaran yang lebih yakin terutama dalam kalangan wanita bekerja. Di samping itu, Nuraini et al. (2013) membuktikan bahawa literasi kewangan yang berkaitan dengan pengurusan kad kredit dan pinjaman adalah sederhana dalam kalangan pekerja. Semua kajian ini menyokong hasil kajian oleh Marcolin dan Abraham (2006) yang menyatakan bahawa literasi kewangan sangat penting untuk mengelakkan dan menyelesaikan masalah kewangan yang timbul bagi mendapatkan kehidupan yang aman, makmur, bahagia dan harmoni. Akibat dari kos sara hidup yang tinggi juga memaksa individu/pekerja terjebak dengan hutang.

Masalah ketidaksejahteraan kewangan dalam kalangan pekerja antaranya berpunca daripada ketidakstabilan pekerjaan, peningkatan kos hidup, bebanan hutang, kurang pengetahuan kewangan dan tingkahlaku kewangan yang lemah. Ianya memberi banyak kesan negatif dalam kehidupan seharian pekerja, seperti produktiviti kerja menurun, hubungan kekeluargaan terganggu, menjejaskan kesihatan diri (Kim & Garman 2004; Xiao et al. 2004) dan sentiasa rasa tertekan (Garman et al. 2005).

Dalam kajian ini tidak dimasukkan faktor umur dan pendapatan dalam mempengaruhi tahap kesejahteraan kewangan. Kenyataan ini turut dipersetujui oleh Zaimah Ramli, Abd Hair Awang, Sarmila Md Sum, Jariah M, Sharifah Ah, Mumtazah Othman (2014) yang mana dalam kajiannya turut menyatakan kesejahteraan kewangan seseorang pekerja akan meningkat apabila ia semakin berusia dan apabila ia mempunyai pendapatan tinggi. Oleh itu, cadangan untuk mengambil kira faktor umur dan pendapatan dalam kajian akan datang.

Implikasi Kajian

Secara keseluruhannya, dapatan kajian yang diperolehi menunjukkan tahap literasi kewangan di kalangan pekerja sektor awam berada pada tahap tinggi. Aspek literasi kewangan iaitu pengetahuan dan pengalaman kewangan adalah agak baik secara puratanya. Pekerja sektor awam sedar akan kepentingan pengurusan kewangan yang lebih mahir dan teratur. Mereka juga mampu mengawal aliran perbelanjaan kewangan dengan terdapatnya beberapa sokongan alternatif dalam urusan harian kewangan termasuk kerja lebih masa, kerja sampingan seperti perniagaan, koperasi juga institusi kewangan. Selain, itu mereka juga diberi pendedahan dalam pengurusan kewangan peribadi yang mana ia merupakan satu kursus / latihan untuk tahu celik kewangan. Namun begitu, tingkah laku serta sikap kewangan para responden masih berada pada tahap sederhana kerana corak perbelanjaan yang dilakukan individu kadangkala agak sukar untuk dikawal lebih-lebih lagi peluang yang ditawarkan oleh penjual untuk pemilihan produk di pasaran adalah seperti cendawan tumbuh. Rata-ratanya gemar untuk berbelanja melalui pembelian atas talian.

Kebanyakan mereka mempunyai belanjawan bertulis dan merancang pelan kewangan pada masa hadapan seperti mempunyai simpanan, insurans, simpanan pembelian rumah, simpanan kecemasan dan lain-lain. Mereka tidak sukar untuk membuat keputusan dalam pelaburan hartanah kerana mempunyai pelan kewangan yang telah ditetapkan. Kebanyakan pekerja sektor awam sedar akan tanggungjawab dan kewajipan mereka dengan dengan menyumbangkan sedikit hasil pendapatan kepada ibubapa, membayar zakat dan membuat pembayaran cukai.

Keyakinan ke atas kewangan peribadi juga akan lebih tinggi sekiranya individu mempunyai kombinasi pelbagai pemilikan produk kewangan, seperti simpanan biasa, simpanan kecemasan, simpanan persaraan, perlindungan insurans, saham amanah dan pelaburan. Pemilikan yang dimaksudkan di sini, tidak hanya sekadar memiliki tanpa mengimbangi 'nilai' yang sepatutnya untuk setiap produk tersebut. Misalnya individu memiliki pelbagai jenis akaun simpanan, tetapi hanya pada nilai minimum untuk setiap satunya maka ia sukar untuk mencapai tahap kesejahteraan kewangan yang lebih baik. Selain itu, tingkahlaku kewangan yang positif seperti amalan berjimat-cermat dan membuat perancangan untuk pembelian barang yang lebih besar harganya adalah sesuatu yang dapat meningkatkan motivasi dalam kehidupan. Dalam usaha memenuhi keperluan asas kewangan (perbelanjaan), seharusnya diiringi dengan keperluan untuk membuat simpanan, perlindungan dan pelaburan. Dalam hal ini, seseorang pekerja yang memiliki pengetahuan asas kewangan akan lebih mudah mencapai matlamat keutuhan dan keteguhan kesejahteraan kewangan dalam hidup. Ini berbeza pula dengan pendapat dan kajian yang dijalankan oleh Zaimah Ramli, Abd Hair Awang, Sarmila Md Sum, Jariah M, Sharifah Ah, Mumtazah Othman (2014) menyatakan bahawa dalam kajian mereka tidak dapat membuktikan hubungan pengetahuan kewangan dengan tingkahlaku kewangan walaupun tingkahlaku kewangan mempunyai hubungan dan pengaruh langsung ke atas kesejahteraan kewangan pekerja dalam keluarga dwi-pendapatan di sektor awam. Menurut dapatan beliau lagi, mengesahkan bahawa mempunyai pengetahuan kewangan semata-mata, tidak semestinya menjamin kesejahteraan kewangan tanpa diiringi dengan



tingkahlaku kewangan yang positif dalam kata lain, 'ilmu tanpa amal' tidak akan membuahkan hasil yang baik.

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