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## PENGARUH TULISAN JAWI DAN JENAMA MELAYU TERHADAP PEMBELIAN PRODUK MAKANAN

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**Abstrak:** *Dalam produk pembelian makanan, Islam menuntut supaya mencari makanan yang berkualiti, baik dan halal. Namun begitu, setiap orang tidak mempunyai kemampuan untuk membuat pengesahan terhadap produk tersebut. Oleh yang demikian ramai juga orang hanya memberi produk makanan berdasarkan kepada maklumat yang dilabelkan dalam pembungkusan produk makanan tersebut seperti adanya logo halal, tulisan Jawi dan nama produk adalah Melayu. Justeru itu berdasarkan kepada situasi ini kajian ini dijalankan untuk menentukan pengaruh tulisan Jawi dan jenama Melayu terhadap pembelian produk makanan. Sampel kajian ini adalah seramai 221 orang awam yang dijalankan secara rawak. Data diperolehi dengan menggunakan soal selidik dan analisis yang digunakan adalah analisis deskriptif dan regresi linear menggunakan SPSS v.22. Hasil kajian mendapati bahawa tulisan Jawi dan produk jenama Melayu mempunyai pengaruh dalam pembelian makanan. Kajian ini penting untuk melihat sejauh mana pengguna Islam boleh dipengaruhi oleh pelabelan pada produk makanan.*

**Kata Kunci:** *Tulisan Jawi, Jenama Melayu, Pemilihan Pembelian Makanan*

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### Pengenalan

Sejak abad ke-12, iaitu untuk tempoh hampir 1,000 tahun (abad ke-12 hingga ke-21) bahasa Melayu telah ditulis dalam tulisan jawi di kalangan orang Melayu Islam daripada bentuk klasiknya hingga ke bentuk halus yang digunakan hari ini untuk pendidikan, pentadbiran, sosial dan politik. Terdapat kira-kira 10,000 manuskrip Jawi Melayu klasik di seluruh dunia dalam pelbagai mata pelajaran, termasuk sains dan matematik. Pedagang, utusan, ulama dan penjajah asing kerap melintasi Kepulauan Melayu di mana bahasa Melayu menjadi lingua franca. Namun menjelang penghujung abad ke-20, tulisan jawi mula pudar kerana secara beransur-ansur digantikan dengan tulisan Rumi yang mempunyai pengaruh yang sangat kuat dari Barat. Menurut Ibrahim (2015) kesusasteraan Jawi kekal dalam kalangan umat Islam dan kebanyakannya Melayu dalam medium pengajian Islam. Tidak seperti zaman dahulu semua kaum celik jawi. Namun kerana dunia moden, rakyat Malaysia lebih berminat untuk menguasai Rumi dalam mengejar kemajuan kerjaya dan urusan harian. Tulisan Jawi sedang menghadapi isu serius dalam kalangan orang Melayu di Malaysia. Ia kini berada dalam tahap yang sangat kritikal di mana tidak ramai orang yang mengetahui tentang abjad jawi lagi boleh membaca atau menulis dalam kesusasteraan jawi.

Berdasarkan kepada sejarah tulisan Jawi, ramai yang mempunyai tanggapan bahawa tulisan jawi dikaitkan dengan Islam disebabkan huruf-huruf Jawi merupakan tulisan Arab dan digunakan oleh orang-orang Melayu khususnya kepada komuniti Melayu Islam (Ibrahim, 2015). Tulisan jawi merupakan salah satu warisan bangsa Melayu yang perlu kita pelihara (Shapii et al., 2020). Pada masa kini kerajaan Malaysia telah mengambil beberapa inisiatif untuk memelihara tulisan Jawi ini di Malaysia dengan menganjurkan klinik tulisan Jawi di saluran radio IKIM, pertandingan tulisan Jawi, persidangan dan pameran sastera Jawi, menguatkuasakan tulisan Jawi dalam mata pelajaran agama Islam di sekolah, bahagian jawi dalam setiap hari, surat khabar, surat khabar Jawi percuma, tulisan Jawi pada papan tanda, papan iklan, premis perniagaan serta membiayai sebarang penyelidikan atau pembangunan aplikasi Jawi, permainan, perisian kursus, laman web atau penetapan pusat Jawi antarabangsa (Ibrahim, 2015). Pada masa kini Tulisan Jawi juga masih digunakan secara meluas dalam aktiviti komersial (Baharudin, 2019) dan biasanya produk orang Melayu meletakkan tulisan Jawi ini dalam mempromosikan produk makanan mereka. Biasanya dalam pembelian produk makanan. Namun begitu timbul persoalan, adakah tulisan Jawi dapat mempengaruhi pembelian makanan disebabkan generasi muda masa kini tidak lagi fasih dalam sastera Jawi berbanding zaman dahulu di mana semua orang celik Jawi tanpa mengira kategori umur mereka. Ini berikutan kurangnya kesedaran untuk memelihara tulisan Jawi sebagai salah satu warisan dan identiti Melayu (Ibrahim (2015). Justeru itu objektif kajian ini dijalankan untuk menentukan pengaruh tulisan Jawi dan jenama Melayu terhadap pembelian produk makanan.

### **Sorotan Kajian**

Sehingga awal abad ke-20, tiada sistem ejaan yang seragam untuk Jawi. Pembaharuan ortografik terawal untuk mengembangkan ejaan baku adalah pada tahun 1937 oleh The Malay Language dan Johor Royal Literary Book Pact. Ini diikuti dengan pembaharuan lain oleh Za'aba yang diterbitkan pada tahun 1949. Pembaharuan besar terakhir adalah pada tahun 1986 di bawah nama 'Pedoman Disempurnakan Ejaan Jawi' yang menjadikan Ejaan Za'aba sebagai asasnya. Jawi boleh ditaip menggunakan papan kekunci Jawi (Wikipedia). Terdapat teori yang menyatakan bahawa proses penulisan manuskrip Jawi telah pun berkembang dengan baik pada abad ke-15 Masihi dan telah mencapai kemuncaknya pada abad ke-17 Masihi. Ini kerana seperti yang dipersetujui oleh hampir semua pengkaji manuskrip Melayu, ilmu Islam di Nusantara telah mencapai kemuncak kegemilangannya ketika itu. Namun begitu, tiada kata sepakat tentang bilakah tugas menulis manuskrip Jawi-Melayu bermula dan manuskrip Jawi-Melayu manakah yang tertua di Nusantara. (Dipetik dalam penulisan Yahaya, 2016)

Pada masa kini, Jawi adalah salah satu daripada dua tulisan rasmi di Brunei. Di Malaysia, kedudukan Jawi dilindungi di bawah Seksyen 152 Perlembagaan Persekutuan dan di bawah Seksyen 9 Akta Bahasa Kebangsaan 1963/1967 kerana ia mengekalkan tahap penggunaan rasmi dalam pentadbiran agama dan kebudayaan. Di beberapa negeri, terutamanya Kelantan, Terengganu dan Pahang, Jawi mencapai status skrip rasmi bersama, di mana perniagaan diberi mandat untuk menggunakan papan tanda dan papan iklan Jawi. Jawi juga digunakan sebagai tulisan alternatif dalam kalangan masyarakat Melayu di Indonesia dan Thailand (Andrew, 2007). Oleh yang demikian, dalam pembelian produk makanan, setiap orang khususnya orang Islam, dituntut untuk membeli barangan makanan yang berkualiti, bersih dan halal. Justeru itu, biasanya ramai orang akan terpengaruh dengan tulisan Jawi dan produk Melayu untuk pembelian barang yang dikaitkan dengan produk Islam yang baik.

## Metodologi

Kajian ini merupakan kajian kuantitatif yang dijalankan dalam bentuk tinjauan. Sampel kajian terdiri daripada orang awam Muslim. Data kajian diperoleh daripada soal selidik yang diedarkan menggunakan teknik pensampelan rawak mudah. Soal selidik dipecahkan kepada empat bahagian iaitu a) demografi b) pengaruhi tulisan jawi dan c) pengaruh jenama Melayu dan gelagat pembelian produk makanan. Analisis yang digunakan dalam kajian ini adalah deskriptif dan regresi linear menentukan hubungan antara pemboleh ubah. Perisian yang digunakan adalah SPSS v.22. Penentuan tahap dalam analisis item kajian akan diukur berdasarkan nilai skor min sebagaimana ditunjukkan dalam Jadual 2 dibahagikan kepada 4 kategori (Dicky et al., 2019). Sementara itu, nilai signifikan  $< .01$  akan menentukan hubungan antara pengaruh tulisan Jawi dan jenama Melayu terhadap pembelian produk makanan.

## Hasil Kajian

### a) Demografi responden

Latar belakang responden adalah seperti yang ditunjukkan dalam Jadual 1. Berdasarkan kepada maklumat yang ditunjukkan, kajian ini mengambil responden dari pelbagai lapisan bangsa, di mana majoriti responden adalah daripada bangsa Melayu. Berkaitan dengan item cerewet dalam makanan, majoriti mereka iaitu 65.6 peratus adalah jenis cerewet apabila membeli makanan. Sikap ini merupakan sesuatu yang dilihat baik kerana mungkin mereka memastikan bahan-bahan yang mereka makan adalah baik atau menepati selera mereka.

**Jadual 1: Maklumat Demografi Responden**

	Item	n	%
Jantina	Lelaki	69	31.2
	Perempuan	152	68.8
Bangsa	Bumiputera Sabah	91	41.2
	Bumiputera Sarawak	4	1.8
	Cina	1	.5
	Lain-Lain	15	6.8
	Melayu	110	49.8
Kediaman	Berhampiran Bandar	81	36.7
	Dalam Bandar	87	39.4
	Luar Bandar	50	22.6
	Pedalaman	3	1.4
Cerewet dalam pembelian makanan	Tidak	49	22.2
	Tidak Pasti	27	12.2
	Ya	145	65.6



**b) Analisis Deskriptif Item Kajian**

Jadual 2 menunjukkan skor min bagi setiap item kajian. Secara keseluruhannya pengaruh tulisan jawi adalah pada tahap sederhana (skor min 3.00 – 3.99), pengaruh jenama Melayu juga pada tahap sederhana (skor min 3.00 – 3.99), manakala gelagat pembelian produk makanan adalah pada tahap tinggi (skor min 3.00 – 3.99). Penentuan tahap dalam analisis skor min ini merujuk kepada kajian Dicky et al. (2019).

**Jadual 2: Skor Min Pengaruh Tulisan Jawi, Jenama Melayu Dan Gelagat Pembelian Makanan**

No Item	Item	Sisihan Piawai	Skor Min
<b>PENGARUH TULISAN JAWI</b>			
J1	Saya percaya tulisan jawi pada produk makanan merupakan produk yang memberikan maklumat yang jujur pada produk	1.139	3.371
J2	Saya merasa tulisan jawi pada produk makanan merupakan pengeluar Islam	1.239	3.344
J3	Saya tertarik dengan produk makanan yang mempunyai tulisan jawi	1.032	3.652
J4	Saya merasa kagum dengan pengeluar yang menggunakan tulisan jawi pada pembungkusan produk makanan mereka	1.044	3.796
J5	Saya bersemangat untuk membeli produk-produk makanan yang ada tulisan jawi	1.066	3.570
J6	Saya menyokong produk makanan yang mempunyai tulisan jawi	0.987	3.837
J7	Imej jawi pada produk makanan menunjukkan produk tersebut adalah baik	1.162	3.507
J8	Saya mempunyai sikap yang positif terhadap produk makanan yang mempunyai tulisan jawi	1.041	3.792
<b>PENGARUH JENAMA MELAYU</b>			
M1	Saya mudah untuk mendapatkan produk makanan Melayu	0.915	3.851
M2	Saya membeli produk makanan Melayu kerana sesuai dengan kualiti yang diharapkan	0.849	3.819
M3	Saya membeli produk makanan Melayu kerana tahan lama (berdasarkan kepada pengalaman produk yang telah dibeli)	0.917	3.480
M4	Cita rasa produk makanan Melayu adalah bersesuaian dengan lidah saya	0.899	3.923
M5	Produk makanan Melayu menawarkan produk-produk makanan sesuai dengan kegemaran saya	0.855	3.905
<b>GELAGAT PEMBELIAN MAKANAN</b>			

No Item	Item	Sisihan Piawai	Skor Min
G1	Saya membeli produk makanan sesuai dengan keperluan saya	0.885	4.090
G2	Saya membeli produk makanan tertentu setelah mendapat informasi yang betul	0.905	4.000
G3	Saya memutuskan untuk membeli produk makanan setelah membandingkan dengan produk lain	0.903	4.045
G4	Saya membeli produk makanan bersesuaian dengan harga dan manfaat pada produk makanan tersebut	0.865	4.140
G5	Saya akan membeli lagi produk makanan kerana saya berpuas hati dengan produk tersebut	0.882	4.199

### c) Analisis Hubungan Pemboleh Ubah

Jadual 3: Ringkasan analisis Regresi Linear

Pemboleh ubah bebas	Pemboleh ubah bersandar	B	S.P	t	Sig.
Pengaruh tulisan jawi	Gelagat pembelian makanan	.026	.057	.446	.656
Pengaruh jenama Melayu		.598	.072	8.340	.000 <sup>1</sup>

<sup>1</sup>Signifikan pada level  $p < 0,001$

Berdasarkan kepada ringkasan hasil analisis yang ditunjukkan dalam Jadual 3, menunjukkan bahawa Pengaruh tulisan jawi tidak mempengaruhi Gelagat pembelian makanan ( $\beta = .026$ ,  $p > 0,001$ ). Namun begitu, Pengaruh jenama Melayu mempengaruhi secara positif ( $\beta = 0,327$ ,  $p < 0,001$ ) Gelagat pembelian makanan. Dapatan ini menjelaskan bahawa responden tidak terkesan dengan tulisan jawi pada label produk makanan, namun mereka terkesan dengan produk keluaran Melayu apabila membeli sesuatu produk makanan.

### Kesimpulan

Label pada pembungkusan makanan adalah penting untuk menjelaskan kandungan dan pengeluar produk tersebut kepada pengguna khususnya kepada pengguna Islam (Shafie et al., 2019), dan ianya boleh mempengaruhi keputusan pembelian (Mueller & Szolnoki, 2010). Tulisan Jawi dan merupakan identiti masyarakat Melayu dan telah memainkan peranan yang sangat penting dalam tamadun dan ilmu secara signifikan dalam penyebaran ilmu Islam di rantau ASEAN (Ibrahim, 2015). Tulisan Jawi guna banyak digunakan dalam produk makanan Melayu Islam, dan tidak kurang juga penggunaan tulisan Jawi juga digunakan oleh yang peniaga bukan Melayu dan bukan Islam sehingga mencetuskan isu yang dianggap mengelirukan pengguna. Sehingga kerajaan mengenakan ketetapan bahawa syarikat bukan Islam yang tidak mempunyai sijil halal tetapi menggunakan tulisan jawi pada pembungkusan produk untuk tujuan mengelirukan pengguna boleh diambil tindakan di bawah Akta Perihal Dagangan 2011 (APD 2011) (Nurul Huda, 2019).

Begitu juga dengan jenama Melayu yang dianggap bahawa pembuat produk tersebut adalah Islam dan keluaran Bumiputera. Dua pemboleh ubah penting ini perlu diuji secara empirikal

bagi mengenal pasti pengaruhnya kepada pengguna Islam. Berdasarkan kepada analisis data kajian menggunakan regresi linear mendapati bahawa tulisan jawi pada produk makanan tidak mempengaruhi pembelian, namun produk jenama Melayu pada pembungkusan dapat mempengaruhi pengguna Islam terhadap pembelian produk makanan. Kajian ini menunjukkan wujudnya kesedaran tentang cara pemilihan produk makanan dalam kalangan pelajar yang bukan semestinya berdasarkan kepada pembungkusan atau tulisan jawi semata, yang kini banyak juga tulisan jawi digunakan pada produk bukan keluaran Melayu. Oleh itu, untuk memelihara tulisan jawi adalah merupakan cabaran (Ahmad et al., 2011; Ahmad et al., 2018; Nik Abdullah, 2019) khususnya digunakan pada pembungkusan makanan yang tidak halal. Justeru, pihak kerajaan seperti JAKIM (Md Salleh, 2010; Halim & Afifi, 2018) perlu memberi pendidikan lebih terperinci dalam cara pemilihan produk makanan secara lebih jelas, di samping menjalankan tindakan kepada pengusaha yang menipu dalam melabel produk makanan mereka.

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# IMPLIKASI PENGIKLANAN DIGITAL TERHADAP PEMBELIAN DALAM TALIAN

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**Abstrak:** *Pengiklanan biasanya digunakan untuk mewujudkan kesedaran dan mempromosikan produk. Pada masa kini, pengiklanan di internet atau media sosial kian rancak bagi memujuk orang ramai untuk membeli produk mereka. Justeru itu, objektif penyelidikan ini adalah untuk mengetahui sejauh mana iklan digital memberi kesan kepada tingkah laku pembelian pengguna secara umumnya. Dengan menggunakan skala Likert 5 mata dengan data cross-sectional, soal selidik telah diedarkan melalui Google Form. Sebagai sampel, sebanyak 77 jawapan lengkap daripada responden telah diterima. Untuk analisis data, kajian Dengan menggunakan SPSS V.22, data akan dianalisis secara deskriptif dan regresi linear bagi menguji hubungan antara pemboleh ubah bersandar dan lima pemboleh ubah tidak bersandar. Dapatan analisis menunjukkan bahawa, pengiklanan di internet atau media sosial mempunyai pengaruh yang kuat untuk pembelian produk.*

**Kata kunci:** *Pengiklanan Digital, Pembelian Dalam Talian, Pengaruh*

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## Pengenalan

Ledakan teknologi dan internet pada hari ini menyebabkan hampir tiada siapa boleh terlepas daripada pengaruh pengiklanan melalui penggunaan internet dan media sosial. Melalui pengiklanan digital, ianya telah sampai ke setiap individu di segenap pelosok tempat sama ada di bandar atau di pedalaman. Di tambah lagi dengan penularan pandemik Covid-19, di mana terdapat kesukaran pergerakan menyebabkan orang ramai lebih mudah untuk membuat pembelian di dalam talian, menyebabkan penjual juga menjadi lebih aktif untuk membuat pengiklanan dan penjualan dalam talian (Bara et al., 2021; Rashi et al., 2021). Pada asasnya pengiklanan digital juga seperti pengiklanan tradisional di mana merangkumi 4P campuran pemasaran iaitu Produk, Harga, Tempat dan Promosi. Kini platform iklan di internet dan media sosial dapat dilihat setiap hari dan menjadi sumber untuk mempromosikan perniagaan di seluruh pasaran (Tregrove, 2021; Joghee, 2021), yang akibatnya pengiklanan terus meningkat setiap tahun. Penggunaan iklan digital untuk membina imej produk yang kukuh telah mempengaruhi fikiran pengguna. Menurut Kotler (1997) pengiklanan telah menjadi isu penting dan bahawa daya tarikan pengiklanan adalah idea utama sesuatu iklan, dan untuk mendapatkan perhatian penonton. Kini dalam abad ke-21, mesej iklan boleh disampaikan melalui mod digital menggunakan platform internet dan media sosial yang mempunyai fungsi lebih menarik daripada iklan tradisional seperti akhbar, radio, majalah, pesanan mel, mel terus, paparan luar, dan lain-lain. Justeru timbul persoalan, adakah pengiklanan digital telah mempengaruhi

pembelian seseorang?

### **Objektif kajian**

Berdasarkan kepada perbincangan di atas, objektif kajian ini adalah seperti berikut:

1. Menilai sejauh mana pengaruh pengiklanan digital dalam kalangan pengguna.
2. Menentukan hubungan antara pengaruh pengiklanan digital terhadap kekerapan pembelian dalam talian.

### **Sorotan Kajian**

Pengiklanan digital adalah satu bentuk promosi yang menggunakan internet untuk tujuan yang dinyatakan dalam menyampaikan mesej pemasaran untuk menarik pelanggan (Kim, Park, et al., 2012). Menurut Miller (2012) pengiklanan digital mempunyai pelbagai jenis dengan pelbagai teknologi. Pengiklanan digital boleh mengandungi video, animasi dan audio dan sekurang-kurangnya sama menariknya dengan iklan televisyen. Hari ini memandangkan pengguna menggunakan alat dan rangkaian digital lebih daripada sebelumnya, pengiklanan digital ialah cara paling sesuai untuk mencapai dan mempengaruhinya. Pengiklanan digital mempunyai ciri dan kelebihan yang membezakan: (Gao, Sheng et al, 2013).

Sejak kebelakangan ini, tingkah laku pembelian pengguna telah beralih daripada iklan tradisional kepada teknologi terkini seperti tab dan telefon mudah alih dan sebagainya, dengan ledakan teknologi maklumat (Awan et al., 2015). Internet menyediakan platform untuk meletakkan iklan yang berpotensi menjangkau berjuta-juta pengguna di seluruh dunia. Beberapa pilihan pengiklanan tersedia di Web. Penjual boleh meletakkan sepanduk dan iklan teks pada tapak web popular yang berkaitan dengan perniagaan tertentu mereka. Menurut Enginkayaa dan Cinarb (2014), syarikat perniagaan dan pengeluar jenama menggunakan saluran media yang berbeza dan tawaran yang berbeza kepada pengguna untuk mempromosikan produk dan perkhidmatan mereka, untuk membezakan daripada pesaing mereka dan untuk meningkatkan pilihan pembelian mereka. Perkembangan teknologi mencipta medium baharu yang pengguna mendapat maklumat yang berbeza dan pelbagai. Antara kelebihan pengiklanan digital, sebelum pengguna membeli produk dan perkhidmatan, mereka boleh melihat ulasan produk (Smith, 2011), mereka boleh membuat perbandingan harga (Greenwood et al., 2021), dan ciri antara produk melalui persekitaran dalam talian dan mereka boleh memilihnya dengan sewajarnya. Hari ini, pengiklanan digital adalah salah satu kaedah semasa, pantas dan luar biasa yang mewujudkan keinginan untuk membeli hasil daripada tawaran yang berbeza dan pelbagai melalui iklan. Justeru itu, banyak kajian dijalankan untuk membuktikan pengaruh iklan digital terhadap keputusan pembelian (Wibisurya, 2018; Ying & Feng, 2021; Khaleeli, 2020), dan majoriti kajian menjelaskan bahawa pengiklanan digital telah meresap ke dalam proses membuat keputusan pembelian.

### **Metodologi**

Reka bentuk penyelidikan ini adalah berdasarkan data kajian keratan rentas yang dikumpul melalui tinjauan lapangan dengan bantuan soal selidik. Item kajian untuk mengukur pengaruh pengiklanan digital yang digunakan dalam tinjauan adalah adaptasi dari kajian Awan et al., (2015) mengikut matlamat penyelidikan ini. Jawapan responden diukur pada skala Likert lima mata antara 1 (sangat tidak setuju) hingga 5 (sangat setuju). Analisis deskriptif digunakan untuk menilai pengaruh pengiklanan, manakala analisis regresi digunakan untuk menentukan hubungan antara pengaruh pengiklanan digital terhadap kekerapan pembelian dalam talian.

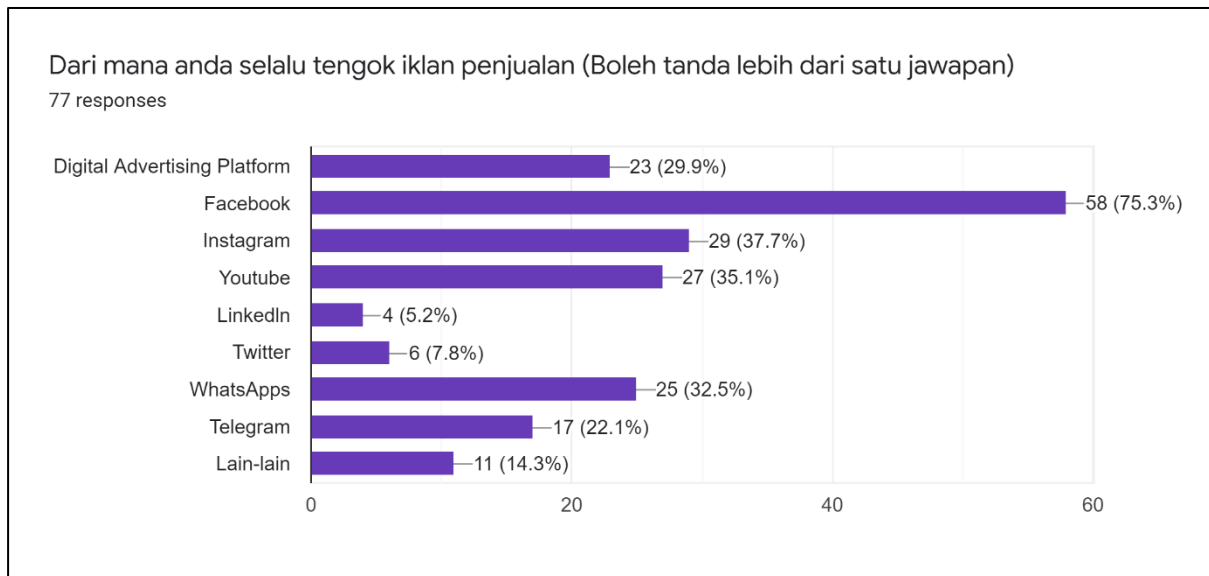
## Hasil Kajian

### a) Latar Belakang Responden

Jadual 3 menunjukkan latar belakang responden yang terdiri daripada pelajar dan staf Politeknik Kota Kinabalu serta penduduk di kawasan Kota Kinabalu. Majoriti responden adalah perempuan (72.7%), daripada kakitangan kerajaan (62.3%) dan tinggal berhampiran bandar (58.4%). Berdasarkan kepada tinjauan kekuatan internet responden, majoriti mempunyai kekuatan internet yang baik (63.6%) dan sangat baik (29.9%). Sementara itu Rajah 1 menunjukkan bahawa sumber pengiklanan yang kerap di layari oleh responden adalah Facebook (75.3%).

**Jadual 1: Latar Belakang Responden**

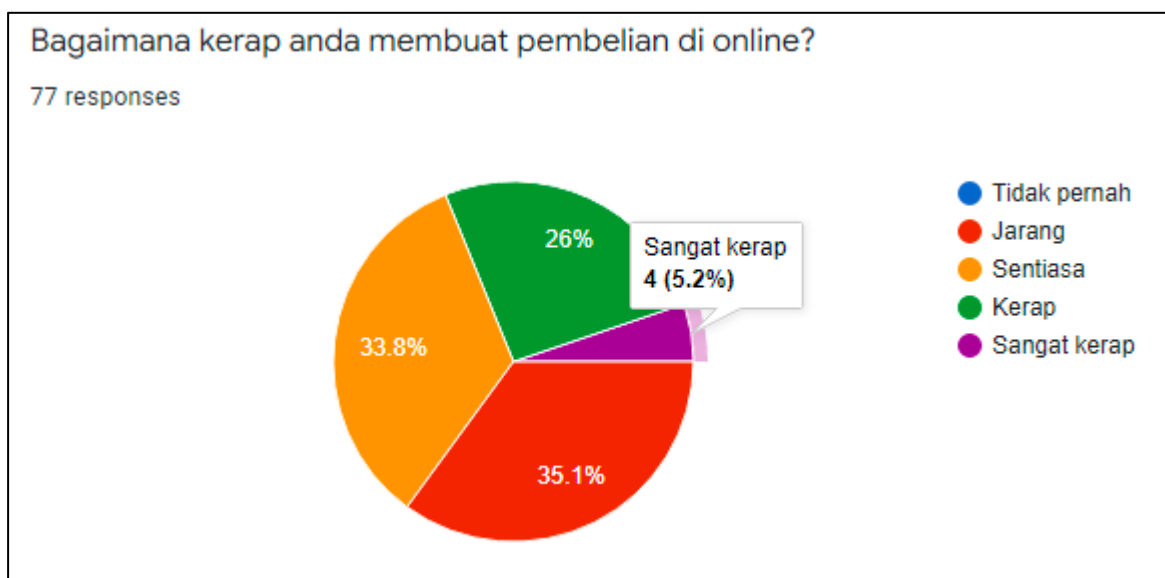
	Item	n	%
Jantina	Lelaki	21	27.3
	Perempuan	56	72.7
Pekerjaan	Kerajaan	48	62.3
	Kerja sendiri	12	15.6
	Pelajar IPT	2	2.6
	Swasta	15	19.5
Umur	25 - 30	15	19.5
	31 - 35	17	22.1
	36 - 40	20	26.0
	41 - 45	18	23.4
	46 - 50	6	7.8
	51 ke atas	1	1.3
Pendapatan sebulan	RM1000 - RM4849	41	53.2
	RM4850 - RM10959	1	1.3
	RM10960 dan ke atas	35	45.5
Pendidikan	Diploma	29	37.7
	Ijazah	26	33.8
	Master	13	16.9
	SPM dan ke bawah	9	11.7
Kediaman	Berhampiran Bandar	45	58.4
	Dalam Bandar	23	29.9
	Pedalaman	9	11.7
Status perkahwinan	Berkahwin	49	63.6
	Bujang	27	35.1
	Duda/ janda	1	1.3
Kekuatan internet	Baik	49	63.6
	Sangat Baik/Laju	23	29.9
	Tidak Baik	5	6.5



**Rajah 1: Sumber Pengiklanan Digital**

**b) Analisis Item Kajian**

Rajah 2 menunjukkan tahap kekerapan responden membuat pembelian dalam talian. Secara majoritinya, responden jarang membuat pembelian dalam talian (35.1%). Walaupun begitu, masih ramai responden yang aktif (sangat kerap = 5.2% dan kerap = 26%) membuat pembelian dalam talian. Sementara itu, bagi analisis deskriptif, secara keseluruhannya, persetujuan responden terhadap pengaruh pengiklanan di internet atau media sosial adalah pada tahap sederhana. Semua item memperoleh skor min di bawah 4.00 kecuali Item 1 (memperoleh skor min iaitu 4.065; tahap tinggi) di mana responden bersetuju bahawa iklan di internet/media sosial adalah perlu untuk menarik minat pengguna.



**Rajah 2: Kekerapan Pembelian Dalam Online**



**Jadual 2: Tahap pengaruh pengiklanan digital dalam kalangan pengguna**

Item kajian	S.P	Skor Min	Tahap <sup>1</sup>
1. Adakah iklan di internet/media sosial perlu untuk menarik minat pengguna?	0.817	4.065	Tinggi
2. Adakah perkaitan pengiklanan di internet/media sosial dengan kehidupan harian anda?	0.868	3.519	Sederhana
3. Adakah iklan di internet/media sosial dipaparkan menarik?	0.826	3.636	Sederhana
4. Pada pandangan anda, dalam pasaran persaingan ini, mana-mana produk tidak boleh bertahan tanpa iklan di internet/media sosial?	0.958	3.714	Sederhana
5. Adakah iklan di internet/media sosial sering menarik fikiran anda dan meyakinkan anda?	0.861	3.390	Sederhana
6. Adakah iklan di internet/ media sosial yang menarik dapat memberi keseronokan kepada pengguna?	0.836	3.545	Sederhana
7. Adakah anda fikir iklan di internet/media sosial mempunyai liputan yang luas daripada yang lain?	0.951	3.831	Sederhana
8. Adakah iklan di internet/media sosial sentiasa mempengaruhi & menguasai anda?	1.008	3.273	Sederhana
9. Adakah iklan di internet/media sosial menimbulkan kesedaran, supaya anda lebih suka membeli barangan berharga rendah?	0.926	3.481	Sederhana
10. Adakah iklan di internet/media sosial meyakinkan anda untuk membeli jenama yang sama?	0.995	3.221	Sederhana
11. Adakah pembelian anda dipengaruhi oleh pengiklanan di internet/media sosial?	0.939	3.442	Sederhana
12. Adakah iklan di internet/media sosial merangsang atau menggalakkan anda untuk membeli produk sesuatu produk?	0.979	3.429	Sederhana
13. Adakah iklan di internet/media sosial sentiasa mempengaruhi tabiat membeli anda?	1.041	3.247	Sederhana
14. Adakah iklan di internet/media sosial mendorong anda untuk beralih dari satu jenama ke jenama lain?	0.920	3.390	Sederhana
15. Secara keseluruhan, adakah anda berpuas hati dengan pengiklanan barangan di online?	0.767	3.935	Sederhana
	<b>Purata</b>	<b>3.541</b>	<b>Sederhana</b>

<sup>1</sup>Penentuan tahap adalah berdasarkan kajian Dicky et al. (2019)

**Jadual 3: Ringkasan Analisis Regresi**

Pemboleh ubah bebas	Pemboleh ubah bersandar	B	S. E	nilai-t	nilai-p	Keputusan
Pengaruh pengiklanan digital	Kekerapan pembelian dalam talian	0.255	0.143	1.784	0.078	Signifikan

Sementara itu, Jadual 3 menunjukkan bahawa pemboleh ubah pengaruh pengiklanan digital secara positif mempengaruhi kekerapan pembelian dalam talian ( $\beta = 0.222$ ,  $p < 0.01$ ). Dapatan ini menunjukkan bahawa perubahan dalam pemboleh ubah pengaruh pengiklanan digital memberi kesan kepada kekerapan pembelian dalam talian. Hasil ini menjelaskan bahawa semakin tinggi pengaruh pengiklanan kepada pengguna, semakin tinggi kekerapan responden untuk membuat keputusan membeli dalam talian.

### Kesimpulan

Pengiklanan digital telah berkembang pesat di seluruh dunia. Akhbar dan iklan televisyen dahulunya merupakan medium dominan untuk menjangkau pengguna tetapi kini internet dan pendigitalan mengubah medium untuk mencapai pengguna. Iklan digital ialah salah satu alat maklumat penting untuk berkongsi berita, memaklumkan pengguna tentang produk, perkhidmatan atau kempen baharu seperti yang dibincangkan dalam kajian Enginkayaa dan Cinarb (2014). Melalui pengiklanan digital, ianya boleh menjangkau pengguna pada bila-bila masa, di mana sahaja dengan produk yang berbeza. Kepercayaan dan sikap pengguna terhadap iklan merupakan petunjuk penting keberkesanan pengiklanan. Tujuan kajian ini adalah untuk menentukan hubungan antara pengaruh pengiklanan digital terhadap kekerapan pembelian dalam talian. Hasil kajian ini menunjukkan bahawa pandangan pengguna tentang iklan digital dan kesan iklan digital adalah penting terhadap keputusan pembelian pengguna. Dalam penyelidikan ini kebanyakan responden menyatakan persetujuan mereka terhadap kepentingan pengiklanan digital pada masa kini. Hasil kajian ini dapat menjelaskan beberapa perkara. Dari perspektif perniagaan, ianya memudahkan untuk memulakan perniagaan melalui internet disebabkan kos adalah murah kerana tidak memerlukan premis dan upah untuk membuat pengiklanan. Setiap individu atau peniaga boleh memulakan sendiri pengiklanan mereka secara kecil-kecilan dan mengikuti arus pemasaran terkini melalui pengiklanan digital.

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## KAJIAN PEMILIHAN PRODUK UNTUK DIPASARKAN DALAM MINAT KEUSAHAWANAN: KAJIAN KE ATAS PELAJAR POLITEKNIK KOTA KINABALU

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**Abstrak:** *Ramai orang percaya bahawa untuk menjadi usahawan bukanlah mudah. Seseorang usahawan perlu mempunyai produk yang dapat memenuhi cita rasa pengguna untuk dipasarkan. Justeru itu kajian ini dijalankan untuk menilai apakah produk yang akan diceburi atau dipilih oleh pelajar sekiranya mereka ingin menjadi usahawan pada masa hadapan. Dalam pemilihan produk ini, bab ini, anda akan mengetahui cara mendapatkan idea untuk perniagaan--cara anda mengetahui dengan tepat perkara yang ingin anda lakukan dan kemudian cara mengambil tindakan ke atasnya. Sampel kajian ini adalah seramai 203 pelajar Politeknik Kota Kinabalu (PKK). Data diperolehi dengan menggunakan soal selidik dan data akan dianalisis secara deskriptif. Dapatan kajian mendapati bahawa pelajar cenderung untuk menceburkan diri dalam bidang perniagaan atas talian, makanan, aplikasi dan pakaian. Oleh yang demikian program-program keusahawanan perlu juga dilihat kepada kecenderungan pelajar walaupun bidang lain perlu juga dilaksanakan. Kajian ini penting bagi membantu pengurusan untuk merancang dan membangun program keusahawanan bersesuaian dengan kecenderungan pelajar terhadap sesuatu produk.*

**Kata kunci:** *Pemilihan Produk, Keusahawanan, Pelajar Politeknik*

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### Pengenalan

Laluan kerjaya selain daripada bekerja dengan majikan atau makan gaji ialah bidang keusahawanan (Nasharudin & Harun, 2010). Keusahawanan semakin popular yang melibatkan golongan muda pada usia muda dengan menghasilkan inovasi yang berkembang maju dan diperlukan pada masa hadapan. Evolusi teknologi yang pesat telah menyumbang kepada peningkatan dalam bidang keusahawanan dalam pelbagai cara. Kepelbagaian teknologi moden telah menghasilkan skop inovasi yang luas yang dimanfaatkan oleh beribu-ribu orang untuk menyelesaikan masalah yang tidak diketahui sebelum ini. Oleh yang demikian tidak mustahil ramai mahasiswa berminat dan mempunyai impian untuk menjadi seorang usahawan atau bekerja sendiri. Kejayaan banyak usahawan juga didorong sikap kepimpinan, semangat, keberanian, visi, dan ketekunan untuk memulakan perniagaan sendiri dan berjaya.

Namun begitu, perlu dijelaskan bahawa langkah pertama dalam keusahawanan adalah mencari idea atau produk untuk diceburi (Sulaiman et al., 2008; Zainol et al., 2015). Mereka perlu mempunyai idea atau produk yang mempunyai peluang dalam pasaran yang lebih baik untuk mendapat perhatian pengguna. Dalam bentuk yang paling mudah, keusahawanan perniagaan adalah mengenai pertukaran nilai. Ramai orang menghabiskan masa yang lama untuk membina atau menceburkan dalam produk berdasarkan hipotesis, tetapi mereka terlibat dengan risiko (Suhaimi & Shiratuddin, 2017; Hassan, 2021) di mana pelanggan tidak mahu atau perlukan

produk mereka. Dengan itu, wujudnya produk yang tidak ada tambah nilai dan tidak diingini ke dalam pasaran pengguna. Oleh itu, para pelajar yang berminat dengan bidang keusahawanan perlu kepada bimbingan awal di kampus. Contoh-contoh usahawan yang telah berjaya perlu dibentangkan dihadapkan mereka. Namun begitu sukar untuk mengenal pasti dan merancang bidang-bidang tertentu dalam program keusahawanan kerana belum ada data mengenai minat pelajar terhadap produk keusahawanan tertentu. Justeru itu, kajian ini dijalankan untuk menilai apakah produk yang akan diceburi atau dipilih oleh pelajar sekiranya mereka ingin menjadi usahawan pada masa hadapan. Data-data ini diperlukan untuk membangunkan program yang lebih baik kepada pelajar.

### **Sorotan Kajian**

Senario semasa mendapati universiti telah mengalami tekanan yang semakin meningkat untuk menghasilkan sains dan teknologi bagi meneroka potensi aplikasi komersial yang baru. Sehubungan itu, banyak institusi telah mengembangkan peranannya melangkaui penyelidikan dan pendidikan untuk menjadi pemacu inovasi. Universiti-universiti ini terlibat dalam aktiviti keusahawanan kerana mereka mengeksploitasi kemajuan sains dan teknologi melalui aktiviti pemindahan teknologi (Mowery dan Shane, 2002). Beberapa usaha ini telah dirujuk dan dikaji di bawah konsep keusahawanan akademik telah dikaitkan dengan proses pembangunan teknologi dan pertumbuhan ekonomi (Alves et al., 2019).

Menurut Venkataraman (1997), aktiviti keusahawanan adalah berfungsi untuk menghubungkan dua fenomena iaitu kehadiran peluang yang menguntungkan dan kehadiran individu yang berdaya usaha. Walaupun kajian keusahawanan sering meletakkan individu sebagai pusat analisis, individu yang sama ini sering dipengaruhi dan dibentuk oleh sifat peluang (Radosevic & Yoruk, 2013). Walaupun banyak Institusi Pengajian Tinggi telah memberikan perhatian dan tenaga yang untuk menyediakan graduan mereka dalam pekerjaan, namun terdapat peningkatan permintaan untuk menawarkan pendidikan keusahawanan merentasi semua bidang dan program (Jansen et al., 2015). Oleh itu, adalah relevan untuk meneroka apakah bidang keusahawanan yang diminati oleh pelajar dalam proses untuk menentukan program yang bersesuaian di kampus.

### **Metodologi Kajian**

Kajian ini merupakan kajian kuantitatif yang dijalankan dalam bentuk tinjauan. Kecenderungan pelajar untuk menceburkan diri dalam produk tertentu dalam usahawan ditentukan dengan merujuk kepada soal selidik menggunakan pensampelan rawak berstrata. Responden akan membuat pilihan kategori produk keusahawanan yang mereka suka. Melalui cara ini Institusi Politeknik Kota Kinabalu dapat mengkategorikan program-program keusahawanan melalui kecenderungan pelajar. Hasil dari edaran soal selidik, seramai 200 pelajar telah mengambil bahagian dalam kajian ini. Data kajian yang diperoleh akan dianalisis secara deskriptif menggunakan perisian SPSS v.22. Hasil analisis akan diterangkan dalam bentuk jadual bagi membantu kefahaman pembaca.

### **Hasil Kajian**

#### **Demografi responden**

Kajian ini dijalankan dalam kalangan pelajar Politeknik Kota Kinabalu Sabah. Seramai 203 memberikan respon mereka berkaitan dengan minat mereka terhadap produk keusahawanan. Pelajar dari Jabatan Perdagangan (JP) merupakan responden paling ramai dalam kajian ini. Berdasarkan kepada latar belakang pendapatan ibu bapa pelajar, majoriti responden adalah dari

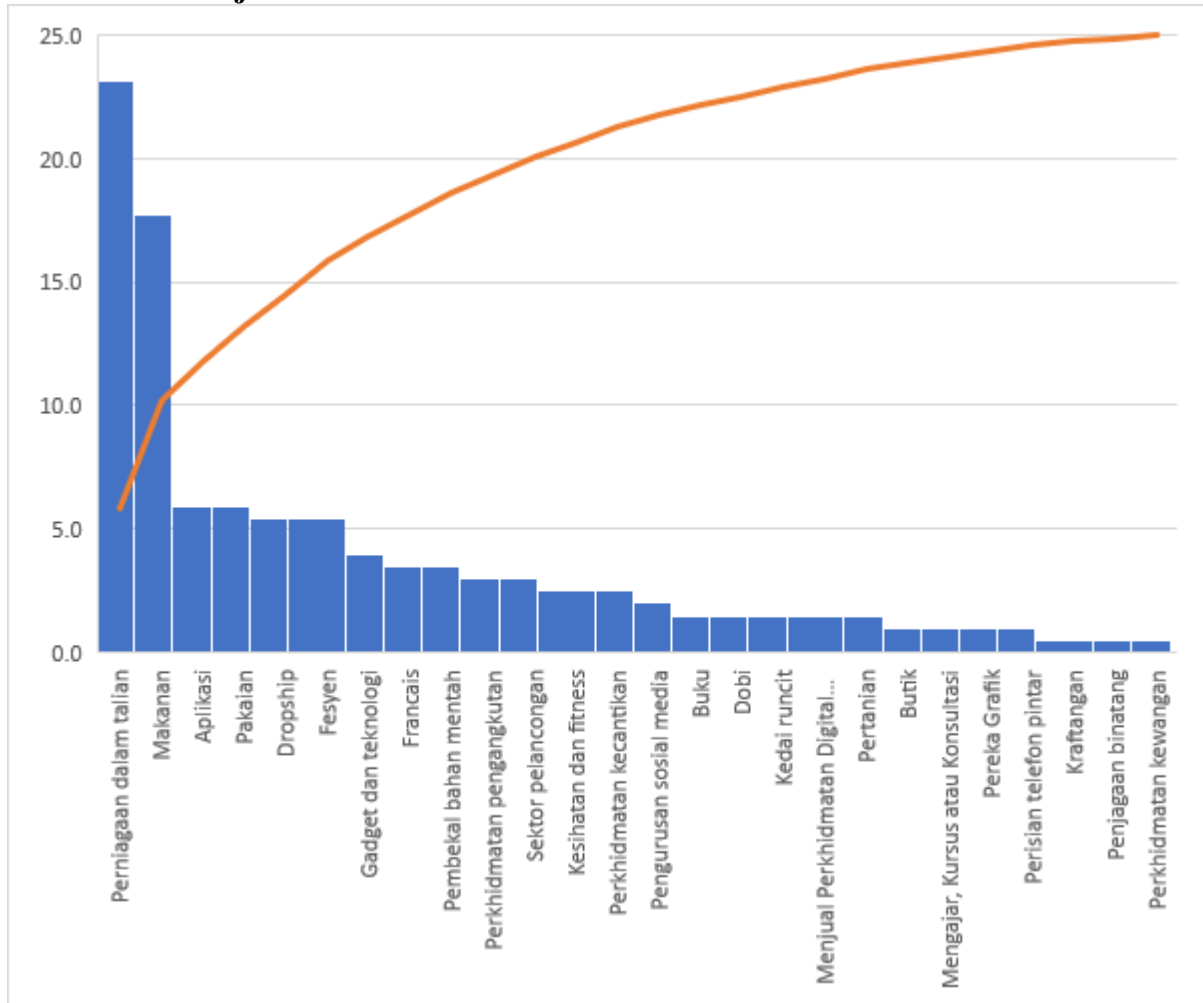
golongan pendapatan rendah atau lebih dikenali sebagai B40.

**Jadual 1: Latar Belakang Responden**

	Item	n	%
Jantina	Lelaki	72	35.5
	Perempuan	131	64.5
Jabatan	JKA	22	10.8
	JKE	13	6.4
	JP	168	82.8
Kediaman pelajar	Kolej kediaman	14	6.9
	Rumah keluarga	186	91.6
	Rumah sewa	3	1.5
Tahun pengajian	1 (Sem 1 dan 2)	65	32.0
	2 (Sem 3 dan 4)	89	43.8
	3 (Sem 5 dan 6)	49	24.1
Sumber kewangan	Adik beradik	2	.1
	Baitulmal	1	.5
	Bekerja sendiri	8	3.9
	Bekerja sendiri & ibu bapa	1	.5
	Biasiswa	8	3.9
	Duit sendiri	1	.5
	Ibu bapa	133	65.5
	Pinjaman pendidikan	49	24.1
Pendapatan Ibu Bapa	RM1,000	70	34.5
	RM2,000	41	20.2
	RM3,000	29	14.3
	RM4,000	24	11.8
	RM5,000	20	9.9
	RM6,000	2	1.0
	RM7,000	2	1.0
	RM8,000	5	2.5
	RM9,000	3	1.5
	RM10,000 dan ke atas	7	3.4
HPNM	2.00 - 2.99	3	1.5
	3.00 - 3.33	35	17.2
	3.43 - 3.67	73	36.0
	3.68 - 4.00	76	37.4
	Semester 1 (tiada HPNM)	16	7.9
Pernah mengambil kursus/ subjek keusahawanan di Politeknik	Tidak	95	46.8
	Ya	108	53.2
Membuat sebarang aktiviti perniagaan sepanjang pengajian?	Tidak	119	58.6
	Ya	84	41.4
Bagaimana kerap anda berfikir untuk menjadi usahawan pada masa hadapan.	Jarang	69	34.0
	Kerap	35	17.2
	Sangat kerap	24	11.8
	Sentiasa	68	33.5
	Tidak pernah	7	3.4

Dari segi penglibatan pelajar terhadap keusahawanan, seramai 53.2 pelajar telah mengikuti kursus atau subjek keusahawanan yang dianjurkan oleh Politeknik. Ini menunjukkan mereka sudah terdedah dengan pengetahuan keusahawanan. Di samping itu seramai 41.4 peratus pelajar telah pun berjinak-jinak dengan keusahawanan di mana mereka telah menjalankan perniagaan sepanjang perniagaan. Bagi kerjaya sebagai usahawan, hanya segelintir sahaja pelajar yang sangat kerap (11.8 peratus) dan kerap (17.2 peratus) memikirkan untuk menjadi usahawan

### Analisis Item Kajian



**Rajah 1: Kategori Kecenderungan Pelajar Terhadap Pemilihan Produk Keusahawanan**

Berdasarkan kepada Rajah 1, data menunjukkan bahawa majoriti pelajar cenderung untuk melibatkan diri dalam keusahawanan dalam perniagaan dalam talian (23.2 peratus), diikuti oleh bidang makanan (17.7 peratus) dan aplikasi (5.9 peratus) dan pakaian (5.9 peratus). Minat terhadap perniagaan dalam internet disebabkan tren pada masa kini hampir semua orang sentiasa menggunakan telefon pintar dan internet. Perniagaan dalam talian mungkin merangkumi penjualan barangan dan perkhidmatan dan sebagainya. Populariti perniagaan dalam talian yang semakin meningkat adalah disebabkan peningkatan penggunaan internet dalam kalangan rakyat di negara ini. Menurut Nasdaq (2017), menjelang 2040, pengguna akan membuat 95% daripada pembelian mereka melalui internet. Pada tahun 2020, bilangan pembeli digital di seluruh dunia telah mencecah dua bilion orang. Sementara itu, internet adalah penting

untuk akses mudah kepada pembelian. Menurut penyelidikan Microsoft (2019), sebahagian orang yang lebih suka berhubung dengan perniagaan dalam talian semakin meningkat. Pada tahun 2017 sahaja, bilangan pelanggan lebih 35 menggunakan saluran sosial untuk menjangkau jenama meningkat dua kali ganda.

### **Perbincangan dan Kesimpulan**

Objektif utama kajian ini adalah untuk mendapatkan data kecenderungan pelajar untuk melibatkan diri dalam produk keusahawanan tertentu. Berdasarkan kepada dapatan didapati bahawa majoriti pelajar berminat untuk menceburkan diri dalam bidang perniagaan dalam talian, makanan, aplikasi dan komputer. Dapatan ini akan membantu pihak Politeknik dalam menyusun program-program keusahawanan berdasarkan kepada minat pelajar. Sebagai contoh sekiranya pelajar berminat terhadap perniagaan dalam talian, program keusahawanan boleh mengajar mereka cara untuk membina platform perniagaan, membuat network internet dan sebagainya. Program-program keusahawanan yang selari dengan minat pelajar dalam bidang tertentu akan membantu dan merangsang pelajar untuk lebih serius dalam bidang keusahawanan dan seterusnya menjurus kepada kerjaya.

Sebenarnya, keusahawanan semakin menjadi pilihan untuk pelajar yang bergelut untuk mencari pekerjaan yang lebih tradisional (Othman & Ishak, 2011). Pandemik Covid-19 telah mendorong ramai di antara orang untuk melaksanakan idea-idea keusahawanan yang telah ada di belakang selama bertahun-tahun (Mohamed et al., 2020). Semakin ramai usahawan meneruskan projek keghairahan mereka di samping kerja dan pengajian mereka dan seterusnya melaksanakan idea mereka. Apabila mereka bangkit daripada pandemik, pelajar keusahawanan akan mula menilai perubahan ini merentas komuniti dan mencari peluang. Mereka akan cuba menjawab soalan yang dihadapi masyarakat sepanjang tahun lalu, soalan seperti: bagaimanakah perubahan dalam amalan kebersihan akan mempengaruhi langkah ke arah masyarakat tanpa sentuhan? Bagaimanakah tempoh pengasingan yang berpanjangan akan membentuk hubungan kita dan kesejahteraan mental kita? Apakah kesan peningkatan dalam kerja rumah terhadap kerjaya dan rangkaian pengangkutan? Walaupun mencapai diploma atau ijazah memerlukan tumpuan subjek, pelajar keusahawanan harus menyerap dan mempertimbangkan isu yang lebih luas dalam masyarakat dan peluang akses yang ada di universiti mereka. Daripada program latihan kepada acara penceramah jemputan, kepada peluang atau cabaran pembiayaan, pengalaman ini boleh meluaskan fikiran anda, membina kemahiran praktikal dan memberi pelajar masa dan ruang untuk berinovasi di sepanjang pengajian mereka.

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## TAHAP KECENDERUNGAN PELAJAR UNTUK MELIBATKAN DIRI DALAM KEUSAHAWANAN SEBAGAI KERJAYA: KAJIAN KE ATAS KUMPULAN PELAJAR KUMPULAN B40

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**Abstrak:** Sejak kebelakangan ini, didapati lebih ramai graduan muda memilih fleksibiliti dalam pekerjaan dan keusahawanan berbanding laluan kerjaya tradisional. Senario ini mengundang persoalan apakah faktor yang mempengaruhi mereka untuk memilih kerjaya sebagai usahawan. Justeru itu kajian ini dijalankan untuk menentukan sama ada faktor latar belakang keluarga menyebabkan mereka memilih bidang keusahawanan. Sampel yang dipilih adalah pelajar Politeknik Kota Kinabalu, Sabah. Seramai 203 pelajar Politeknik Kota Kinabalu mengambil bahagian dalam kajian ini. Data diperolehi dengan menggunakan soal selidik dan data akan dianalisis secara deskriptif. Dapatan kajian mendapati terdapat hubungan yang signifikan antara faktor kemiskinan terhadap kecenderungan pelajar untuk melibatkan diri dalam bidang keusahawanan. Kajian ini penting bagi membimbing dan mewujudkan program-program berbentuk keusahawanan kepada pelajar miskin berbanding dengan bantuan kewangan terus kepada mereka.

**Kata kunci:** Faktor kemiskinan, usahawan, pelajar Politeknik

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### Pengenalan

Secara umumnya, keusahawanan merujuk kepada konsep membangun dan mengurus sesuatu perniagaan untuk mendapatkan keuntungan dengan mengambil beberapa risiko dalam dunia korporat. Ringkasnya, keusahawanan adalah kesanggupan seseorang untuk memulakan perniagaan baru. Keusahawanan telah memainkan peranan penting dalam pembangunan ekonomi pasaran global yang semakin berkembang. Seorang usahawan biasanya dilihat dan dianggap sebagai seorang inovator. Kemahiran yang diperlukan untuk keusahawanan yang berjaya adalah inovasi dan kebolehan untuk menjadi kreatif untuk menjana idea baharu untuk usaha niaga. Seorang usahawan mesti mempunyai kualiti kepimpinan dan semangat kerja berpasukan yang mantap untuk mendapat faedah maksimum. Usahawan adalah penting untuk menangani kekurangan kemahiran, menyediakan laluan untuk aktiviti tambah nilai, mewujudkan usaha niaga sosial dengan tujuan, dan menubuhkan perniagaan baharu yang menjana pekerjaan dan kekayaan

Untuk menjadi usahawan yang berjaya adalah bukan mudah. Ia memerlukan keupayaan untuk menyelesaikan masalah, menghasilkan penyelesaian kreatif, mengambil inisiatif dan bekerjasama dengan orang lain adalah kemahiran masa depan yang kritikal dalam mana-mana industri, dan keupayaan untuk menyiasat cabaran dan membangunkan konsep perniagaan.

Semasa berada dalam pengajian di universiti adalah cara yang ampuh untuk meningkatkan kebolehan pelajar dalam bidang keusahawanan. Banyak universiti mengakui bahawa keusahawanan kini menjadi pilihan kerjaya untuk graduan. Menanamkan inovasi dan keusahawanan di seluruh kursus dan masyarakat universiti adalah berguna untuk kedua-dua pelajar dan institusi. Disebabkan persaingan sengit dalam era pekerjaan, bidang keusahawanan dilihat sebagai jalan keluar untuk mendapatkan pekerjaan. Keusahawanan juga dilihat sebagai satu cara untuk melepaskan diri seseorang daripada gaji tetap yang seseorang akan terima dalam pekerjaan sepenuh masa. Apa sahaja keuntungan yang diperoleh oleh syarikat keusahawanan dalam operasi mereka adalah milik mereka sepenuhnya. Justeru itu, ini menimbulkan persoalan adakah pelajar yang berlatar belakang kemiskinan cenderung untuk menambahkan kekayaan melalui keusahawanan? Berdasarkan persoalan ini, objektif kajian ini dijalankan untuk menentukan sama ada faktor latar belakang keluarga menyebabkan pelajar cenderung untuk memilih bidang keusahawanan sebagai kerjaya.

### **Sorotan Kajian**

Kerjaya sebagai usahawan merupakan kerjaya yang sangat penting kepada diri sendiri dan negara (Ali, Abdul Razak & Ahmad, 2010); Yusof & Tahir, 2021). Usahawan adalah penting kepada negara untuk memajukan ekonomi kerana mereka boleh bertindak sebagai roda pertumbuhan ekonomi negara. Dengan mencipta produk dan perkhidmatan baharu, mereka merangsang pekerjaan baharu, yang akhirnya mencetusnya pecutan dan rangsangan kepada pembangunan ekonomi. Kepentingan usahawan kepada diri sendiri selain daripada masa bekerja yang fleksibel, usahawan dapat mengubah cara seseorang hidup dan bekerja. Jika berjaya, revolusi mereka boleh meningkatkan taraf hidup mereka kerana secara amnya selain mencipta kekayaan daripada usaha keusahawanan mereka, mereka juga mewujudkan pekerjaan dan menjadikan keadaan untuk masyarakat yang berkembang maju.

Banyak faktor-faktor yang mendorong seseorang untuk menjadi usahawan seperti yang dibincangkan dalam kajian Manaf, Omar & Yee (2012). Memilih laluan kerjaya untuk memperoleh keuntungan untuk jangka masa panjang (Noorzeli, & Wahab, 2017; Mohamad, Ishak & Rashid, 2019) adalah sebab paling penting mengapa orang ramai memilih keusahawanan. Mengekalkan sumber pendapatan keusahawanan adalah cara terbaik dan paling penting untuk mencipta pekerjaan yang stabil (Ibrahim, 2007). Di samping itu, seorang usahawan adalah menjadi bos mereka sendiri dan mempunyai sesuatu dalam kawalan anda adalah perkara yang diinginkan oleh kebanyakan orang (Nazif & Ibrahim, 2005; Sulaiman, 2008). Bagi memenuhi keperluan ini, usahawan memulakan perniagaan mereka sendiri untuk mengawal kerjaya mereka.

### **Metodologi**

Kajian ini merupakan kajian kuantitatif yang dijalankan dalam bentuk tinjauan. Sampel kajian adalah daripada Pelajar Politeknik Kota Kinabalu, Sabah Seramai 203 pelajar telah mengambil bahagian dalam kajian ini seperti yang ditunjukkan dalam jadual 2. Namun begitu, untuk analisis deskriptif, hanya 164 sampel pelajar sahaja digunakan iaitu pelajar dari keluarga berpendapatan rendah iaitu kurang daripada RM5,000. Mereka lebih dikenali sebagai kumpulan B40. Data dikumpul melalui soal selidik menggunakan teknik pensampelan rawak mudah. Item-item kajian adalah seperti yang ditunjukkan dalam Jadual 1. Analisis - Data kajian yang diperoleh akan dianalisis secara deskriptif iaitu untuk mendapatkan skor min menggunakan SPSS v.22. Penentuan tahap akan diukur berdasarkan nilai skor min adalah merujuk kepada kajian Dicky et al. (2019) iaitu 1.00– 1.99 (Lemah); 2.00– 2.99 (Rendah); 3.00– 3.99 (Sederhana); 4.00– 5.00 (Tinggi).

**Jadual 1: Item kajian**

Kod item	Item kajian
U1	Saya sangat berminat untuk menjadi usahawan daripada makan gaji
U2	Saya akan belajar bersungguh-sungguh untuk menjadi usahawan daripada makan gaji
U3	Saya telah mempersiapkan diri untuk menjadi seorang usahawan
U4	Matlamat profesional saya adalah menjadi seorang usahawan
U5	Saya akan berusaha sedaya upaya untuk memulakan dan menjalankan perniagaan saya sendiri
U6	Saya telah berfikir secara serius untuk memulakan perniagaan sendiri setelah menamatkan pengajian
U7	Saya bertekad untuk memulakan perniagaan sendiri walaupun ada syarikat yang menawarkan saya gaji yang tinggi
U8	Saya rasa pendapatan menjadi usahawan lebih tinggi berbanding makan gaji
U9	Saya bertekad untuk mewujudkan sebuah firma pada masa akan datang

## Hasil Kajian

### a) Demografi responden

Latar belakang responden adalah seperti yang ditunjukkan dalam Jadual 2. Sebagai pecahan, responden terdiri daripada pelajar lelaki (35.5 peratus) dan perempuan (64.5 peratus). Berdasarkan kepada maklumat kewangan pelajar, majoriti responden memperoleh sumber kewangan untuk membiayai perbelanjaan sepanjang pendidikan adalah daripada ibu bapa dan adik beradik (65.6), diikuti oleh pinjaman pendidikan sebanyak 24.1 peratus. Terdapat juga pelajar yang membiayai kehidupan mereka di kampus dengan duit hasil bekerja sendiri. Berdasarkan kepada pendapat ibu bapa, hanya 19.3 peratus sahaja berpendapatan melebihi 50 peratus.

**Jadual 2: Latar Belakang Responden**

	Item	%
Jantina	Lelaki	35.5
	Perempuan	64.5
Tahun pengajian	1	32
	2	43.8
	3	24.1
Sumber kewangan	Baitulmal	0.5
	Bekerja sendiri	4.4
	Bekerja sendiri & ibu bapa	0.5
	Biasiswa	3.9
	Ibu bapa dan adik beradik	65.6
	Pinjaman pendidikan	24.1
Pendapatan Ibu Bapa	RM1,000	34.5
	RM2,000	20.2
	RM3,000	14.3
	RM4,000	11.8
	5000 dan ke atas	19.3

	Item	%
HPNM	2.00 - 2.99	1.5
	3.00 - 3.33	17.2
	3.43 - 3.67	36
	3.68 - 4.00	37.4
	Semester 1 (tiada HPNM)	7.9
Bagaimana kerap anda berfikir untuk menjadi usahawan pada masa hadapan.	Jarang	34
	Kerap	17.2
	Sangat kerap	11.8
	Sentiasa	33.5
	Tidak pernah	3.4

## b) Analisis item kajian

**Jadual 3: Analisis Data Kajian**

Kod item	Sisihan piawai	Skewness	Kurtosis	Skor min	Tahap
U1	0.96	-.413	-.201	3.77	Sederhana
U2	0.97	-.588	.127	3.75	Sederhana
U3	0.94	-.277	.109	3.32	Sederhana
U4	1.00	-.140	-.141	3.37	Sederhana
U5	1.01	-.537	-.149	3.62	Sederhana
U6	0.94	-.112	.045	3.30	Sederhana
U7	0.89	-.133	.279	2.99	Rendah
U8	0.94	-.411	-.506	3.81	Sederhana
U9	0.99	-.295	-.226	3.49	Sederhana
<b>Purata</b>				<b>3.49</b>	<b>Sederhana</b>

Jadual 3 menunjukkan analisis yang dijalankan menggunakan SPSS v.23. Berdasarkan kepada berikut, data kajian adalah normal. Nilai untuk asimetri dan kurtosis antara -2 dan +2 dianggap boleh diterima untuk membuktikan taburan univariat adalah normal (George & Mallery, 2010). Hair et al. (2010) dan Bryne (2010) berpendapat bahawa data dianggap normal jika nilai Skewness antara -2 hingga +2 dan kurtosis antara -7 hingga +7.

Berdasarkan kepada skor min yang ditunjukkan, item yang memperoleh skor min tertinggi (skor min = 3.81) adalah Item U8 iaitu pelajar merasa bahawa pendapatan menjadi usahawan lebih tinggi berbanding makan gaji. Keadaan ini mungkin dilihat dalam media-media sosial, usahawan-usahawan dan peniaga menunjukkan pendapatan mereka. Ini akan memberi kesan kepada mereka yang terpengaruh untuk menambah pendapatan. Item kedua tertinggi (skor min = 3.77) adalah item U1 iaitu pelajar sangat berminat untuk menjadi usahawan daripada makan gaji. Keadaan ini adalah normal iaitu seseorang pelajar terpengaruh dengan pendapatan yang lumayan, ia akan berusaha untuk perkara tersebut. Item yang memperoleh item terendah (skor min = 2.99) adalah item U7 iaitu pelajar bertekad untuk memulakan perniagaan sendiri walaupun ada syarikat yang menawarkan saya gaji yang tinggi. Dapatan ini menunjukkan bahawa walaupun pelajar berminat untuk menjadi usahawan, tetapi tidak dinafikan bahawa

mereka tidak menolak kemungkinan untuk bekerja dengan majikan apabila mendapat tawaran.

### Perbincangan dan Kesimpulan

Tidak dinafikan bidang keusahawanan boleh menjanjikan pendapatan yang lebih baik berbanding makan gaji (Ahmed & Sum, 2017). Namun begitu perlu difahami bahawa untuk menjadi seorang usahawan memerlukan daya tahan, fokus, kreativiti dan risiko. Berdasarkan kepada tarikan untuk menjadi usahawan dalam kalangan pelajar, kajian ini dijalankan untuk menilai sejauh mana pelajar dari kumpulan B40 atau dari keluarga berpendapatan rendah cenderung untuk menjadi usahawan apabila tamat pengajian. Secara ringkasnya dapatan menunjukkan bahawa kecenderungan adalah pada tahap sederhana. Dapatan juga menunjukkan bahawa pelajar juga cenderung untuk makan gaji apabila ditawarkan lebih tinggi. Semasa di universiti pelajar mempunyai akses kepada kepakaran, kemudahan, sokongan dan pengetahuan yang boleh membantu mereka memupuk kemahiran ini. Daripada program latihan, jemputan penceramah usahawan, akan membuka dan mendedahkan peluang atau pengetahuan mengenai cabaran dalam usahawan, pengalaman ini boleh meluaskan fikiran pelajar, membina kemahiran praktikal dan memberi pelajar masa dan ruang untuk berinovasi di sekeliling pelajar yang lain.

Banyak tokoh-tokoh usahawan telah didedahkan dalam media sosial, media massa dan internet. Kejayaan mereka telah menjadi inspirasi kepada ramai orang dan mahasiswa-mahasiswa di Institusi Pengajian Tinggi. Namun begitu, kajian ini mencadangkan supaya dalam mendidik pelajar ke arah keusahawanan, pelajar tidak hanya dirangsang dan didedahkan hanya kepada pendapatan yang lumayan, tetapi juga diberi pendedahan dari segenap aspek seperti cara menyusun strategi, cara menghadapi cabaran globalisasi (Idris, 2003), cara menghadapi dan aspek risiko (Othman & Ishak, 2011). Kecenderungan terhadap pemilihan kerjaya keusahawanan mengikut persepsi peserta skim usahawan siswa. *Jurnal Teknologi*, 47-63., cara mendapatkan rangkaian sosial dan lain-lain. Dengan latihan dan program intensif kepada mahasiswa, ianya akan melahirkan usahawan yang berjaya dan dapat melahirkan lebih banyak peluang pekerjaan kepada orang lain.

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## CABARAN PEMBELAJARAN ONLINE DALAM KALANGAN PELAJAR B40 DI SABAH

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**Abstrak:** *Pembelajaran dalam talian dilihat sangat bermanfaat dan berbaloi kepada segelintir golongan pelajar. Ini kerana mereka tidak perlu bersusah payah ke kampus untuk menyambung pengajian. Mereka hanya perlu menyediakan laptop dan data internet yang baik sahaja untuk mengikuti kelas dan sebarang penghantaran tugas adalah melalui folder yang disediakan. Namun begitu terdapat kumpulan pelajar yang mungkin sukar untuk mengikuti pembelajaran dari rumah. Ini kerana mereka tidak mempunyai kemampuan untuk membeli peralatan dan internet yang memuaskan, tempat belajar yang sesuai, kurang motivasi dan kurangnya sokongan keluarga. Justeru itu kajian ini dijalankan untuk menilai sejauh mana cabaran pembelajaran online dalam kalangan pelajar B40 di Sabah. Sampel kajian ini adalah seramai 319 pelajar Politeknik Kota Kinabalu (PKK). Data diperolehi dengan menggunakan soal selidik dan analisis yang digunakan adalah analisis deskriptif menggunakan SPSS v.22. Hasil kajian mendapati bahawa masih ramai pelajar kumpulan B40 menghadapi kesukaran belajar dalam talian.*

**Kata kunci:** *Cabaran, pembelajaran dalam talian, pelajar B40*

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### Pengenalan

COVID-19 telah mengubah sistem pendidikan dunia secara kekal (Bloom, Reid & Cassady, 2020). Walaupun pelajar di institusi pengajian tinggi telah terjejas secara mendadak oleh krisis ini, sebahagian mahasiswa telah belajar untuk menyesuaikan diri dalam sistem pembelajaran yang baru iaitu pembelajaran dalam talian telah diperkenalkan. Pembelajaran dalam talian dilihat lebih mudah dan fleksibel serta pelajar boleh mengikuti kelas dari rumah, tanpa perlu hadir ke kampus (Liu, Lomovtseva & Korobeynikova, 2020). Walaupun begitu, terdapat banyak cabaran yang akan dilalui dalam pembelajaran secara dalam talian. Umumnya, dalam pembelajaran ini terdapat kekurangan dalam hubungan manusia, di mana sukar untuk berhubung dengan rakan sekelas dan juga pensyarah. Keadaan ini boleh menjadikan tekanan kepada sebahagian pelajar apabila hanya pembelajaran jarak jauh daripada pengajaran dalam talian dan ketidakupayaan untuk membincangkan masalah dengan rakan sekelas. Jika ini merupakan masalah yang dihadapi, satu penyelesaian adalah untuk memupuk interaksi peribadi dalam kursus dalam talian sebanyak mungkin. Contohnya, pelajar boleh menganjurkan webinar, kerja kumpulan atau forum di mana pelajar boleh berbincang dan menyelesaikan pertanyaan mereka. Isu-isu biasa ini hanyalah beberapa yang dihadapi oleh ramai pelajar semasa pembelajaran jarak jauh.



Tidak dinafikan terdapat kelompok pelajar yang mempunyai masalah ketika pembelajaran dalam talian seperti tiada kemudahan laptop atau telefon pintar yang baik dan sebagainya. Pertukaran secara tiba-tiba kepada kelas dalam talian dan pembelajaran dalam talian telah menimbulkan kebimbangan dan menimbulkan persoalan dalam kalangan pelajar seperti ini tentang masa depan akademik mereka kerana mereka tidak dapat mengikuti pembelajaran dalam talian dengan baik. Umumnya, semua pelajar mempunyai masalah tersendiri ketika pembelajaran seperti ini. Namun begitu bagi individu dari keluarga berpendapatan rendah (B40), mungkin masalah mereka lebih khusus dan perlu kepada perhatian dan bantuan teknikal dan sokongan. Berdasarkan kepada situasi ini, objektif kajian ini dijalankan adalah untuk menilai sejauh mana cabaran pembelajaran online dalam kalangan pelajar B40 di Sabah. Maklumat berkaitan dengan isu ini dapat membantu institusi masing-masing untuk menyalurkan bantuan dari banyak aspek seperti bantuan laptop, sokongan moral dan sebagainya.

### **Sorotan Kajian**

Institusi pendidikan tinggi semakin menyedari kepelbagaian pelajar semasa dan berpotensi untuk menyediakan pelbagai pilihan untuk pelajar menyambung pengajian dalam situasi semasa (Qiao et al., 2021). Situasi semasa iaitu penularan Covid-19 mengubah sistem pendidikan dan menghalang pembelajaran seperti biasa (Dhawan, 2020; Chiodini). Oleh yang demikian, mod pembelajaran secara dalam talian termasuklah peperiksaan akhir telah mengambil alih sistem pembelajaran di institusi. Bagi segelintir pelajar yang menghadapi kekangan pergerakan (seperti yang tinggal jauh di pedalaman), mod penyampaian secara talian atau maya yang fleksibel seperti yang ditawarkan oleh OUM tersedia untuk pelajar mereka untuk memberi peluang dan laluan kepada mereka yang ingin melanjutkan pelajaran (Saleh, 2019). Dalam perubahan sistem pembelajaran ini, pendekatan pembelajaran juga berubah seperti mod penyampaian pensyarah, kuliah secara maya, cara penghantaran tugas dan lain-lain (Feng et al., 2021). Penyampaian kandungan kursus atau subjek juga perlu ditukar kepada bentuk yang difikirkan sesuai untuk semua pelajar.

Walau bagaimanapun, terdapat masalah yang ketara dengan pendekatan pembelajaran dalam talian telah dibincangkan dalam banyak kajian (Mahlan & Hamat, 2020). Dalam kelas, semua pelajar luar merasakan atau mengalami pengasingan. Sebagai contoh, pelajar juga sering menghadapi beberapa halangan untuk melibatkan diri sepenuhnya dalam aktiviti unit kerja kursus (Gillett-Swan, 2017). Halangan ini mungkin tidak dialami oleh mereka yang terlibat dalam pembelajaran bersemuka atau gabungan. Namun begitu, cabaran bagi setiap pelajar adalah berbeza. Sebagai contoh, bagi pelajar dari latar belakang keluarga miskin (B40), persekitaran dalam talian juga memberikan cabaran kepada mereka yang memerlukan tahap kecekapan dan kecekapan teknologi yang lebih tinggi di samping kos untuk membeli keperluan pembelajaran seperti laptop yang mahal dan data internet yang tidak baik (Yahaya & Hayat Adnan, 2021). Persekitaran pembelajaran juga berbeza, sebagai contoh pelajar dari keluarga yang berkemampuan mungkin mempunyai bilik belajar sendiri dan tidak mempunyai gangguan. Bagi pelajar yang miskin, mungkin mereka tidak mempunyai tempat khusus untuk belajar di samping itu mungkin mereka perlu membantu keluarga bekerja apabila berada di rumah. Berdasarkan refleksi selama beberapa semester pembelajaran pelajar dalam talian, setiap pensyarah dan pihak kerajaan umumnya perlu mempertimbangkan beberapa cabaran yang dihadapi oleh pelajar dan implikasi penyampaian mereka dalam talian khususnya kepada pelajar yang miskin agar prestasi akademik mereka tidak tercalar (Bing & Jamaludin, 2021).

## Metodologi

Responden kajian ini adalah terdiri daripada pelajar di institusi pendidikan di Sabah seperti Universiti Malaysia Sabah, Politeknik Kota Kinabalu, Institut Perguruan, MRSM, Kolej Matrikulasi Labuan dan Kolej Komuniti di Sabah. Seramai 402 telah menjawab soal selidik ini. Namun, hanya 319 sampel sahaja digunakan disebabkan skop kajian ini hanya kepada kumpulan belajar yang dari keluarga berpendapatan rendah atau B40. Kebanyakan pelajar telah mempunyai pengalaman sebelumnya dengan pembelajaran dalam talian kerana semenjak pandemik Covid-19 pada awal tahun 2020, pembelajaran dalam talian telah pun diperkenalkan. Untuk pengumpulan data, soal selidik berasaskan tinjauan dalam talian telah direka bentuk untuk mengenal pasti cabaran pembelajaran dalam talian bagi pelajar B40. Soal selidik berasaskan tinjauan mengandungi 22 soalan menggunakan 5 skala likat yang merangkumi objektif kajian. Ia direka melalui Borang Google dan diedarkan di kalangan pelajar yang menggunakan kumpulan WhatsApp pada awal tahun 2022. Soal selidik terdiri daripada item-item yang berkaitan dengan cabaran pembelajaran dalam talian seperti yang ditunjukkan dalam Jadual 2. Soal selidik juga telah disemak kebolehpercayaan (nilai Cronbach's Alpha = .949)

## Hasil Kajian

### a) Demografi Responden

Latar belakang responden kajian ini adalah pelajar daripada keluarga yang berpendapatan rendah atau B40 iaitu mereka yang mempunyai pendapatan di bawah RM4000 sebulan seperti yang ditunjukkan dalam Jadual 1. Keadaan pembelajaran dalam talian juga dianggap sukar bagi golongan ini kerana majoriti responden adalah yang tinggal di kawasan luar bandar dan berhampiran bandar, yang mana penempatan ini biasanya sukar untuk mendapatkan liputan internet yang baik.

**Jadual 1: Latar Belakang Responden**

	Item	n	%
Jantina	Lelaki	107	33
	Perempuan	212	64
Kediaman pelajar	Berhampiran Bandar	96	30
	Dalam Bandar	60	19
	Luar Bandar	118	37
	Pedalaman	45	14
Institusi	IPTA	111	35
	IPTS	5	2
	Lain-Lain	68	21
	Maktab Perguruan / IPG	25	8
	Sekolah Menengah	110	34
Jenis Langganan Internet	Post-paid	26	8
	Prepaid	218	68
	Prepaid Dan Post-paid	25	8
	Streamyx	4	1
	Wifi Percuma	10	3
	Lain-Lain	36	12
Sumber Kewangan	Biasiswa	22	7

	Item	n	%
	Biasiswa Dan Ibu Bapa	73	23
	Ibu Bapa	181	57
	Lain-Lain	19	6
	Sendiri	24	8
Pendapatan Ibu Bapa	RM1,000	146	46
	RM2,000	82	26
	RM3,000	62	19
	RM4,000	29	9
HPNM	1.01 - 2.00	53	17
	2.01 - 3.00	55	17
	3.01 - 4.00	155	48
	1.00 ke bawah	56	19

#### b) Cabaran Pembelajaran Dalam Talian

Terdapat banyak cabaran yang ditempuhi semasa sesi pembelajaran dalam talian di jalankan khususnya kepada kumpulan B40. Jadual 2 menunjukkan 20 item yang dipilih untuk dikenal pasti tahap cabarannya. Secara keseluruhannya, berdasarkan kepada purata skor min iaitu 3.128 yang ditunjukkan dalam jadual, mendapati bahawa masih ramai pelajar B40 menghadapi kesukaran ketika pembelajaran dalam talian. Item yang memperoleh skor paling tinggi adalah item K2 iaitu pelajar menghadapi kesukaran untuk fokus dalam pembelajaran, ini selari dengan kajian Karkar-Esperat (2018).

**Jadual 2: Cabaran Pembelajaran Dalam Talian Kumpulan Pelajar B40**

Kod Item	Item Kajian	Sisihan Piawai	Skor Min	Tahap <sup>1</sup>
K1	Kekurangan motivasi peribadi untuk pembelajaran dalam talian	1.152	3.229	Sederhana
K2	Pembelajaran dalam talian memerlukan lebih tumpuan diberikan	1.146	3.727	Sederhana
K3	Persekitaran pembelajaran dalam talian tidak memotivasikan	1.230	3.169	Sederhana
K4	Pembelajaran dalam talian mengganggu masa peribadi saya	1.233	2.740	Rendah
K5	Kekurangan sokongan daripada keluarga dan rakan	1.230	2.467	Rendah
K6	Gangguan yang ketara semasa belajar di rumah	1.302	3.154	Sederhana
K7	Masa belajar tidak mencukupi untuk pembelajaran dalam talian	1.275	3.078	Sederhana
K8	Kekurangan akses internet yang mencukupi	1.379	3.404	Sederhana

Kod Item	Item Kajian	Sisihan Piawai	Skor Min	Tahap <sup>1</sup>
K9	Kos pembelajaran dalam talian terlalu banyak	1.364	3.103	Sederhana
K10	Sukar berhubung dengan guru/pensyarah	1.294	2.959	Rendah
K11	Kekurangan interaksi / komunikasi di kalangan pelajar]	1.242	3.398	Sederhana
K12	Lemah berkomunikasi untuk pembelajaran dalam talian]	1.233	3.361	Sederhana
K13	Rasa malu atau kurang yakin untuk pembelajaran dalam talian	1.315	3.138	Sederhana
K14	Komputer atau telefon pintar yang ada tidak sesuai dengan pembelajaran dalam talian	1.349	2.718	Rendah
K15	Pengetahuan tidak mencukupi untuk menggunakan sistem	1.282	2.803	Rendah
K16	Tekanan mental akibat apabila belajar di rumah sempena pandemik Covid-19	1.326	3.016	Sederhana
K17	Beban kerja bertambah disebabkan oleh aktiviti lain yang tidak berkaitan dengan pembelajaran apabila berada di rumah	1.323	3.270	Sederhana
K18	Sukar untuk mendapat maklum balas yang segera daripada kumpulan pelajar	1.259	3.329	Sederhana
K19	Selalu berlaku masalah teknikal dalam platform online	1.246	3.470	Sederhana
K20	Masalah kewangan mengganggu tumpuan pembelajaran	1.347	3.028	Sederhana
<b>Purata</b>			<b>3.128</b>	<b>Sederhana</b>

<sup>1</sup>Tahap adalah merujuk kepada kajian Dicky et al. (2019).

### Perbincangan dan Kesimpulan

Dapatan kajian yang dibentangkan dalam penyelidikan ini telah memberikan gambaran keseluruhan bagaimana beberapa halangan kepada pelajar yang berasal dari keluarga yang kurang berkemampuan. Hasil daripada dapatan ini, institusi perlu menekankan kepentingan untuk menyediakan sokongan tertumpu kepada pelajar ini. Walaupun pembelajaran dalam talian dilihat mudah, namun tidak semua golongan pelajar mampu untuk mengikutinya. Bantuan daripada institusi perlu untuk menggalakkan pembelajaran pelajar secara aktif. Ini penting untuk memastikan hasil pembelajaran terbaik untuk semua pelajar di samping memberi tumpuan kepada hubungan sosial dan pembinaan komuniti dalam persekitaran dalam talian, dan bukannya terhad kepada kebimbangan yang dominan berkaitan kerumitan teknologi ruang

dalam talian. Dengan adanya sokongan institusi, beberapa kebimbangan pelajar dan isu yang berkaitan dengan mod penyampaian dalam talian mungkin dapat diatasi dan memberi manfaat kepada pelajar dalam persekitaran dalam talian.

Kelas dalam talian adalah berbeza dengan pembelajaran bersemuka (Barrett, 2010). Strategi perlu dibangunkan untuk memudahkan pengalaman pembelajaran dalam talian yang interaktif dan menarik (Gibson & Blackwell, 2005) untuk pelajar miskin atau di pedalaman dan berusaha untuk mengurangkan halangan yang sering dirasai oleh pelajar mereka. Dengan demikian, ini boleh menggalakkan motivasi intrinsik pelajar untuk mengambil bahagian dalam setiap kelas maya dan memahami setiap kandungan yang disampaikan oleh pensyarah. Setiap institusi juga perlu membantu dalam menyediakan contoh amalan yang relevan dan semasa sepanjang pelajar mengikuti pembelajaran dalam talian di samping memastikan pelajar dilengkapi dengan pengetahuan dan kemahiran yang relevan, bermanfaat dan membolehkan mereka mempamerkan amalan terbaik untuk masa hadapan pelajar sendiri (Gillett-Swan, 2017). Melalui memfokuskan pada cara untuk menyokong pelajar dalam pelbagai konteks, merentasi pelbagai mod, peralihan kepada pengalaman pembelajaran dalam talian yang lebih sepenuhnya boleh menjadi lebih lancar untuk pelajar dan pensyarah.

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# CAUSAL RELATIONSHIPS BETWEEN SPENDING HABITS AND FINANCIAL LITERACY AMONG POLYTECHNICS' STUDENT

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**Abstract:** *Knowledge of finance will help in proper financial management and spending habits. Many people are not able to manage finances and have bad spending habits due to lack of knowledge about financial management. Therefore, this study was conducted to identify the level of financial literacy and causal relationship between spending habits among students in institutions of higher learning. A total of 352 samples from Kota Kinabalu Polytechnic were used in this research. The findings of this study will be analyzed descriptively using SPSS Version 15. The results of the analysis show that the level of financial literacy is at a moderate level. This study also found that there is a causal relationship between financial literacy and spending habits. Therefore, educational institutions need to play a role in providing them with adequate financial knowledge. This is because they are still in learning institutions, so it is easy to educate them.*

**Keywords:** *Spending habit, financial literacy, student*

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## Introduction

Financial management among college students, as found by Bowen and Lago (1997) is at a poor level. According to them, college students would face a financial crisis as they were unable to manage their finances well due to lack of financial knowledge. Without having consistent financial management practices, students may find it difficult to achieve their financial goals (Henry, Weber & Varbrough, 2001). The level of financial management practices of adolescents who are college students as obtained by Henry et al. (2001) and Joo, Grable and Bagwell (2003) are at a poor level because they make unwise financial choices. Further, they tend to experience financial stress, i.e. not having enough money to meet their needs. Similar findings were obtained by Goetz et al. (2008) who focused college students on their study. Meanwhile, a study by Mohd. Fazli et al. (2011) found students with financial literacy were more likely to have good financial behavior. The results revealed by Azmi & Ramakrishnan (2018) found that the higher level of financial knowledge is the factors that influence the most desirable financial behavior in spending habits among staff UTM. The result

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indicates that financial knowledge have positive relationship with spending habits. Financial literacy studies should be extended to TVET students from various fields. This study of TVET students is very necessary as students are the ones who will go out to the job market and be independent with their own income. They will also face a more challenging financial environment in the workplace later. In addition, the results of this study are also expected to help the government in formulating regulations to protect young consumers related to financial decision making.

### **Literature Review**

To enable students to manage money wisely, they need to have high literacy in the field of financial management. Financial literacy refers to a person's ability to evaluate and manage financial matters efficiently towards the achievement of life goals and financial well-being (American Institute of Certified Public Accountants, 2003). Financial literacy also refers to the knowledge and skills needed to handle financial challenges as well as make decisions about finances in daily life (Sohn et al., 2012). Financial literacy includes the ability to make financial choices, discussions about money and no difficulty in financial issues, future planning as well as responding to daily life that influences financial decisions (Vitt et al., 2000). Kim (2001) concludes that financial literacy is the basic knowledge related to the financial aspects required by individuals to behave in modern society.

According to previous studies, the level of knowledge about finance is an important issue in financial management behavior. This is because lack of knowledge about finance can lead to debt burden (Norvilitis et al. 2006). Additionally, lack of knowledge about finance can affect students' ability to make positive decisions about finances throughout their lives (Jorgensen & Savla, 2010). Financial literacy began to be the focus of lawmakers over the years and gained major attention due to high credit card debt reports, negative and low savings rates (Bernheim et al., 2001). The increase in bankruptcy rates has prompted most countries to adapt financial education policies (Bernheim et.al., 2001). Henry et al., (2001) found that most college students in the united states were in a financial crisis and lacked the necessary knowledge in their financial management.

Students' knowledge in some aspects of finance is at a low level especially related to credit, investment and insurance (Duguay 2004). According to Chen and Volpe (1998) Financial knowledge is associated with financial practice and individual financial decision. They found that students with high financial knowledge often kept financial records. Students are also more likely to make the right choices when given scenario choices based on financial decision making compared to students who are less knowledgeable in finance. Economic and financial knowledge has a positive influence on the practice of saving, therefore those with a good level of knowledge will practice good attitude in making savings (Bernheim & Garret, 2003). Financial literacy is capable of improving psychological, emotional and physical well-being (Norvilitis et al, 2006). Students need to have good knowledge of financial management in order to be able to use loan money efficiently and prudently. The student's decision is also influenced by the knowledge he has. Students who have extensive knowledge in financial management are able to determine the best results for themselves. Studies show that individuals who are able to manage finances well can improve their standard of living.



## Methodology

This study is a quantitative study in the form of a survey. This study was conducted at one of the institutions of higher learning in Sabah, namely Polytechnic Kota Kinabalu. The location of this study is in the Sepangar area in Kota Kinabalu, Sabah. A total of 352 polytechnic students were involved in this study. The method of data collection is using convenience sampling technique. The instrument used to collect the data was a questionnaire. The items in the questionnaire are divided into 3: a) respondent's background b) items of spending habits and c) item of financial literacy. Respondents' answers will be measured using a Likert scale (i.e. Value 1: strongly disagree, 2: disagree, 3: neutral, 4: agree, 5: strongly agree). This study used Statistical Package for the Social Sciences (SPSS) software to conduct descriptive analysis and linear regression analysis.

**Table 1: Research item**

Code	Items
<b>Spending habits</b>	
Tb1	Buy something spontaneously
Tb2	Write a list of essential items before shopping
Tb3	Purchased something according to the listed items
Tb4	Make a bargain to get a cheaper price
Tb5	Friends influences spending habits.
Tb6	Family influences spending habits.
Tb7	Spend according to ability.
<b>Financial literacy</b>	
Lk1	The longer the loan is overdue the greater the cost of the loan to be repaid.
Lk2	The money saved is worth more than doubled after ten years.
Lk3	Savings are excess income after deducting expenses.
Lk4	Rising prices of goods will reduce purchasing power
Lk5	We have overspent when using savings to buy daily necessities.

## Result

### Demography

A total of 352 samples from students were collected. The majority of respondents were from the Department of Commerce students (61.6 percentage), followed by the Department of Mechanical Engineering (12.2 percent) and the Department of Electrical Engineering (12.2 percent). Based on the gender category, the number of respondents from female students is higher (63.1 percent) compared to male students which is 36.9 percent. Most of the respondents are those who received an education loan of 59.9 percent.

## Descriptive analysis

**Table 2: Descriptive analysis**

Code item	Scale (percentage)					Mean	S. D	Skewness	Kurtosis
	1.00	2.00	3.00	4.00	5.00				
Spending habit									
Tb1	8.24	19.32	46.02	15.91	10.51	3.01	1.05	0.10	-0.23
Tb2	6.25	10.51	28.98	25.57	28.69	3.60	1.18	-0.48	-0.60
Tb3	5.40	9.94	35.80	26.42	22.44	3.51	1.11	-0.34	-0.44
Tb4	4.55	9.38	25.57	24.72	35.80	3.78	1.16	-0.62	-0.49
Tb5	12.50	14.77	35.80	19.32	17.61	3.15	1.24	-0.12	-0.80
Tb6	11.65	12.78	31.82	21.59	22.16	3.30	1.27	-0.26	-0.86
Tb7	0.57	2.56	16.19	31.53	49.15	4.26	0.86	-0.99	0.45
Financial literacy									
Lk1	4.26	1.70	15.06	22.44	56.53	4.25	1.05	-1.49	1.77
Lk2	3.98	5.97	30.11	25.57	34.38	3.80	1.10	-0.60	-0.28
Lk3	1.42	4.26	28.13	33.24	32.95	3.92	0.95	-0.54	-0.21
Lk4	3.41	5.11	15.91	24.72	50.85	4.14	1.08	-1.20	0.73
Lk5	1.42	3.69	25.85	30.11	38.92	4.01	0.96	-0.67	-0.14

The figure above demonstrates the results of students' spending habit and financial literacy. For spending habits, this study found that the highest mean is 4.26 which is the respondents spend according to ability. Regarding financial literacy, overall respondents understand the basics of good financial knowledge. They understand that the longer the education loan is overdue the greater the cost of the loan to be repaid. They also understand that rising prices of goods will reduce consumer purchasing power.

The results found that all the data were normally distributed. The normal range based on kurtosis and skewness values are within the range of  $\pm 3.00$  where if the values obtained are  $> 3$  or  $< -3$  then the items are in the normal distribution (Kline 2005). Thus all 13 items are valid for further analysis.

## Path coefficient

**Table 3: Path coefficient**

Model	Path	B	Std. Error	T	Sig.
1	Financial literacy $\rightarrow$ spending habit	0.24	0.05	5.31	0.00
2	Spending habit $\rightarrow$ financial literacy	0.32	0.06	5.31	0.00

Based on the result table 4, all hypotheses for direct relationships were supported. Result showed that financial literacy positively influences the spending habit with ( $\beta=0.24, p<0.000$ ). Subsequently, spending habit also showed positively influences the financial literacy with ( $\beta=0.32, p<0.000$ ). In brief, from the results of this analysis, it can be concluded that two hypotheses are supported at a significant level of 0.01.

## Conclusion

This study was conducted to identify the causal relationship between financial literacy and spending habits. The results of the analysis show that financial literacy with spending habits influence each other. Based on the background of the respondents in this study, it is found that there are still many students who depend entirely on loans to finance their studies due to the poor financial position of parents of students. That is why students need to be exposed to sound financial literacy so that students can manage debt well. Failure to manage finances and debt will cause many unwanted things to happen that can affect the focus of students such as having to part time work to cover expenses. According to Henry et al., (2001), individuals aged 25 and above have begun to plan their finances based on the goals they want to achieve and start raising money, improving education, finding and strengthening careers and next start family life. Therefore, having debt for the purpose of achieving their respective financial goals is something that is needed. According to a survey report by the center for research and consumer resources on behavior and financial habits among young workers (2012), there are 47% of young workers aged 18 to 35 years who have serious debt problems. Therefore, this study is very beneficial for many parties to predict the spending patterns, debt management, spending habits, financial literacy and financial problems faced by students. Lastly, the financial knowledge can be enhanced through financial education in order to improve their financial planning (including spending habit) as suggested by Azmi and Ramakrishnan (2018).

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## POLA PERBELANJAAN DAN MASALAH KEWANGAN DALAM KALANGAN PELAJAR IPTA SABAH

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**Abstract:** *Melangkah ke alam kampus sebagai siswa bermakna mereka perlu berdikari dalam menguruskan kewangan mereka sendiri kerana mula tinggal berjauhan dengan ibu bapa. Siswa perlu bijak menguruskan wang dan mereka perlu mempunyai literasi yang tinggi dalam bidang pengurusan kewangan. Namun begitu, banyak senario mendapati pelajar di institusi pengajian tinggi gagal menguruskan kewangan dengan bijak dan mereka berbelanja bukan untuk keperluan pendidikan. Justeru itu kajian ini dijalankan untuk mengenal pasti pola perbelanjaan dalam kalangan pelajar TVET. Seramai 352 pelajar Politeknik Kota Kinabalu Sabah (PKK) terlibat dalam kajian ini. Data dalam kajian ini diperolehi melalui daripada borang soal selidik yang diedarkan kepada pelajar PKK. Data lengkap yang berjaya dikumpul akan dianalisis secara deskriptif dan skor min. Kajian ini akan membantu pihak pengurusan Politeknik untuk mengatur plan rancangan pembangunan bersesuaian dengan keperluan-keperluan yang mereka perlukan. Beberapa implikasi dasar serta cadangan turut dibincangkan dalam kajian ini.*

**Keywords:** *Pola perbelanjaan, masalah kewangan, pelajar TVET*

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### Pengenalan

Mencapai pendidikan sehingga ke universiti merupakan matlamat bagi kebanyakan pelajar. Pendidikan berupaya meningkatkan status dan kuasa pendapatan yang lebih besar kepada individu dan masyarakat melalui kemakmuran ekonomi, kemajuan demokrasi dan keadilan sosial (Fershtman, Murphy & Weiss, 1996). Namun begitu, pembelajaran di peringkat universiti memerlukan banyak wang untuk menampung kos sara hidup sepanjang menjadi pelajar. Perbelanjaan seorang pelajar biasanya terbahagi kepada dua iaitu keperluan asas dan bukan asas. Keperluan asas merujuk kepada keperluan yang sangat penting untuk meneruskan kehidupan seperti makanan dan minuman, pakaian dan tempat tinggal. Sementara itu bagi perbelanjaan bukan asas dapat dibahagikan kepada dua iaitu pelengkap dan bersifat pembaziran. Umumnya sumber kewangan pelajar untuk membiayai perbelanjaan sepanjang di kampus adalah daripada ibu bapa dan pinjaman pendidikan. Menurut Doss, Marlowe dan Godwin (1995), sumber kewangan utama remaja adalah daripada ibu bapa. Mereka mendapati majoriti responden menerima wang daripada ibu bapa untuk tujuan elaun, aktiviti kurikulum, insentif, wang tambahan dan upah bagi kerja yang dilakukan di sekitar rumah. Bagi pinjaman pendidikan, ianya dilihat semakin penting kerana ketidakupayaan kerajaan untuk menyediakan pembiayaan bantuan kewangan pelajar yang selari dengan pertumbuhan bilangan pelajar yang

ingin menyambung pengajian ke peringkat tinggi (Johnstone, 2009). Menurut Jackson (2002), pinjaman pendidikan pelajar adalah pinjaman yang ditawarkan kepada pelajar – pelajar pendidikan tinggi untuk membayar perbelanjaan yang berkaitan dengan pendidikan seperti yuran pengajian dan perbelanjaan penyelidikan. Justeru itu, kajian ini dijalankan untuk melihat pola perbelanjaan dan masalah kewangan yang dihadapi oleh pelajar di institusi pengajian tinggi iaitu di Politeknik Kota Kinabalu, Sabah. Kajian ini akan membantu pihak institusi pendidikan untuk merangka satu tindakan bagi membantu pelajar-pelajar yang miskin atau dari keluarga B40.

### **Kajian Lepas**

Pendidikan merupakan sebahagian daripada perkara yang terpenting ditekankan dalam Islam (Awang & Che Mat, 2004). Perkara ini dapat difahami seperti yang diriwayatkan daripada Anas bin Malik, sabda Rasulullah SAW bermaksud:

*“Menuntut ilmu adalah kewajipan bagi setiap orang Muslim. Dan orang yang meletakkan ilmu bukan pada ahlinya, seperti seseorang yang mengalungkan mutiara, intan dan emas ke leher khinzir”*

*(Riwayat Ibnu Majah, No. 220).*

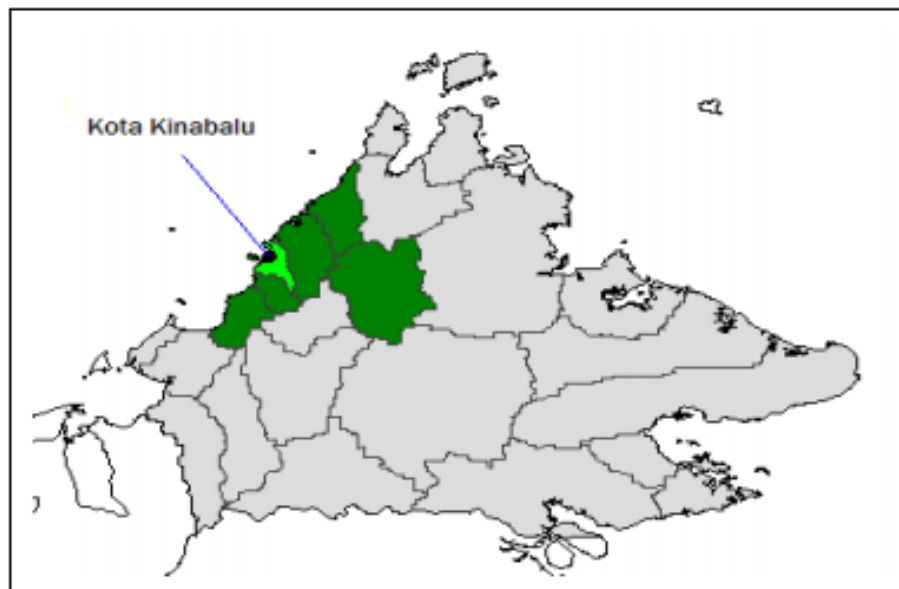
Riwayat Ibnu Majah ini jelas menunjukkan bahawa pendidikan merupakan satu tuntutan kewajipan yang harus dipenuhi dan diamalkan. Senario hari ini mendapati, dalam menuntut ilmu khususnya di institusi pengajian tinggi, ramai pelajar yang terpaksa berhutang bagi menampung kos pendidikan dan sara hidup yang semakin tinggi. Dalam konteks hukum berhutang dalam Islam, ianya adalah harus sekiranya hutang yang dibuat bertujuan untuk memenuhi keperluan asas (*dharuriyyat*) dan tidak digalakkan sekiranya tujuan berhutang adalah selain daripada tujuan tersebut (Ab. Rahim et al., 2012). Ini kerana keperluan berhutang mempunyai perkaitan yang sangat rapat dengan keperluan maslahat atau *Maqasid* syariah seperti yang telah digariskan dalam Islam (Abdul Basit, 2014). Menurut Henry et al. (2001), individu yang berusia 25 tahun dan ke atas telah mula merancang kewangan masing - masing berdasarkan matlamat yang ingin di kecapi dan mula mengumpul wang, meningkatkan tahap pendidikan, mencari dan mengukuhkan kerjaya dan seterusnya memulakan kehidupan berkeluarga. Oleh itu, memiliki hutang bagi tujuan mencapai matlamat kewangan masing – masing adalah sesuatu yang diperlukan.

Kajian yang dijalankan oleh Bowen et al. (1997), Henry et al., (2001) dan Youth and Money Survey (1999) mendapati pengurusan kewangan dalam kalangan pelajar kolej berada pada tahap yang kurang baik. Mereka menyatakan kebanyakan pelajar kolej bakal berhadapan dengan krisis kewangan kerana tidak berupaya untuk menguruskan kewangan mereka dengan baik disebabkan kekurangan pengetahuan yang diperlukan. Kesan daripada itu mereka cenderung untuk mengalami tekanan kewangan, iaitu tidak mempunyai cukup wang untuk memenuhi keperluan mereka (Goetz et al., 2008). Latar belakang individu mahupun keluarga didapati berkait dengan masalah kewangan yang mereka hadapi. Kajian yang sama oleh William et al. (1976) juga menunjukkan latar belakang demografi dan sosioekonomi iaitu tingkat pendapatan, etnik dan kelas sosioekonomi berkait rapat dengan masalah kewangan. Golongan yang berpendapatan rendah dan tergolong dalam etnik minoriti mempamerkan masalah kewangan yang tinggi, begitu juga bagi mereka yang berada dalam kelompok sosioekonomi yang rendah.

Akibat daripada sumber kewangan yang terhad dan perbelanjaan pendidikan yang semakin meningkat, secara amnya pelajar pasti akan berhadapan dengan masalah kewangan sepanjang tempoh pengajian. Dalam mendepani cabaran ekonomi semasa, peranan utama yang perlu dimainkan adalah menyusun pola perbelanjaan, pendapatan dan hutang pinjaman yang teratur dan diredhai oleh Allah SWT (Syahnaz, 2009). Terdapat juga segelintir individu berbelanja buka disebabkan oleh keperluan hidup tetapi dipengaruhi hubungan sosial dan harga diri seseorang (Ab Rahim, 2012). Kegagalan merancang perbelanjaan dengan bijak bakal mengundang pelbagai masalah kewangan. Namun demikian, kesan – kesan negatif daripada aktiviti perbelanjaan ini akan dapat diatasi sekiranya seseorang mengamalkan tabiat berbelanja mengikut keperluan dan bukan menurut kehendak semata – mata. Dalam pada itu, perbelanjaan yang dibuat harus mengambil kira soal faedah jangka panjang dan faedah jangka pendek

### Metodologi

Kajian ini merupakan kajian kuantitatif berbentuk tinjauan. Kajian ini di jalankan di salah satu Institusi Pengajian Tinggi di Sabah iaitu Politeknik Kota Kinabalu. Lokasi kajian ini adalah di kawasan Sepangar seperti yang ditunjukkan dalam Rajah 1. Seramai 352 pelajar Politeknik terlibat dalam kajian ini. Kaedah pungutan data adalah menggunakan teknik pensampelan Mudah. Instrumen yang digunakan untuk memungut data adalah borang soal selidik. Kajian ini menggunakan Perisian *Statistical Package for the Social Sciences* (SPSS) untuk menjalankan analisis deskriptif.



**Rajah 1: Lokasi Kajian**

## Hasil Kajian

### a) Demografi Responden

**Jadual 1: Latar Belakang Responden**

Item	Peratusan
<b>Jantina:</b>	
Lelaki	36.9
Perempuan	63.1
<b>Bangsa:</b>	
Bumiputera Sabah	66.8
Bumiputera Sarawak	4.5
Melayu	13.6
Cina	2.8
India	0.9
Lain-Lain	11.4
<b>Jabatan:</b>	
Kejuruteraan	33.3
Bukan Kejuruteraan	66.7
<b>Pendapatan Ibu bapa:</b>	
Kurang Rm1000	40.9
Rm1001 - Rm2000	23.9
Rm2001 - Rm3000	15.1
Rm3001 - Rm4000	7.4
Lebih Rm4000	7.4
<b>Sumber Pinjaman:</b>	
PTPTN	67.9
Lain -Lain	32.1
<b>Tempat Tinggal:</b>	
Kolej Kediaman	76.4
Rumah Sewa	14.8
Rumah Keluarga	8.8

Berdasar kepada Jadual 1, majoriti responden adalah daripada jabatan bukan kejuruteraan iaitu sebanyak 66.7 peratus. Sementara itu, pelajar Bumiputera Sabah merupakan responden yang paling iaitu 66.8 peratus, diikuti oleh pelajar Melayu (13.6 peratus). Berdasarkan kepada pendapatan ibu bapa, hampir semua responden adalah daripada kumpulan berpendapatan rendah dan kesemua responden mempunyai pinjaman pendidikan. Kebanyakan responden adalah yang tinggal di asrama yang disediakan oleh pentadbiran iaitu sebanyak 76.4 peratus, dan selebih adalah pelajar yang menyewa di kawasan luar kamsis dan tinggal bersama dengan keluarga.

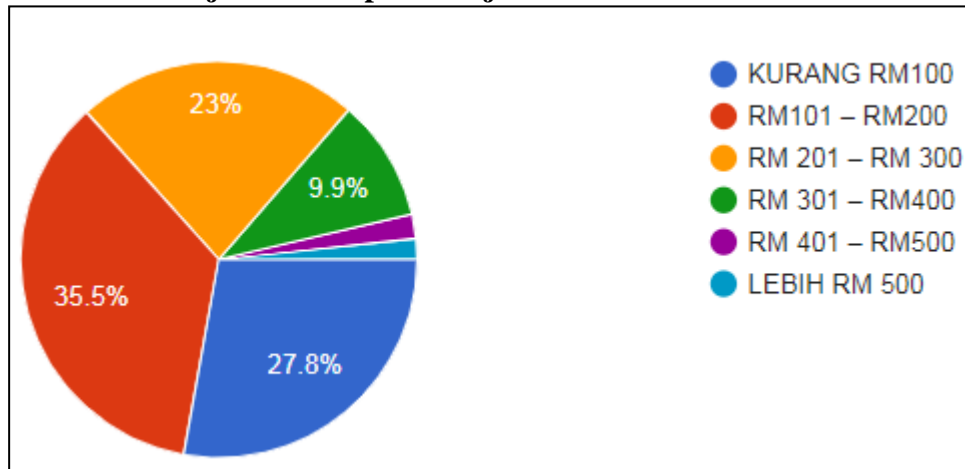
### b) Analisis Pola Perbelanjaan Bulanan Pelajar

Pola perbelanjaan pelajar bagi setiap bulan dalam kajian ini akan ditunjukkan dalam bentuk rajah. Semua hasil analisis kajian ini ditunjukkan dalam bentuk carta. Carta pai menyajikan data sebagai gambaran mudah dan mudah difahami. Ia boleh menjadi alat komunikasi yang berkesan untuk memahami sesuatu perkara, kerana ia mewakili data secara visual sebagai bahagian pecahan keseluruhan. Pembaca atau penonton melihat perbandingan data sekilas,

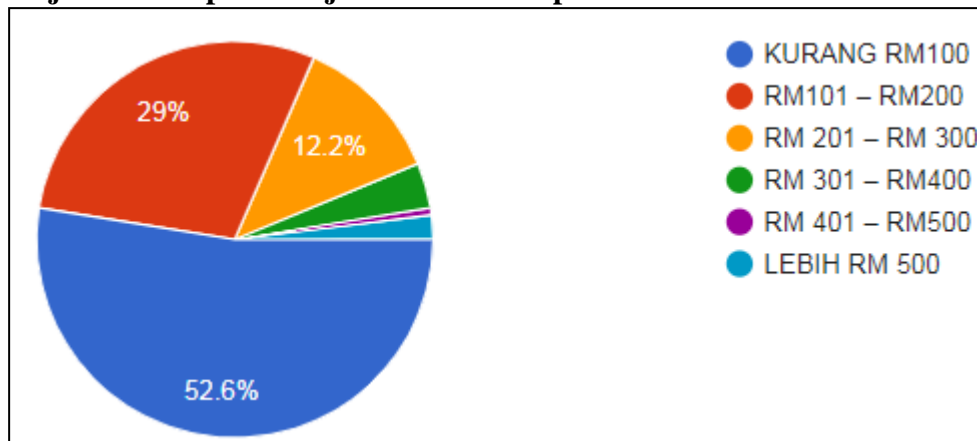


membolehkan mereka membuat analisa segera atau memahami maklumat dengan cepat<sup>2</sup>.

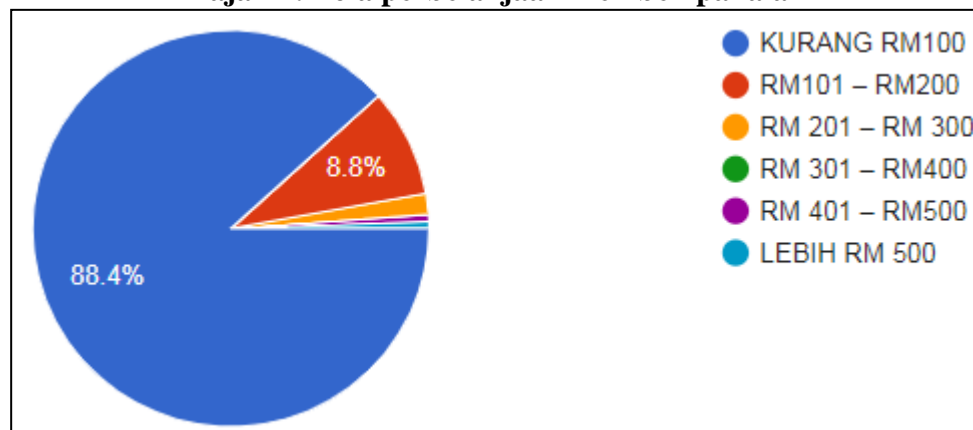
**Rajah 2: Pola perbelanjaan membeli makanan**



**Rajah 3: Pola perbelanjaan membeli keperluan harian bukan makanan**

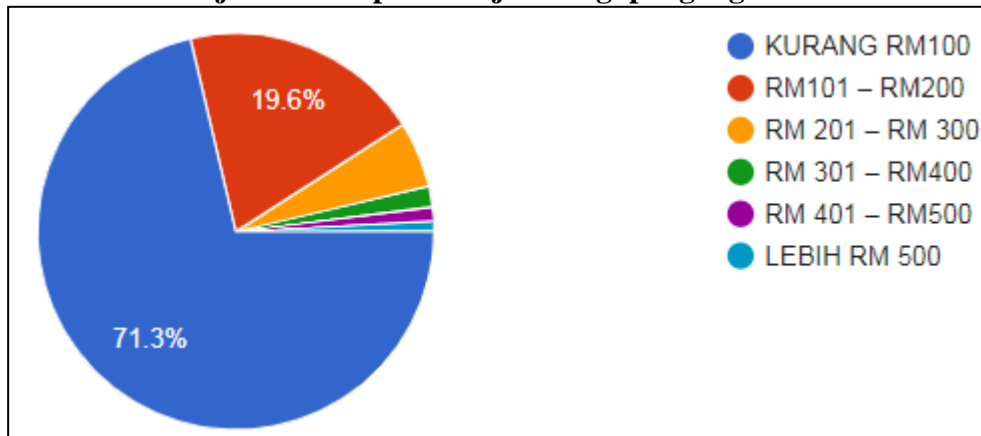


**Rajah 4: Pola perbelanjaan membeli pakaian**

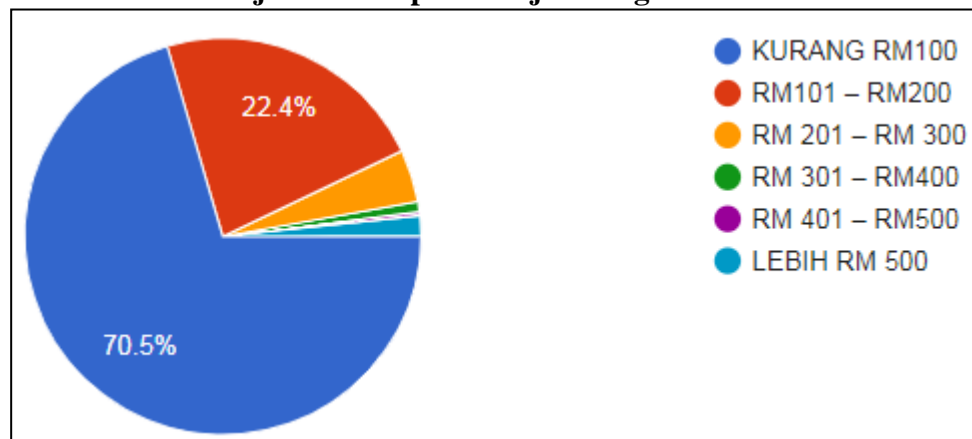


<sup>2</sup> <https://ms.businessemt.com/16-list-6715678-advantages-disadvantages-pie-chart1-69425>

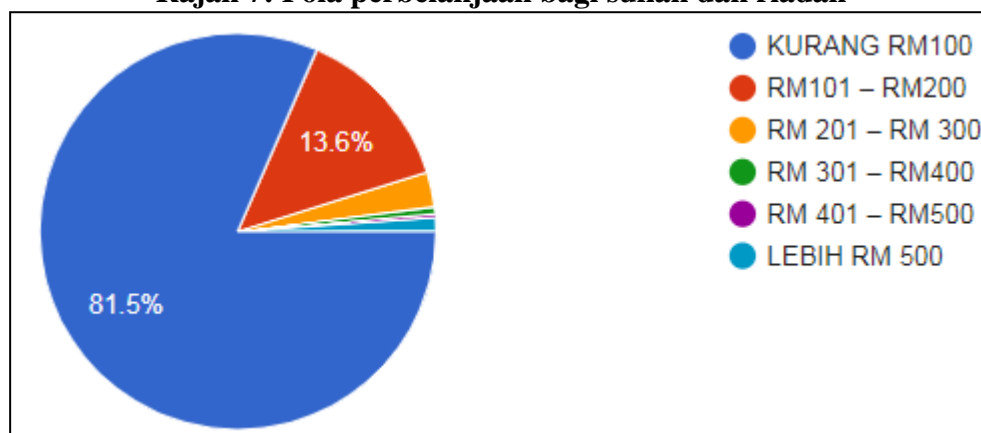
**Rajah 5: Pola perbelanjaan bagi pengangkutan**



**Rajah 6: Pola perbelanjaan bagi hiburan**



**Rajah 7: Pola perbelanjaan bagi sukan dan riadah**



Berdasarkan kepada Rajah 2 hingga Rajah 7, pola perbelanjaan bagi majoriti responden secara keseluruhannya adalah kurang daripada RM100 dan di antara RM101 – RM200. Pelajar juga memperuntukkan sebahagian daripada perbelanjaan mereka untuk memperoleh keperluan pelengkap ataupun *hajiyyat* seperti perbelanjaan untuk pengangkutan. Bagi keperluan *tahsiniyyat* seperti hiburan dan riadah, hasil kajian mendapati terdapat segelintir responden sanggup berbelanja melebihi RM500.

**Jadual 3: Masalah kewangan yang dihadapi pelajar PKK**

Item	Sangat Tidak Setuju	Tidak Setuju	Neutral	Setuju	Sangat Setuju	Skor Min
1. Tidak cukup sumber kewangan untuk membeli makanan pada akhir sem.	4.5	6.3	25.6	26.7	36.9	3.85
2. Meminjam wang rakan untuk membeli makanan	23.3	16.8	25.3	17.3	17.3	2.89
3. Meminjam wang rakan untuk membeli keperluan selain makanan.	35.5	18.2	22.7	12.2	11.4	2.46
4. Berlapar kerana ketiadaan wang untuk membeli makanan	16.2	12.8	26.7	16.2	28.1	3.27
5. Bermasalah untuk membayar yuran penginapan (kolej kediaman/rumah sewa) apabila tiba masanya.	28.4	15.3	22.2	12.2	21.9	2.84
6. Bermasalah untuk membayar yuran pengajian apabila tiba masanya.	25.0	15.3	23.3	15.9	20.5	2.91

Tidak dinafikan bahawa tidak semua pelajar di IPT adalah daripada keluarga yang mempunyai kewangan yang baik. Berdasarkan kepada Jadual 1, hampir 90% responden dalam kajian ini adalah daripada keluarga kumpulan B40. Justeru itu, data yang ditunjukkan dalam Jadual 3 adalah selari dengan Jadual 1, di mana masih banyak pelajar yang mempunyai masalah kewangan. Item yang mempunyai skor min tertinggi adalah item 1 (3.85) di mana majoriti responden menghadapi masalah untuk membeli makanan apabila akhir semester. Diikuti oleh item 4 iaitu skor min 3.27, di mana masih banyak pelajar yang terpaksa berlapar kerana tidak mempunyai wang. Dapatan ini selari dengan kajian yang dijalankan oleh Amir et al. (2018) yang mendapati pelajar membayar yuran pengajian dan hutangnya. Item yang memperoleh skor min terendah adalah Item 3 iaitu 2.46. Item ini menunjukkan majoriti pelajar tidak bersetuju untuk meminjam wang untuk membeli makanan.

### **Perbincangan dan Kesimpulan**

Berdasarkan kepada kajian di atas, didapati masih ramai pelajar yang bergantung sepenuhnya dengan pinjaman untuk membiayai pengajian di IPT disebabkan kedudukan kewangan ibu bapa pelajar yang daif. Disebabkan itu pelajar perlu didedahkan dengan pengurusan kewangan yang mantap agar pelajar dapat mengurus hutang dengan baik. Kegagalan dalam menguruskan kewangan dan hutang akan menimbulkan banyak perkara yang tidak diinginkan berlaku yang boleh menjejaskan tumpuan pelajar seperti perlu bekerja sampingan untuk menampung perbelanjaan. Mutakhir ini, harga barang dan perkhidmatan semakin meningkat sekali gus meningkatkan peruntukan bulanan isi rumah untuk memenuhi keperluan asas diri dan tanggungan. Antara yang terjejas dengan senario ekonomi ini ialah pelajar yang tidak mempunyai sumber pendapatan yang kukuh khususnya kepada pelajar di IPT di mana perlu berhadapan dengan yuran yang jauh lebih tinggi dan kos sara hidup yang lain. Realitinya, dalam abad ini, perbelanjaan semakin meningkat saban tahun menyebabkan kuasa membeli semakin kurang. Umumnya, pelajar hanya bergantung kepada biasiswa, pinjaman atau bantuan kewangan yang ditampung oleh ibu bapa. Kos pendidikan semakin hari dijangka semakin

meningkat seiring dengan kenaikan harga barang dan perkhidmatan di Malaysia. Kenaikan kos pendidikan yang berterusan di bimbang kerana akan menjejaskan jumlah pendaftaran pelajar ke institusi pengajian tinggi (Berger & Kostal, 2002; Ismail & Zainal, 2004) sekali gus menyebabkan pembinaan modal insan yang berkualiti akan berkurang dan akhirnya menyebabkan ekonomi negara terjejas. Justeru semua pihak seperti penggubal dasar, pihak universiti, pertubuhan NGO dan lain-lain perlu terlibat dan membantu dalam menangani isu hutang di kalangan pelajar.

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## PERSEPSI PELAJAR TERHADAP ISU KREDIBILITI MAKLUMAT DALAM INTERNET

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**Abstract:** *Golongan pelajar institut pengajian tinggi antara yang paling ramai melayari internet untuk proses pembelajaran. Namun timbul kebimbangan mengenai kemampuan mereka untuk menilai kredibiliti maklumat. Maka, kajian ini dijalankan untuk menilai persepsi pelajar terhadap tahap isu kredibiliti maklumat dalam internet yang merangkumi kebolehpercayaan maklumat, keperihatinan terhadap maklumat dan manfaat kepada pembelajaran. Seramai 288 orang pelajar Politeknik Mersing, Johor telah dipilih sebagai responden dan borang soal selidik telah digunakan untuk mengumpul data dalam kaedah tinjauan ini. Data kajian yang diperolehi dianalisis secara deskriptif iaitu untuk mendapatkan skor min menggunakan SPSS v.22. Dapatan menunjukkan pelajar mempunyai persepsi yang sederhana terhadap kebolehpercayaan maklumat dan majoriti pelajar prihatin terhadap sumber maklumat yang dilayari. Pelajar turut menyatakan internet banyak membantu mereka dalam pelajaran dengan peratusan tertinggi 38.2% sekali gus membuktikan internet sememangnya memberi manfaat kepada pembelajaran. Namun, pelajar perlu lebih peka terhadap kredibiliti maklumat di internet dengan mempelajari kemahiran mendapatkan maklumat, agar fungsi internet dapat dimanfaatkan sepenuhnya khususnya dalam pembelajaran.*

**Keywords:** *Internet, Kredibiliti, Pembelajaran*

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### Pengenalan

Internet merupakan rangkaian luas yang menghubungkan komputer ke seluruh dunia. Dengan sumber maklumat global yang boleh diakses dengan cepat berbanding maklumat yang berasaskan media tradisional seperti surat khabar, majalah dan buku-buku. Malah, kepelbagaian sumber maklumat di internet turut menyumbang kepada tarikan dan kebergantungan yang tinggi dalam penggunaan internet dalam kehidupan seharian untuk melakukan sebarang pekerjaan ataupun pembelajaran (Normah et al, 2013). Pelajar di institusi pengajian tinggi antara golongan yang sangat terdedah dengan banjir maklumat di internet terutamanya untuk tujuan pembelajaran dan aktiviti akademik, tidak termasuk memenuhi keperluan mereka terhadap hiburan, sosial dan komunikasi. Ditambah pula dengan pendekatan kaedah pembelajaran dan pengajaran di institusi pengajian tinggi kini yang lebih berpusatkan pelajar yang mana pelajar perlu lebih agresif dalam mendapatkan maklumat dan kemahiran yang perlu dikuasai untuk sesuatu kursus yang diambil manakala pensyarah hanya bertindak sebagai fasilitator atau pemudah cara.

Namun begitu, terdapat keburukan melalui salah guna internet dalam pendidikan seperti pelajar menjadi lebih malas dan kehilangan kemahiran-kemahiran tertentu dengan meningkatnya kebergantungan kepada internet. Ciri-ciri internet sebagai satu sistem maklumat terbuka yang

mbolehkan sesiapa sahaja mengakses dan memuat turun maklumat tanpa memeriksa kebenarannya mungkin akan menjejaskan kredibiliti internet sebagai salah satu sumber informasi. Berdasarkan kepada senario ini, adakah pelajar sedar tentang kesahihan atau kredibiliti informasi di internet? Untuk mendapatkan jawapan, kajian ini dijalankan untuk menilai persepsi pelajar terhadap tahap isu kredibiliti maklumat dalam internet. Dapatan kajian ini akan membantu pelajar yang sering bergantung kepada maklumat digital bersumberkan internet ini tidak terpedaya dengan maklumat palsu sehingga membuat salah tanggapan terhadap sesuatu perkara.

### **Sorotan Kajian**

Perkembangan pesat dalam bidang teknologi maklumat telah mempengaruhi banyak aspek kehidupan manusia pada abad ke-21. Sebelum ini, masyarakat banyak bergantung pada media tradisional untuk mendapatkan sumber maklumat. Namun, dalam era teknologi maklumat ini, internet menjadi salah satu penyalur pelbagai sumber maklumat kepada rangkaian komputer di seluruh dunia melalui kemudahan sistem rangkaian secara terus. Kemudahan teknologi yang terdapat di rangkaian internet, sistem telekomunikasi dan pangkalan data membuka suatu dimensi baru sebagai sumber rujukan mudah, pantas dan terkini dengan pelbagai bahan digital yang sentiasa bertambah dari semasa ke semasa (Ahmad & Hassan, 2011). Bahan digital ini termasuk buku, jurnal, kamus, suratkhbar dan bahan-bahan audio-visual. Di dalam bidang pendidikan sendiri, penggunaan internet adalah salah satu alat pemangkin utama untuk menyimpan maklumat dan menyebarkan seterusnya membantu dalam proses pembelajaran terutamanya kepada pelajar di institusi pengajian tinggi. Menurut Ummah (2020), kemajuan teknologi digital dan penggunaan media sosial yang semakin banyak menimbulkan berbagai implikasi, termasuk dalam kehidupan beragama. Selain itu, kebanjiran maklumat di internet menyebabkan pengguna sukar untuk memastikan kesahihannya sama ada dari segi kandungan dan juga sumbernya.

Kredibiliti ditafsirkan sebagai kepercayaan terhadap sumber sesuatu maklumat yang merangkumi tahap kepakaran dan kebolehpercayaannya (Flanagin dan Metzger, 2000). Pernyataan ini turut disokong oleh Rieh (2014) yang menyatakan dua konsep utama kredibiliti adalah kepercayaan dan kepakaran. Kebolehpercayaan adalah dimensi teras dalam menilai kredibiliti yang merangkumi kebaikan dan integriti sumber. Kredibiliti maklumat penting bagi vendor web kerana kejayaan laman web juga bergantung kepada berapa banyak kepercayaan pengguna mempertimbangkan maklumat di laman web. Apabila pengguna percaya bahawa maklumat laman web boleh dipercayai, mereka tidak akan bersedia untuk bertindak berdasarkan nasihat tersebut dan tidak akan setia pada laman web (McKnight & Kacmar, 2007). Walaupun begitu, bahan yang begitu banyak menyebabkan kesukaran kepada pengguna internet untuk menentukan kualiti dan kebolehpercayaan bahan yang dibaca. Kewujudan pelbagai pangkalan data sejak dua dekad lalu telah memudahkan pengguna melakukan carian atas talian atau memuat turun maklumat dengan menggunakan pelbagai kata kunci. Maklumat yang diakses oleh pengguna tanpa disedari tidak mengambil kira siapakah sumber maklumat atau bilakah tarikh maklumat itu dikemaskinikan. Selain dari itu, perubahan maklumat masa kini yang begitu ketara telah mendatangkan kesukaran kepada pengguna internet untuk menentukan ketepatan dan keselarasan maklumat dengan senario semasa. Kepelbagaian sumber maklumat yang boleh diakses dari internet turut menyumbang kepada pengabaian terhadap kredibiliti sesuatu maklumat. Biasanya pelajar merasakan bahawa maklumat yang pelbagai di internet dapat membantu menyiapkan tugas mereka tanpa memikirkan sama ada kualiti dan kredibiliti maklumat di internet. Apabila dalam situasi begini, pelajar akan memfokuskan pencarian kepada jenis maklumat yang berbentuk pembelajaran di internet.

Kajian yang berkaitan kredibiliti sumber maklumat internet dan persepsi pelajar telah banyak dijalankan sebelum ini (Ishak, 2011; Ab Rahman & Adam, 2015). Terdapat juga kajian yang menilai faktor-faktor yang mempengaruhi keyakinan pelajar terhadap maklumat internet. Sekiranya dilihat dari hasil kajian Shahibi et al. (2003), dapatan tersebut mendapati bahawa majoriti pelajar mempunyai persepsi neutral terhadap kebolehpercayaan, ketepatan, keadilan, kepentingan dan kedalaman maklumat. Di samping itu, pelajar juga didapati bergantung pada kebolehpercayaan, keadilan, kepentingan dan kedalaman data dalam memilih jenis maklumat tertentu. Reka bentuk web, pengaruh pengguna internet lain dan sumber maklumat adalah faktor yang didapati mempengaruhi secara signifikan kredibiliti maklumat di internet. Sementara itu, kajian yang dijalankan oleh Metzger, Flanagan dan Zwarun (2003) mendapati bahawa pelajar kolej sangat bergantung pada web untuk maklumat umum dan akademik, dan mereka mengharapkan penggunaan ini meningkat dari masa ke masa. Hasil kajian tersebut juga menunjukkan bahawa pelajar mendapati maklumat lebih dipercayai daripada orang-orang dari populasi dewasa yang lebih umum, di beberapa media dan mempertimbangkan pelbagai jenis maklumat. Walau bagaimanapun, pelajar mengesahkan maklumat yang mereka dapati dalam talian kurang.

Berdasarkan kepada perbincangan berkaitan dengan kredibiliti internet, setiap institusi wajar untuk meningkatkan literasi pelajar berkaitan dengan isu kredibiliti maklumat yang terdapat di internet. Disebabkan penggunaan internet yang lebih luas pada masa akan datang disebabkan oleh polisi pendidikan dan pembelajaran atas talian, kajian-kajian berkaitan persepsi pelajar terhadap isu kredibiliti internet perlu diteruskan kerana mereka adalah sasaran internet pada masa kini dan langkah kesedaran perlu difokuskan kepada pelajar institusi masing-masing seperti yang dibincangkan dalam kajian Omar et al. (2020).

### Metodologi

Kajian ini merupakan kajian kuantitatif yang dijalankan melalui tinjauan. Seramai 288 orang pelajar Politeknik Mersing, Johor terlibat dalam kajian ini. Kaedah pungutan data yang digunakan dalam kajian ini adalah kaedah pensampelan rawak mudah. Data kajian yang diperoleh akan dianalisis secara deskriptif iaitu untuk mendapatkan skor min menggunakan SPSS v.22. Instrumen yang digunakan untuk mendapatkan data - borang selidik. Item-item kajian adalah adaptasi dari Dennis (1996), Bhattacharjee dan Sanford (2006) dan Flanagan dan Metzger (2000) seperti yang ditunjukkan dalam Jadual 1. Penentuan tahap-tahap dalam analisis item kajian akan diukur berdasarkan nilai skor min sebagaimana ditunjukkan dalam Jadual 2.

**Jadual 1: Item kajian**

Kod item	Item
	<i>Persepsi kebolehpercayaan maklumat</i>
C1	Yakin semua maklumat yang disumbangkan dalam internet adalah tepat.
C2	Yakin hanya sebilangan orang yang menyumbangkan maklumat dalam internet tidak memberikan maklumat yang tepat.
C3	Orang yang memberikan maklumat berpengetahuan mengenai topik tersebut.
C4	Orang yang memberikan maklumat adalah pakar dalam topik tersebut.
C5	Maklumat yang disampaikan laman web memang boleh dipercayai.
C6	Maklumat yang disampaikan di laman web adalah tidak bias.

Kod item	Item
<i>Keprihatinan terhadap sumber maklumat</i>	
T1	Akan menilai sama ada maklumat yang diberikan adalah terkini atau tidak.
T2	Periksa untuk mengetahui bahawa maklumat itu lengkap dan komprehensif
T3	Pertimbangkan sama ada pandangan penulis adalah pendapat atau fakta
T4	Akan cari sumber lain untuk mengesahkan maklumat yang dibekalkan sebelum ini adalah sahih
T5	Akan pertimbangkan apakah tujuan / objektif pengarang untuk menyiarkan maklumat dalam talian
T6	Akan mendapatkan maklumat untuk mengetahui siapa pengarang laman web yang boleh dipercayai
T7	Akan mendapatkan pandangan dari orang lain tentang laman web yang boleh dipercayai
T8	Akan meneliti sama ada maklumat mengenai pengarang disediakan di laman web ini
T9	Akan mendapatkan pandangan daripada orang lain tentang kelayakan pengarang/ penulis
<i>Manfaat kepada pembelajaran</i>	
G1	Menggunakan internet untuk sumber pembelajaran
G2	Menggunakan internet untuk mendapatkan nota
G3	Internet banyak membantu dalam pelajaran
G4	Pengetahuan bertambah melalui maklumat yang dibekalkan dari internet
G5	Berpuas hati dengan maklumat yang diberikan dalam internet untuk pembelajaran

**Jadual 2: Penentuan Tahap Berdasarkan Skor Min**

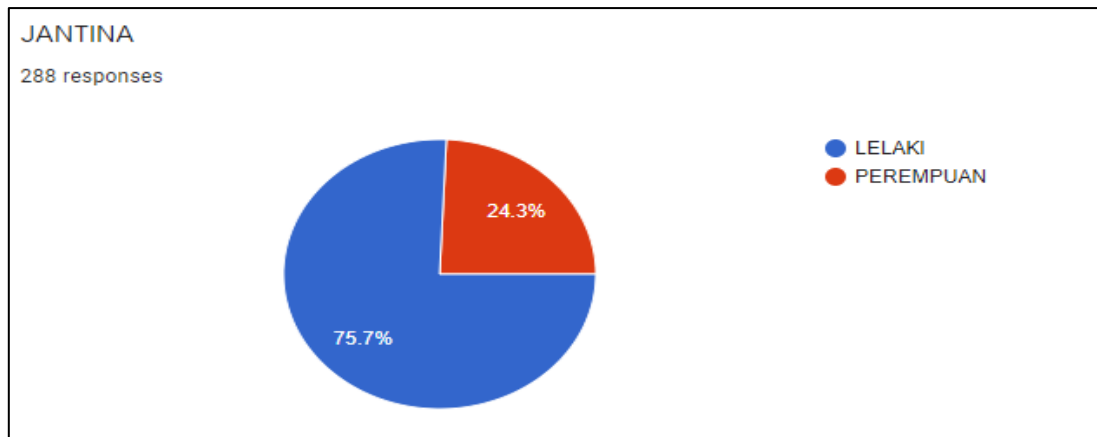
Skor Min	Tafsiran
1.00 – 1.99	Lemah
2.00 - 2.99	Rendah
3.00 – 3.99	Sederhana
4.00 – 5.00	Tinggi

Sumber: Dicky et al. (2019)



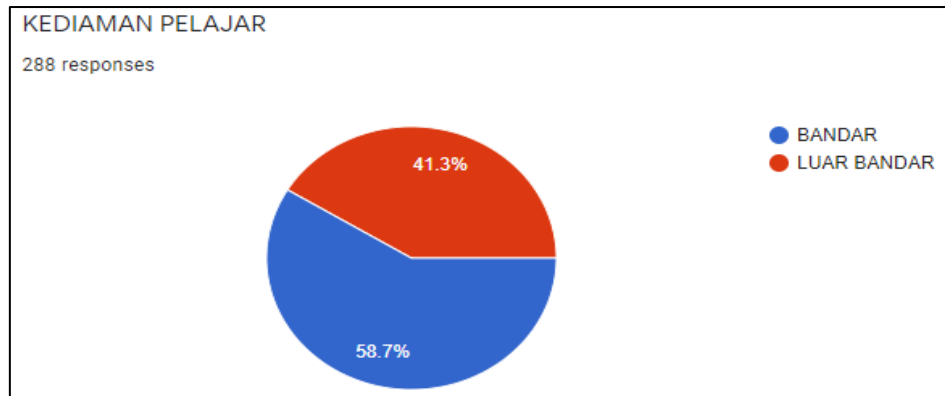
## Hasil Kajian

### a) Analisis demografi responden



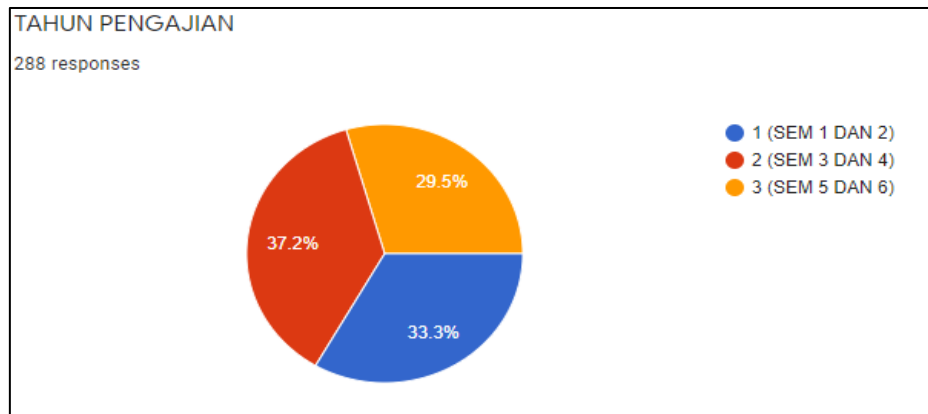
**Rajah 1: Jantina**

Rajah 1 menunjukkan jumlah peratusan jantina responden dalam soal selidik kajian ini. Majoriti adalah responden lelaki iaitu sebanyak 75.7% (218 orang), manakala selebihnya adalah responden perempuan iaitu 24.3% (70 orang). Rajah 1 ini menunjukkan jumlah peratusan responden lelaki adalah lebih banyak berbanding responden perempuan dalam kajian yang dijalankan.



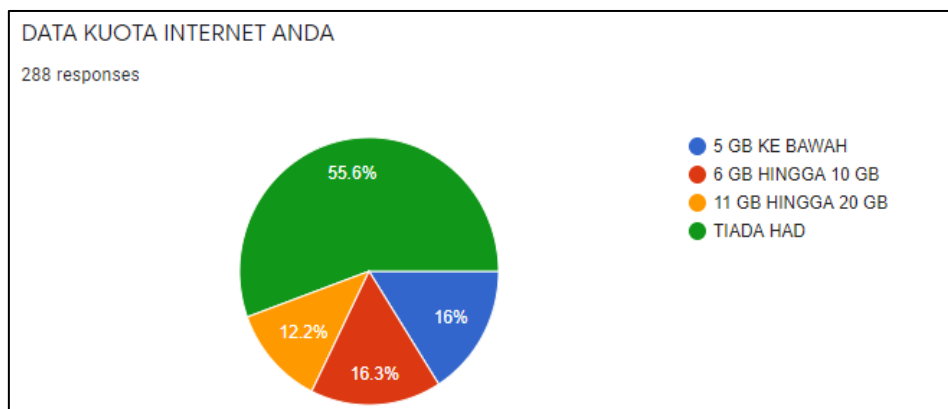
**Rajah 2: Kediaman Pelajar**

Rajah 2 menunjukkan kediaman responden. 58.7% responden (169 orang) menetap di kawasan bandar dan selebihnya 41.3% (119 orang) tinggal di kawasan luar bandar.



Rajah 3: Tahun Pengajian

Rajah 3 menunjukkan tahun pengajian responden di Politeknik Mersing yang dibahagikan kepada 3 kumpulan iaitu kumpulan 1 terdiri daripada pelajar semester 1 dan 2, kumpulan 2 (semester 3 dan 4) dan kumpulan 3 (semester 5 dan 6). Peratus pelajar kumpulan 1 adalah 33.3% (96 orang), kumpulan 2 sebanyak 37.2% (107 orang) dan kumpulan 3 iaitu 29.5% (85 orang).



Rajah 4: Data Kuota Internet

Rajah 4 menunjukkan jenis data kuota internet responden. Majoriti responden (55.6% atau 160 orang) mempunyai data tanpa had, manakala selebihnya (44.5% atau 128 orang) mempunyai had data internet.

b) Analisis item kajian

**Jadual 3: Persepsi kebolehppercayaan maklumat**

Item	Sisihan piawai	Min	Tahap
C1	1.01	3.47	Sederhana
C2	1.02	3.45	Sederhana
C3	0.96	3.59	Sederhana
C4	0.94	3.49	Sederhana
C5	0.89	3.24	Sederhana
C6	0.85	3.24	Sederhana

Jadual 3 di atas menyatakan persepsi pelajar terhadap kebolehpercayaan maklumat. Dapatan analisis kajian menunjukkan skor min pada tahap sederhana dengan min keseluruhan 3.41. Skor min tertinggi adalah untuk item C3 iaitu 3.59 di mana responden menyatakan orang yang memberikan maklumat di internet berpengetahuan mengenai topik tersebut.

**Jadual 4: Keprihatinan terhadap sumber maklumat**

Item	Kekerapan				
	Tidak pernah	Jarang	Selalu	Kerap	Setiap masa
T1	1.0	18.8	41.0	20.8	18.4
T2	1.0	13.9	41.0	26.7	17.4
T3	1.7	14.2	40.6	25.3	18.1
T4	1.4	10.1	37.2	28.1	23.3
T5	2.4	15.6	40.6	26.0	15.3
T6	2.4	21.5	38.9	24.0	13.2
T7	1.0	12.2	41.3	26.0	19.4
T8	2.1	17.7	39.6	25.3	15.3
T9	3.5	19.8	38.9	22.2	15.6

Berdasarkan Jadual 4, majoriti responden menyatakan selalu prihatin terhadap sumber maklumat. Item T7 menunjukkan peratusan tertinggi iaitu 41.3% responden selalu mendapatkan pandangan dari orang lain tentang laman web yang boleh dipercayai. Manakala item T4 menunjukkan peratusan tertinggi responden yang kerap mencari sumber lain untuk mengesahkan maklumat yang dibekalkan sebelum ini adalah sah (28.1%). Jarang responden mendapatkan maklumat untuk mengetahui siapa pengarang laman web yang boleh dipercayai iaitu item T6 sebanyak 21.5%. Secara keseluruhan, hanya segelintir sahaja responden yang tidak prihatin terhadap sumber maklumat, terutamanya item T9 iaitu 3.5% yang tidak pernah mendapatkan pandangan daripada orang lain tentang kelayakan pengarang/ penulis.

**Jadual 5: Manfaat kepada pembelajaran**

Item	Kekerapan				
	Tidak pernah	Jarang	Selalu	Kerap	Setiap masa
G1	.7	4.5	36.1	28.5	30.2
G2	1.0	4.9	35.1	27.1	31.9
G3	.7	5.2	29.5	26.4	38.2
G4	1.0	5.9	34.4	25.3	33.3
G5	1.7	9.0	34.0	26.4	28.8

Jadual 5 menunjukkan analisis data tentang manfaat internet kepada pembelajaran. Paling tinggi peratusan responden menyatakan internet banyak membantu mereka dalam pelajaran setiap masa (item G3) iaitu 38.2%. Manakala kurang 10% responden yang jarang dan tidak pernah menganggap internet memberi manfaat kepada pembelajaran. Item G1 dan item G3 memperolehi peratus terendah iaitu masing-masing .7%, yang mana .7% ini tidak pernah menggunakan internet untuk sumber pembelajaran dan internet tidak pernah membantu mereka dalam pelajaran.

## Perbincangan Dan Kesimpulan

Kajian ini dijalankan untuk menilai sejauh mana persepsi pelajar terhadap tahap isu kredibiliti maklumat dalam internet yang merangkumi kebolehpercayaan maklumat, keprihatinan terhadap maklumat dan manfaat kepada pembelajaran. Hasil analisis kajian menunjukkan bahawa pelajar mempunyai persepsi yang sederhana terhadap kebolehpercayaan maklumat dari segi kandungan dan juga sumbernya. Pelajar lebih memfokuskan keperluan untuk mendapatkan maklumat dengan cepat dan mudah dalam menyiapkan tugas atau menjawab soalan penilaian dengan tidak mengutamakan siapa penyumbang serta kesahan maklumat tersebut samada benar atau salah. Walaupun begitu, majoriti pelajar prihatin terhadap sumber maklumat yang dilayari dengan memastikan ianya terkini dan akan membuat carian lain atau mendapatkan pandangan pihak lain untuk mengesahkan maklumat yang dicari. Ini menunjukkan usaha pelajar bukan sahaja dalam mendapatkan maklumat, malah cuba memastikan kredibilitinya, sekali gus menerapkan salah satu kaedah pembelajaran yang berpusatkan pelajar di IPT yang menumpukan kepada bagaimana pelajar memahami apa yang mereka belajar daripada mereka hanya mendengar apa yang disampaikan oleh guru (Weimer, 2002).

Secara keseluruhannya, didapati internet memberi manfaat kepada pembelajaran dengan membantu pelajar dalam pelajaran mereka dan menambah ilmu pengetahuan. Dapatan analisa menunjukkan pelajar selalu menjadikan internet sebagai sumber rujukan dan mendapatkan nota, malah berpuas hati dengan maklumat yang diperoleh. Namun begitu, pelajar perlu lebih peka terhadap kredibiliti maklumat di internet. Walaupun tiada kaedah spesifik dalam menentukan tahap kebolehpercayaan sesuatu maklumat dalam internet, pelajar perlu mempunyai kemahiran untuk mendapatkan maklumat. Antaranya melalui sumber yang sahih seperti bahan yang diterbitkan melalui badan atau agensi yang berkaitan dengan maklumat tersebut. Pelajar juga boleh menggunakan Google Scholar yang menempatkan himpunan maklumat berkaitan akademik yang diterbitkan oleh institusi. Sepatutnya, tidak timbul masalah untuk menjadikan internet sebagai salah satu rujukan untuk pembelajaran kerana banyak saluran yang boleh digunakan untuk mendapatkan maklumat yang sahih. Bergantung kepada pelajar untuk memahami serta mengenal pasti kredibiliti laman web yang menyediakan maklumat yang boleh dipercayai ini.

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## SYSTEMATIC LITERATURE REVIEW: INTENTION TO REPURCHASE IN ONLINE BUSINESS

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**Abstract:** *Online business is currently advancing the marketing industry by merging multidisciplinary skills in marketing sectors such as consumer psychology and sales, sociology, demographics, technology and computer science, and corporate marketing. This process has become more sophisticated as additional fields, spanning from mathematics to marketing management, have become involved. The researcher conducted a theoretical analysis on online business and then conducted a systematic investigation of aspects of repurchase intention trade by synthesizing 15 scientific articles and procedures from 2013 to 2021 (Appendix 1). The following research questions are addressed in this study: What research approaches have been employed to assess consumer product repurchase intentions? The mapping results indicate that various areas of online commerce, including definitions, types and methods of measurement, technology, obstacles and benefits, and the formation of models and frameworks, have been mapped.*

**Keywords:** *Online Business, Consumer Behavior, Repurchase, Intention, Marketing.*

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### Introduction

Consumer behavior is changing as a result of the rapid growth of the online business, which is a good thing. E-commerce websites have benefited from the rapid expansion of the internet industry, but they have also faced numerous hurdles as well. According to Reichheld and Scheffer (2000), the cost of acquiring a new customer in an e-commerce environment is higher than the cost of acquiring a new customer through traditional channels; however, the profit grows faster once the seller has established a relationship with the customer, as repeat online customers tend to spend more than initial online customers.

The level of competition in business-to-consumer online business also has expanded dramatically in recent years. More and more people are turning to internet shopping to complete their personal shopping rather than visiting to malls and traditional stores in person to complete their purchases. Customers will be switching vendors left and right as a result of the low switching costs associated with online shopping, and they will be replacing their current merchants with new vendors in the blink of an eye. As a result, online retailers and vendors are struggling and continuously considering new and innovative ways to acquire, sustain, and keep clients. They are concerned that, as a result of the seamless nature of browsing from one website to another on the internet, an online vendor could lose a valuable consumer in a matter of seconds after a few clicks. Online firms have suddenly recognized that simply delighting their customers may not be sufficient to retain them as future clients. To retain online clients who are not just satisfied, but also loyal to a single and exclusive online vendor, there must be more to it than simply being satisfied (Mendoza 2018).

Dempster (2011) defines a systematic literature review as a technique to analyzing prior studies that includes appraising the material, summarizing it, and trying to synthesize it. According to Hanley and Cutts (2013), a systematic review is intended to be more rigorous in order to eliminate bias, as well as a technique for improving studies in a given setting. Despite the fact that several studies have been conducted on consumer behavior and repurchase intention, no efforts have been made to provide a comprehensive review of the literature on this topic. It is the authors' goal in this article to close the gap by offering a better understanding of the patterns discovered in earlier research. Additionally, the fundamental research question "What research methodologies have been used to measure consumer product repurchase intentions?" guides the current study. This is being addressed through the compilation of relevant systematic reviews.

The primary objective of this study is to evaluate the methods that past studies have used in repurchase intention articles, as well as to determine the scholars' works that have been most frequently referred in the recent ten years. Because of this, the current research will take a methodical approach to this topic. The Web of Science (WOS) is the primary source for this article. According to Guz (2009), WOS is the most extensive and easily accessible database that encompasses a wide range of scholarly areas and is often used to conduct literature searches. WOS database search provides access to around 1,140,000 journals in more than 45 languages throughout the areas of science, social science, and the arts and humanities, allowing researchers to find the most relevant and high-quality research quickly and easily. Also included are citation references to connect crucial points and subject-matter links between articles published by specialists in specific disciplines to provide a more complete picture of the situation.

A database of 21,294 articles spanning the sciences, social sciences, and arts and humanities is reported to be available through Web of Science (WOS). Making use of the following search terms: There were 989 papers discovered that contained the terms "repurchase intention" and "online" in the abstracts, article titles, or keywords. The article search was conducted between the years 2010 and 2021. Table 1 depicts the number of publications that have been published in the WOS database between 2013 and 2021. This decreases the number of articles that need to be read to just 15 in total.

**Table 1: Number of articles from 2013 to 2021 (SSCI)**

<b>Year</b>	<b>Number of articles</b>
2013	1
2014	2
2015	2
2016	2
2017	2
2018	2
2020	2
2021	2

These scientific papers serve as the principal vehicle for disseminating research findings and are usually specialized for particular academic areas or subfields, as illustrated in Appendix 1 and Appendix 2. Additionally, this study collects citation data for the articles stated in

Appendix 1 and Appendix 2, which summarize the 15 publications included in the Social Sciences Citation Index (SSCI). A "peer review" procedure is required by a large number of academic publications before papers can be published. In other words, articles are reviewed by professors and other experts in their fields. As a result, the information is regarded as reliable.

### Research Design

Refer to Appendix 3, the researcher discovered that these 15 journals review about customer repurchase intention are using quantitative research. Quantitative research is defined as the collection and analysis of numerical data. It is frequently used to discover patterns, averages, and predictions, as well as cause-effect linkages between the variables under investigation. Additionally, it is used to extrapolate the outcomes of a study to the population under consideration. In science, including natural and social sciences, quantitative research is commonly used. Quantitative research generates practical insights that are critical for a business's growth (Malhotra,2008).

### Scope of Research

This study looked at the country where the studies analyzed has been done as a scope of this study. Refer to Table 2, most prior research on the topic concentrated on Taiwan, where the online services and business become the main industry. Considering that Taiwan's internet infrastructure is one of the best and modern in the whole world. Follow by United State of America and others country.

Table 2: Number of articles based on country.

Country	Number of articles
Taiwan	5
Korea	2
United State of America	2
Canada	1
Hong Kong	1
New Zealand	1
German	1
Ghana	1
China	1

### Sampling/Data Collection

This study found that all quantitative studies analyzed use questionnaires and surveys to obtain primary data for their respective studies. Another study in this field has used the mixed method by using surveys and interviews as a medium to obtain information and data to achieve the objectives of the study (Pee et al., 2018). Majority of the prior researchers are using simple random sampling and convenience sampling in collecting their data. Two articles (Chan et al., 2015; Sullivan & Kim, 2018) using intercept mall sampling. A mall-intercept survey is one in which respondents are approached while shopping in malls. The procedure entails stopping consumers, screening them for appropriateness, and either administering the survey on the spot or encouraging them to complete the interview at a research facility located within the mall (Hafiz & Ali, 2019). One articles by (Herjanto & Amin, 2020) are using snow ball sampling technique. Snowball sampling is a non-probability sampling approach used in sociology and statistics research. It involves existing study subjects recruiting new subjects from their friends.



As a result, the sample group is said to grow like a snowball (Kim & Chiu, 2019).

### Data Analysis

By referring the article with the most citations, the article employs a quantitative approach via survey. Expectedly, respondents with experience using online business are likely having intention to repurchase compare to respondents that have no experience. (Liang et al., 2018) are using SPSS in analyzing their data. Majority of them are using Smart PLS (Liao, 2017; Lin & Lekhawipat, 2014), and (Su et al., 2016; Sullivan & Kim, 2018) are area using AMOS. Some of the researchers combining the data analysis by analyze the demographic by using SPSS and the measurement of the constructs by using Smart PLS or AMOS. All variables demonstrated sufficient discriminant validity, implying that there should be no significant multi-collinearity issues in the regression analysis. Most of the researchers are multiple regression analysis was used to determine the means, standard deviations, and zero-order correlation coefficients for the article's hypotheses.

### Conclusion

This study does a systematic analysis of the literature to identify variables or factors that influence the intention to repurchase products advertised online, as well as commonly used assessment methodologies. From the outcomes of mapping the current literature and conducting in-depth analyses of the scope, research methodologies, and achieved results. Thus, for future research, an integrative framework model is required to ascertain the aspects that excite and impact customer responses during the consumer decision-making process when purchasing back.

### Recommendation

After reviewing the literature, it was determined that most research on repurchase intentions is conducted quantitatively by assessing respondents' perceptions. As a result, the researcher felt compelled to attempt to test the relationship between variables or domains that affect repurchase intentions using qualitative methods and a phenomenological approach. This technique attempts to achieve more exact and accurate data from a variety of consumer views and phenomena, and using longitudinal research.

Furthermore, the researcher finds that the commerce-related literature analysis will aid in understanding the elements that determine domains that drive buyback inclinations for social trading platforms. Additionally, this evaluation is likely to encourage additional research on marketing and its development in the future use of social trading.

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### Appendix 1: Number of Articles' Citations

No	Title	Authors/Year	Number of Citations
1	Assessing the effects of consumers' product evaluations and trust on repurchase intention in e-commerce environments	(Sullivan & Kim, 2018)	102
2	Signaling effect of website usability on repurchase intention	(Pee et al., 2018)	49
3	Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb	(Liang et al., 2018)	132
4	Repurchase intention: the effect of similarity and client knowledge	(Herjanto & Amin, 2020)	4
5	Factors affecting online repurchase intention	(Lin & Lekhawipat, 2014)	53
6	Factors influencing Online Shoppers' Repurchase Intentions: The Roles of Satisfaction and Regret	(Liao et al., 2016)	57
7	The effect of site quality on repurchase intention in Internet shopping through mediating variables: The case of university students in South Korea	(Shin et al., 2013)	107
8	Buffering effects of brand community identification in service failures: The role of customer citizenship behaviors	(Mandl & Hogreve, 2020)	31
9	Materialistic consumers who seek unique products: How does their need for status and their affective response facilitates the repurchase intention of luxury goods?	(Chan et al., 2015)	63
10	The effects of perceived service quality on repurchase intentions and subjective wellbeing of Chinese tourists: The mediating role of relationship quality	(Su et al., 2016)	124
11	The antecedents of purchase and re-purchase intentions of online auction consumers	(Chen et al., 2016)	17
12	Why travelers use Airbnb again? An integrative approach to understanding travelers repurchase intention.	(Zhenxing et al,2017)	134
13	Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb	(Liang et al., 2018)	132
14	Perceived value, transaction cost, and repurchase-intention in online shopping: A relational exchange perspective	(Wu et al., 2014)	160
15	"I just like this e-Retailer": Understanding online consumers repurchase intention from relationship quality perspective	(Antwi, 2021)	4

## Appendix 2: SSCI Articles

Title	Category	Category Quartile
Assessing the effects of consumers' product evaluations and trust on repurchase intention in e-commerce environments	Information Science & Library Science	Q1
Signaling effect of website usability on repurchase intention	Information Science & Library Science	Q1
Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb	Hospitality, leisure, sport & tourism	Q1
Repurchase intention: the effect of similarity and client knowledge	Business	Q2
Factors affecting online repurchase intention	Computer Science	Q2
Factors influencing Online Shoppers' Repurchase Intentions: The Roles of Satisfaction and Regret	Management	Q1
The effect of site quality on repurchase intention in Internet shopping through mediating variables: The case of university students in South Korea	Information Science & Library Science	Q1
Buffering effects of brand community identification in service failures: The role of customer citizenship behaviors	Business	Q1
Materialistic consumers who seek unique products: How does their need for status and their affective response facilitate the repurchase intention of luxury goods?	Business	Q1
The effects of perceived service quality on repurchase intentions and subjective well-being of Chinese tourists: The mediating role of relationship quality	Management	Q1
The antecedents of purchase and re-purchase intentions of online auction consumers	Psychology & Experimental	Q1
Why travelers use Airbnb again? An integrative approach to understanding travelers repurchase intention.	Management	Q1
Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb	Hospitality, leisure, sport & tourism	Q1
Perceived value, transaction cost, and repurchase-intention in online shopping: A relational exchange perspective	Business	Q1
"I just like this e-Retailer": Understanding online consumers repurchase intention from relationship quality perspective	Business	Q1

### Appendix 3: Method Used By The Articles Included

Title	Research Objective	Method Data analysis
Assessing the effects of consumers' product evaluations and trust on repurchase intention in e-commerce environments	To investigate how perceived value influences the perceptions of online trust among online buyers and their willingness to repurchase from the same website	-Quantitative -Online survey -AMOS
Signaling effect of website usability on repurchase intention	To proposes a model of the influence based on the signaling theory and expectation-confirmation model.	-Mix Method -Online Survey -Smart PLS
Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb	To determine the relationships between satisfaction, trust and switching intention as well as repurchase intention in the Airbnb context	-Quantitative (convenience sampling) -SPSS (demographic) -AMOS
Repurchase intention: the effect of similarity and client knowledge	To investigate the effect of appearance, lifestyle and status similarity on interaction intensity, satisfaction with a banker and repurchase intention. To examined was the moderating effect of client knowledge in the enhancement of customer satisfaction with a banker.	-Quantitative - Snowball sampling technique - Questionnaire
Factors affecting online repurchase intention	To investigate the effects of online shopping experience and habit in relation to adjusted expectations for enhancing online repurchase intention.	-Quantitative -Survey -Smart PLS
Factors influencing Online Shoppers' Repurchase Intentions: The Roles of Satisfaction and Regret	This study adopts the expectancy confirmation theory and regret theory to investigate the effects of external reference points on repurchase behaviors and explore how customers' search effort influences satisfaction and regret	-Quantitative -Intercept Mall -Smart PLS
The effect of site quality on repurchase intention in Internet shopping through mediating variables: The case of university students in South Korea	To determine the influence that site quality has on repurchase intention of Internet shopping through customer satisfaction, customer trust, and customer commitment	-Quantitative -AMOS

Title	Research Objective	Method Data analysis
Buffering effects of brand community identification in service failures: The role of customer citizenship behaviors☆	this research highlights the role of brand community identification (BCI) as a source of customers' repurchase intentions and also reveals how BCI creates a buffering effect, protecting against the negative repercussions of service failures for repurchase intentions	-Quantitative - Paper and pencil survey - SPSS
Materialistic consumers who seek unique products: How does their need for status and their affective response facilitate the repurchase intention of luxury goods?	<p>To empirically examine the causal relationships among the need for uniqueness, materialism, status consumption, affective response and repurchase intention;</p> <p>To identify the key factors that motivate the repurchase intention of luxury goods by consumers;</p> <p>To ascertain a theoretical model that will help academic researchers and luxury industry practitioners formulate effective marketing strategies that target status-conscious consumers who buy luxury goods.</p>	-Quantitative - Intercept Mall survey -SPSS and AMOS
The effects of perceived service quality on repurchase intentions and subjective well-being of Chinese tourists: The mediating role of relationship quality	To examines two relationship quality constructs (overall customer satisfaction, customer-company identification) as mediating variables between Chinese tourists' lodging service quality perceptions and two outcomes (repurchase intentions, subjective well-being)	-Quantitative -Online survey -AMOS
The antecedents of purchase and repurchase intentions of online auction consumers	To explores some factors affecting purchase and repurchase intentions towards online auctions	-Quantitative -Survey -SPSS
Why travelers use Airbnb again? An integrative approach to understanding travelers repurchase intention.	To bring the perspectives of the sharing economy into the lodging	-Quantitative -Survey

Title	Research Objective	Method Data analysis
Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb	To explores the relationships between satisfaction, trust and switching intention as well as repurchase intention in the Airbnb context	-Quantitative -Survey -AMOS
Perceived value, transaction cost, and repurchase-intention in online shopping: A relational exchange perspective	This study proposes a framework to understand the impacts of both value-related and transaction cost-related factors on repurchase intention from online shoppers' perspective. In particular, this study defines the construct of cost as a three component conceptualization (i.e., information searching cost, moral hazard cost, and specific asset investment)	-Quantitative -Survey -LISREL
"I just like this e-Retailer": Understanding online consumers repurchase intention from relationship quality perspective	This study focuses on relationship quality as it pertains to repurchase intentions in Ghana	-Quantitative -SPSS (demographic) -Smart PLS

## KEBERKESANAN PENGAJIAN AL-QURAN SECARA ATAS TALIAN: KAJIAN DALAM KALANGAN PELAJAR OUM KOTA BHARU KELANTAN

### *EFFECTIVENESS OF AL-QURAN STUDY ONLINE: A STUDY AMONG OUM KOTA BARU KELANTAN STUDENTS*

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**Abstrak:** Dunia hari ini sedang berhadapan dengan pandemik Covid-19. Situasi Covid-19 telah menjejaskan pelbagai aspek kehidupan manusia termasuk aktiviti pengajian al-Quran yang mesti dilaksanakan secara dalam talian. Maka, tujuan kajian ini dilakukan bagi mengetahui keberkesanan pengajian al-Quran secara atas talian bagi pelajar OUM Kelantan. Kaedah soal selidik secara deskriptif telah digunakan dalam kajian kuantitatif ini bagi memperoleh data yang dikehendaki. Dalam kajian ini, seramai 50 orang pelajar OUM Kelantan dari Pusat Pembelajaran Kota Bharu terlibat sebagai responden kajian. Item soalan bagi kajian ini dikira berdasarkan skor skala Likert. Perisian Statistical Package for Social Sciences (SPSS) versi 21.0 digunakan bagi menganalisis data dan dipersembahkan secara deskriptif dalam bentuk graf serta jadual yang merangkumi frekuensi, peratusan dan min. Dapatan kajian memperlihatkan keberkesanan pengajian al-Quran secara atas talian mencapai purata min 3.72. Secara umumnya, dapatan analisis mendapati responden telah menyatakan pandangan yang baik kepada skop yang dikaji dengan purata min pada tahap tinggi. Kajian ini dapat membantu memberikan gambaran keseluruhan tentang pengajian al-Quran secara atas talian dan kecekapan yang berkaitan dengannya serta menentukan keberkesanan pengajian dengan kaedah ini.

**Kata Kunci:** Keberkesanan, Al-Quran, Atas Talian, OUM

**Abstract:** The world today is facing a Covid-19 pandemic. The Covid-19 situation has affected various aspects of human life including Quranic study activities that must be conducted online. Therefore, the purpose of this study was to determine the effectiveness of online al-Quran study for OUM Kelantan students. Descriptive questionnaire method was used in this quantitative study to obtain the desired data. In this study, a total of 50 OUM Kelantan students from Kota Bharu Learning Center were involved as study respondents. Question items for this study were calculated based on Likert scale scores. Statistical Package for Social Sciences (SPSS) version 21.0 was used to analyze the data and presented descriptively in the form of graphs and tables that include frequency, percentage and mean. The findings of the study showed that the effectiveness of online Quran study reached an average mean of 3.72. In general, the findings of the analysis found that the respondents had expressed a good view of the scope of the study with a mean average at a high level. This study can help provide an overview of the study of the Quran online and the competencies associated with it as well as determine the effectiveness of study with this method.

**Keywords:** Effectiveness, Quran, Online, OUM



## Pendahuluan

Al-Quran adalah merupakan wahyu daripada Tuhan semesta alam. Ia diutuskan kepada Rasul Junjungan S.A.W. sebagai pegangan hidup serta panduan kepada semua. Allah S.W.T. berfirman dalam al-Quran sebagaimana dalam surah Ali Imran ayat 138:

هَذَا بَيَانٌ لِّلنَّاسِ وَهُدًى وَمَوْعِظَةٌ لِّلْمُتَّقِينَ ١٣٨

Maksudnya: “Inilah (al-Quran) suatu keterangan yang jelas untuk semua manusia, dan menjadi petunjuk serta pelajaran bagi orang-orang yang bertakwa”.

Al-Quran merupakan salah sebuah kitab samawi yang telah diwahyukan oleh Allah S.W.T kepada utusan pilihanNya. Terdapat kitab-kitab samawi yang telah diturunkan kepada para utusan pilihanNya. Nabi Daud A.S diberikan kitab Zabur, Nabi Musa A.S diberikan kitab Taurat, Nabi Isa A.S diberikan kitab Injil dan Nabi Muhammad S.A.W. diberikan kitab al-Quran. Umat Islam diwajibkan membaca, memahami dan menghayati serta mengamalkan ajaran kitab suci agung ini yang menjadi keterangan dan pedoman dalam hidup seharian (Aksin, 2017). Semua ini didapati melalui proses pengajian al-Quran.

Sejak awal perkembangan serta penyebaran Islam di negara ini, aktiviti pengajian al-Quran telah bertapak serta menjadi amalan biasa dalam sistem pendidikan negara (Ahmad, 1997). Menurut Mohd Aderi (2009), amalan mengajar al-Quran merupakan satu teknik pengajaran. Akan tetapi cara yang berkesan untuk mengajar al-Quran juga mempunyai kaitan dengan kreativiti guru dalam menyampaikan ilmu bukan sahaja dengan rancangan pengajaran yang ditulis dengan baik, bahkan berkaitan tentang bagaimana guru boleh berjaya meningkatkan kefahaman, bacaan dan pengekalan pelajar terhadap apa yang mereka pelajari daripada guru yang mengajar. Menurut Purwanto (1990) dan Mohd Aderi (2009), antara sebab pelajar hilang fokus semasa aktiviti PdP berlangsung ialah kaedah guru dalam mentafsir serta menggunakan medium yang menjemukan.

Walau bagaimanapun, proses pembelajaran dan pengajaran menghadapi keadaan yang tidak dijangka. Kerajaan Malaysia secara rasminya telah mengumumkan Perintah Kawalan Pergerakan yang terkandung dalam Akta Pencegahan dan Pengawalan Penyakit Berjangkit 1988 serta Akta Polis 1967. Pelaksanaan ini jelas mengubah keadaan kebiasaan. Disebabkan oleh pandemik Covid-19, masyarakat global hendaklah segera menukar kebiasaan serta cara hidup seharian mereka. Oleh itu, struktur pengajaran dan pembelajaran dalam bidang pendidikan turut terlibat. Virus ini boleh dielakkan daripada pendidik dan pelajar secara terus dengan mengaplikasikan kaedah PdP secara atas talian. Aktiviti PdP yang sebelumnya berlangsung secara bersemuka telah berubah ke alam maya bagi meneruskan kesinambungan aktiviti PdP. Bagi memastikan semua pelajar sentiasa dapat mengikuti pelajaran, semua pendidik telah menggunakan medium pilihan untuk mengikuti kelas secara atas talian. Apabila mereka cuba melaksanakan kaedah PdP melalui medium ini, banyak kekusaran yang timbul. Setengah pelajar tidak mampu dan memiliki telefon pintar atau peralatan seperti gajet, setengah yang lain tidak mempunyai data internet yang memadai keperluan dan setengah yang lain pula mengalami masalah dalam mengakses internet (Abdul Raof, 1993).

Perintah Kawalan Pergerakan (PKP) melibatkan operasi pelbagai sektor turut terpengaruh dan diarahkan untuk ditutup termasuklah sekolah dan Institut Pendidikan Tinggi (IPT). Maka tidak mungkin untuk diadakan pelajaran membaca al-Quran secara langsung. Oleh itu, proses

pembelajaran terpaksa dikendalikan secara online. Situasi ini turut mempengaruhi proses pembelajaran al-Quran secara atas talian.

### **Kajian Literatur**

Dunia pendidikan telah berkembang seiring dengan pelbagai media teknologi saat ini, termasuklah juga dalam pendidikan yang berkaitan al-Quran. Sebelum diumumkan Perintah Kawalan Pergerakan (PKP), sebahagian besar pengajian diadakan di dewan kuliah, surau, masjid, rumah dan lain-lain. Bagi menyekat rantaian penyebaran virus Covid-19 di Malaysia, kerajaan telah menginstruksikan PKP untuk menghentikan dan mengendalikan rantai penyebaran Covid-19 ini. Namun begitu, semua sekolah, masjid, surau dan Institusi Pengajian Tinggi (IPT) telah diarahkan untuk ditutup serta semua warga Malaysia telah diarahkan untuk bekerja dari rumah dan metode pembelajaran bersemuka ditukar dengan metode pembelajaran secara online atau virtual. Kesan PKP akibat pandemik Covid-19 telah mendatangkan kesan kepada seluruh genap masyarakat, termasuklah para tenaga pengajar al-Quran yang mengikuti pengajian tersebut secara bersemuka di surau, masjid dan lain-lain. Situasi ini menggambarkan pengalaman yang pelbagai bagi guru al-Quran yang telah menggunakan teknologi sebagai kaedah belajar dan mengajar untuk mengadakan kursus berkaitan al-Quran semasa tempoh PKP (Nurul Khadijah et al., 2020).

Kajian Norazman, Anuar, dan Zainora (2020) meneliti isu "Covid-19: Masalah Implementasi PdP Online dan Solusi untuk Mata Pelajaran Hifz al-Quran IV USIM", mendapati bahawa ramai mahasiswa terkesan dengan PdP secara online. Permasalahan dan keterbatasan yang dihadapi dalam pelaksanaannya ini khususnya mata pelajaran hafazan al-Quran di USIM. Terdapat kesan yang datang kepada mahasiswa antara lain gangguan internet, emosi dan keadaan yang merugikan serta keterbatasan masa. Semua pihak perlu melakukan usaha bersama untuk mengatasi isu-isu yang muncul bagi memastikan bahawa proses PdP online tidak menjadi penghalang pada musim PKP ini. Keperluan untuk melaksanakan pendekatan PdP baharu, kaedah penyampaian yang pelbagai diketengahkan dan kesinambungan pembelajaran dalam kumpulan maya perlu diperhatikan dalam dunia standard baharu ini.

Menurut Nurul Khadijah et.al (2020) dalam kajian bertajuk "Covid-19 Virtual Quran Learning Method" menerangkan bahawa kaedah pembelajaran al-Quran dalam talian juga disesuaikan di sekolah-sekolah semasa berkuatkuasa tempoh PKP. Dalam keadaan ini, kaedah pembelajaran al-Quran secara atas talian ini digunakan oleh sebuah sekolah rendah swasta yang terletak di Wangsa Maju. Sekolah tersebut ialah Sekolah Islam Hatimurni. Para pendidik di sekolah tersebut telah menggunakan medium pembelajaran secara atas talian dalam aktiviti PdP bagi mengajar pelajar semasa tempoh PKP.

Menurut Anuar (2021) dalam kajiannya "Pembelajaran Tajwid Dalam Talian di Era Covid-19: Tinjauan Dari Perspektif As-Sunnah", pencarian ilmu khususnya al-Quran tidak seharusnya terhenti. Apa-apa yang tidak boleh dilakukan sepenuhnya tidak harus dihentikan sepenuhnya. Oleh itu, penggunaan teknik semasa dalam pengajian al-Quran tidak dilarang dalam Islam selagi tidak melanggar batas-batas syariat Islam. Tidak ada dalil dalam al-Quran mahupun hadis yang melarang penggunaan teknologi dalam pengajian al-Quran. Walau bagaimanapun, beberapa dalil boleh dijadikan panduan dan pedoman untuk mengendalikan kursus tilawah al-Quran dalam talian.

Sebuah kajian yang dijalankan oleh Nur Hazirah dan Masayu (2020) yang bertajuk “Pengajaran dan Pemudahcaraan Dalam Talian Semasa Perintah Kawalan Pergerakan” mendapati penggunaan aplikasi dalam talian semasa pelaksanaan PKP memberi manfaat yang besar. Ringkasnya, walaupun terdapat beberapa batasan, penggunaan teknologi maklumat dalam pendidikan memudahkan pembelajaran yang lebih berkesan. Namun, batasan ini boleh diatasi sekiranya semua pihak bekerjasama untuk meningkatkan kualiti pendidikan di Malaysia. Menyediakan kualiti pendidikan yang terbaik setanding dengan pendidikan di negara maju memerlukan komitmen semua pihak. Media telah melalui peringkat tertentu dalam evolusinya dan setakat ini didapati lebih tersusun dengan kaedah menarik dengan menggunakan pelbagai sumber yang sesuai bagi mencapai objektif dengan lebih berkesan. Umum mengetahui bahawa media termasuk media Islam sentiasa memainkan tugas yang penting sebagai salah satu alat untuk menyebarkan sesuatu maklumat. Kejayaan media penyebaran maklumat berasaskan lunas Islam ini bergantung kepada tahap dan kemampuan pengamalannya dalam menguasai teknologi penyebaran dan pengembangan maklumat pada masa itu.

Oleh itu, setiap kaedah yang digunakan mempunyai kelebihan tersendiri untuk menyokong keberkesanan bagi pelaksanaan metode PdP pada abad ke-21 yang memfokuskan kepada konsep 4C. Konsep tersebut ialah communication, collaboration, critical thinking dan creativity yang mana pelajar mampu memperluaskan kemahiran serta kerjaya bagi berimbang di semua peringkat (Muhammad Sabri, Nurulhuda dan Ilyani Syiham, 2020).

### **Metodologi Kajian**

Kajian ini dilakukan bagi mengkaji keberkesanan pengajian al-Quran secara atas talian dengan penggunaan kaedah kuantitatif. Kajian ini melibatkan soal selidik. Bagi kajian ini, penyelidik memilih secara rawak 50 orang pelajar OUM Kelantan dalam bidang Pengajian Islam sebagai sampel kajian yang berdasarkan saiz sampel yang ditentukan oleh Krejcie & Morgan (1970) yang disenaraikan bersama populasi kajian. Sampel bagi kajian ini juga menyamai cadangan Mohd Majid (1994). Kajian korelasi sebegini hendaklah melibatkan sekurang-kurangnya 30 responden. Teknik persampelan secara rawak telah diaplikasikan untuk memungkinkan pengkaji memperoleh data yang menyeluruh (Ku Aziliah 2004). Ini juga dapat membantu penyelidik memahami keberkesanan pengajian al-Quran secara atas talian. Semua maklumat yang didapati daripada soal selidik tersebut telah dianalisis dengan menggunakan Statistical Package for Social Science (SPSS) versi 21.0 bagi memperoleh skor min keseluruhan, ujian-t dan kolerasi.

Struktur soal selidik tersebut dipecahkan kepada dua bahagian iaitu bahagian A serta bahagian B. Bahagian A mengandungi 4 soalan yang membincangkan maklumat asas responden seperti umur, jantina, status perkahwinan dan pekerjaan. Manakala bahagian B mengandungi 6 soalan tentang keberkesanan pengajian al-Quran dalam talian yang menggunakan skala Likert iaitu skala 1 (sangat tidak setuju), 2 (tidak setuju), 3 (tidak pasti), 4 (setuju) dan 5 (sangat setuju).

## Dapatan Kajian

Bahagian A mengandungi 4 soalan yang membincangkan maklumat asas responden seperti umur, jantina, status perkahwinan dan pekerjaan.

**Jadual 1: Taburan Responden Mengikut Umur**

Latar Belakang	Kategori	Kekerapan (orang)	Peratus (%)
Umur	18 – 25	27	54.0
	26 – 30	12	24.0
	31 – 40	8	16.0
	41 – 50	3	6.0
	Lain-lain	0	0.0
	<b>Jumlah</b>	50	100

Berdasarkan Jadual 1, 54% mewakili responden berumur 18-25, manakala 24% mewakili responden berumur 26-30 dan 16% mewakili responden berumur 31-40, dengan baki 6% mewakili responden berumur 41-50.

**Jadual 2: Taburan Responden Mengikut Jantina**

Latar Belakang	Kategori	Kekerapan (orang)	Peratus (%)
Jantina	Lelaki	16	32.0
	Perempuan	34	68.0
	<b>Jumlah</b>	50	100

Mengenai jantina responden, sebanyak 32% mewakili responden lelaki manakala 68% mewakili responden perempuan.

**Jadual 3: Taburan Responden Mengikut Status Perkahwinan**

Latar Belakang	Kategori	Kekerapan (orang)	Peratus (%)
Status Perkahwinan	Bujang	34	68.0
	Berkahwin	16	32.0
	Janda	0	0.0
	Duda	0	0.0
	<b>Jumlah</b>	50	100

Dari sudut status perkahwinan responden, kebanyakan responden adalah bujang iaitu 68%, selebihnya 32% sudah berkahwin.

**Jadual 4: Taburan Responden Mengikut Pekerjaan**

Latar Belakang	Kategori	Kekerapan (orang)	Peratus (%)
Pekerjaan	Sektor Awam	21	42.0
	Sektor Swasta	9	18.0
	Bekerja Sendiri	3	6.0
	Tidak Bekerja	17	34.0
	<b>Jumlah</b>	50	100

Manakala dari segi pekerjaan responden, 42% responden mewakili responden yang bekerja di sektor awam dan 18% mewakili responden yang bekerja di sektor swasta, manakala hanya 6% mewakili responden yang bekerja sendiri dan selebihnya 34% mewakili responden yang tidak bekerja.

## Analisis Dapatan Keberkesanan Pengajian Al-Quran Secara Atas Talian

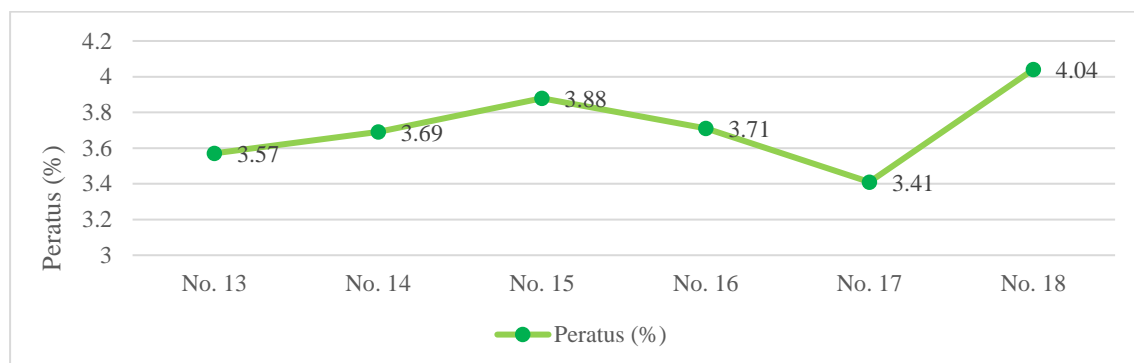
Analisis data ini ialah Bahagian B. Dalam kajian ini, pengkaji telah menjalankan analisis soal selidik keberkesanan pengajian al-Quran dalam talian. Analisis ini dihuraikan menggunakan skala Likert yang memberikan kekerapan, peratusan, dan min yang responden bagi soal selidik dinilai sebagai pelajar dari Universiti Terbuka, Malaysia (OUM) di Pusat Pembelajaran Kota Bharu, Kelantan.

**Jadual 5: Interpretasi Min Keberkesanan Pengajian Al-Quran Secara Atas Talian**

Min	Tahap Penilaian (Interpretasi)
1.00 – 2.33	Rendah
2.32 – 3.66	Sederhana
3.67 – 5.00	Tinggi

**Bahagian B: Keberkesanan Pengajian al-Quran Secara Atas Talian**

Manakala bahagian B mengandungi 6 soalan tentang keberkesanan pengajian al-Quran dalam talian yang menggunakan skala Likert iaitu skala 1 (sangat tidak setuju), 2 (tidak setuju), 3 (tidak pasti), 4 (setuju) dan 5 (Sangat setuju). Soalan-soalan yang diberikan dalam bentuk pernyataan dan dijawab mengikut skala Likert yang disediakan. Bahagian ini diberikan kepada responden untuk menguji keberkesanan pengajian al-Quran dalam talian. Bagi memperoleh hasil kajian secara terperinci, pengkaji menganalisis keputusan setiap pernyataan dan membentangkannya melalui graf dan jadual yang disediakan.



**Rajah 1: Keberkesanan Pengajian Al-Quran Secara Atas Talian**

**Jadual 6: Analisis Keberkesanan Pengajian Al-Quran Secara Atas Talian**

Bil.	Kenyataan		Skala					Jum	Min
			1	2	3	4	5		
1	Saya berasa pengajian al-Quran secara atas talian berkesan.	f	1	3	14	31	1	50	3.57
		%	2.0	6.0	28.0	62.0	2.0	100	
2	Saya selalu ulangkaji dan amalkan apa yang diajar oleh tenaga pengajar.	f	1	2	11	33	3	50	3.69
		%	2.0	4.0	22.0	66.0	6.0	100	
3	Saya mengikuti jadual pengajian seperti yang ditetapkan.	f	1	2	7	31	9	50	3.88
		%	2.0	4.0	14.0	62.0	18.0	100	
4	Tahap penguasaan pembacaan al-Quran saya semakin meningkat apabila menyertai kelas pengajian secara atas	f	1	4	8	32	5	50	3.71
		%	2.0	8.0	16.0	64.0	10.0	100	

	talian.	%	2.0	8.0	16.0	64.0	10.0	100	
5	Saya mengajak ahli keluarga dan rakan-rakan menyertai kelas pengajian al-Quran atas talian.	f	2	8	10	27	3	50	3.41
		%	4.0	16.0	20.0	54.0	6.0	100	
6	Saya mengikuti arahan yang diminta tenaga pengajar semasa kelas pengajian al-Quran secara atas talian.	f	0	2	4	34	10	50	4.04
		%	0.0	4.0	8.0	68.0	20.0	100	
<b>Jumlah Min Keseluruhan</b>									3.72

Sumber: Soal selidik

Jadual 6 menunjukkan analisis data keseluruhan bahagian B berkaitan sejauh manakah keberkesanan pengajian al-Quran secara atas talian yang dilakukan ke atas 50 responden yang terdiri daripada mahasiswa Open University Malaysia (OUM) di Pusat Pembelajaran Kota Bharu, Kelantan.

Berdasarkan skor min pada soalan pertama adalah sebanyak 3.57 mewakili 2% sangat tidak setuju, 6% setuju, 28% tidak pasti, 62% setuju dan 2% sangat setuju dengan menyatakan bahawa “saya berasa pengajian al-Quran atas talian berkesan. Skor min pada soalan kedua pula sebanyak 3.69 mewakili 2% sangat tidak setuju, 4% tidak setuju, 22% tidak pasti, 66% setuju dan 6% sangat setuju dengan menyatakan bahawa “saya selalu ulangkaji dan amalkan apa yang diajar oleh tenaga pengajar”. Manakala, skor min pada soalan ketiga ialah sebanyak 3.88 mewakili 2% sangat tidak setuju, 4% tidak setuju, 14% tidak pasti, 62% setuju dan 18% sangat setuju dengan menyatakan bahawa “saya mengikuti jadual pengajian seperti yang ditetapkan”.

Bagi penuntut di IPT, inilah ketikanya bagi mencungkil kemahiran dalam pembelajaran dan sebagai persediaan sebelum menempuh alam pekerjaan. Para penuntut hendaklah menyediakan rancangan belajar, mencari maklumat pengajian selain daripada yang telah diberikan oleh tenaga pengajar, menjadualkan masa perbincangan kerja secara berkumpulan, menetapkan tarikh akhir tugas kerja secara berkumpulan agar dapat disiapkan sebelum tarikh akhir kerja dan lain-lain.

Skor min pada soalan keempat ialah sebanyak 4.92 mewakili 2% sangat tidak setuju, 8% tidak setuju, 16% tidak pasti, 64% setuju dan 10% sangat setuju dengan menyatakan bahawa “tahap penguasaan pembacaan al-Quran saya semakin meningkat apabila menyertai kelas pengajian atas talian”. Skor min soalan kelima sebanyak 3.41 mewakili 4% sangat tidak setuju, 16% tidak setuju, 20% tidak pasti, 54% setuju dan 6% sangat setuju dengan menyatakan bahawa “saya mengajak ahli keluarga dan rakan-rakan menyertai kelas pengajian al-Quran atas talian”.

Namun begitu bagi soalan keenam, terdapat 68% responden mengikuti arahan yang diberikan setiap tenaga pengajar sebelum, semasa dan selepas selama pengajian atas talian berlangsung. Hal ini diketahui apabila skor min sebanyak 4.04 mewakili 4% tidak setuju, 8% tidak pasti, 68% setuju dan 20% sangat setuju dengan menyatakan bahawa “saya mengikuti arahan yang

diminta tenaga pengajar semasa kelas pengajian al-Quran secara atas talian”.

Oleh itu, merujuk kepada hasil kajian ini, didapati purata keseluruhan bagi 6 soalan ini telah mencapai tahap tinggi iaitu 4.04. Majoriti analisis ini menunjukkan bahawa kesemua 50 responden setuju dengan kenyataan keberkesanan tersebut. Hal ini menunjukkan bahawa keberkesanan pengajian al-Quran dalam talian terletak pada peringkat yang tinggi.

### **Kesimpulan**

Hasil kajian mendapati bahawa kesemua responden telah menyatakan maklum balas yang baik terhadap perkara tersebut. Analisis hasil kajian yang mengandungi 6 soalan ini telah dijawab dengan tepat dan betul mengikut skala Likert yang ditetapkan bagi setiap soalan yang dikemukakan yang merangkumi purata kekerapan, peratusan dan min. Keberkesanan pengajian al-Quran secara atas talian menunjukkan purata min berada pada tahap tinggi iaitu 3.72.

Mengikut analisis keberkesanan pengajian al-Quran secara atas talian, terdapat satu soalan iaitu soalan terakhir yang menunjukkan nilai skor min yang tinggi iaitu 4.04 atau nilainya 68% yang mewakili 34 orang responden, manakala satu soalan yang mempunyai skor min yang rendah iaitu 3.41. Dapatan ini disebabkan oleh reaksi responden terhadap keberkesanan pengajian al-Quran secara atas talian adalah tidak seimbang kerana mereka mempunyai cara dan persepsi tersendiri untuk menentukan kaedah pengajian mereka, sama ada secara realiti mahupun di alam siber. Mereka juga berpendapat bahawa belajar dalam talian kurang memberikan maklumat yang berkesan.

Secara ringkasnya, keputusan ini menunjukkan keberkesanan pengajian al-Quran secara atas talian adalah tinggi. Dalam kajian ini, persepsi dalam kalangan pelajar OUM di Pusat Pembelajaran Kota Bharu, Kelantan adalah memuaskan. Malahan, responden sangat menyokong pelaksanaan pengajian al-Quran secara atas talian. Perkara ini amat penting dan mesti dilaksanakan dengan lebih lanjut. Oleh itu, kajian ini merupakan inisiatif untuk melaksanakan kajian teras secara atas talian yang lebih berkesan.

### **Rujukan**

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# THE RELATIONSHIP BETWEEN PREFERRED LEARNING STYLES AND SOFT SKILLS: THE MODERATING IMPACT OF GENDER AND RESIDENCE AREA

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**Abstract:** *This study aims to achieve three objectives. First, to determine the preferred learning styles for final year undergraduate accounting students. Second, to examine the effect of learning styles on soft skills. Third, to test whether gender and geographical residence area act as a moderator on the relationship between learning styles and soft skills. The preferred learning styles consist of visual, auditory and kinaesthetic while students' soft skills consist of communication skill and critical thinking. Fleming's Theory of Learning Style has been applied as the underlying theory. 300 undergraduate accounting students participated in this study. Barsch's Learning Styles Inventory and Malaysian Soft Skills Scale were used to measure students' learning styles and soft skills attainment level respectively. Partial least square structural equation modelling was executed to accomplish the objectives of this study. The result shows that the most preferred learning style is visual. All learning styles are statistically significant on soft skills. The Geographic residence area strengthens the influence of visual learning style on soft skills. This study contributes to the development in accounting education, lecturers' teaching approach and student employability. Theoretically, this study offers a new path in the education research area by connecting learning styles and soft skills.*

**Key Words:** *Learning styles; Soft skills, Visual, Auditory, Kinaesthetic.*

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## Introduction

In recent years, academic performance is not the only yardstick for recruitment and success in career. Employees, especially graduates, need to be equipped with soft skills in order to be employed and sustained in their workplace. Soft skill is important for the labour market (Calanca, Sayfullina, Minkus, Wagner, & Malmi, 2019) and lacking of soft skill is one of the reasons that resulted in the unemployment issue (Hairi, Ahmad Toe, & Razzaly, 2011). Khazanah Research Institute (KRI) report 2018 on "School-to-Work Transition of Young Malaysians" highlighted those employers rank soft skills as the highest important skill compared to experience and hard skills. This phenomenon was seen as the urgency to develop the soft skills in Malaysian education curriculum. The blend of soft skills and discipline-based knowledge is the preferable choice by employers in recruiting and maintaining their employees.

Among the soft skills that are highlighted to be vital are critical thinking and communication skills.

Particularly, the importance of soft skills in high mobile professions such as Accounting is undeniable. Accounting graduates are required to enhance their technical knowledge and soft skills due to the intense competition and challenges in this profession. Accounting profession deals with recording of commercial transactions, preparation of auditing and computing income tax returns. The process in completing the accounting tasks not only required accounting graduates to apply their discipline knowledge but it is essential to have good critical thinking and communication skills. Critical thinking skills strengthen the ability to solve various scenarios. Communication skills are required in the performing accounting profession to liaise with the internal management department and to interact with external parties such as clients, bankers, suppliers and debtors. In this essence, accounting universities and colleges should offer suitable soft skill's programmes (Maelah, Aman, Mohamed, & Ramli, 2012). Although Malaysian Ministry of Higher Education has included soft skills into curriculum programs, the credit hours allocated on soft skills are limited compared to other cognitive skills. Previous study indicates that learning approach may contribute to communication skills (Awang & Daud, 2015) and critical thinking (Mutakinati, Anwari, & Yoshisuke, 2018). Given the fact that soft skills can be developed through the learning process, this study proposed that the student learning styles will foster the students' soft skills.

Learning styles is the way learners perceive and digest information that they obtained. It also reflects the ability to absorb and process the results of learning attained by a student (Rahman & Ahmar, 2017). It is worth discovering the students preferred learning styles as it imitates the student capabilities and contributes to active learners (Muniandy & Shuib, 2016). Additionally, active learners are synonymous with students who are able to communicate and express their ideas.

This study was conducted to achieve three objectives. The first objective is to determine the preferred learning style among final year undergraduate accounting students. The second objective is to examine whether students' learning styles influence students' soft skills. The third objective is to test whether gender and geographical residence area strengthen the relationship between preferred learning style and soft skills among undergraduate accounting students. Gender was selected as moderator in this study drawing upon the fact that males and females have different learning styles (Garber, Hyatt, & Boya, 2017; Sarabi-Asiabar et al., 2015) and developed different soft skills (Pereira & Costa, 2017). In addition, the geographical residence area plays an important role in soft skills (Shariffah Bahyah, 2013). Observing the environment is part of the learning process that enables students to grasp new knowledge (Fellnhofner, 2017). Currently, limited research is evidenced on soft skills research on accounting students (Ghani et al., 2018; Maelah et al., 2012). This paper is arranged into the following sections: literature review; research methodology; findings and discussion; and conclusions.

## Literature Review

### **Fleming's Theory of Learning Styles – Jeffrey Barsch Inventories**

Despite the advancing technologies in education such as mobile apps, smart gadgets and other online information, the basic learning style still begins on how the student absorbs the information. One of the fundamental learning style theories is the VAK learning style model

that is based on visual, audio and kinaesthetic (Benmarrakchi, El Kafi, Elhore, & Haie, 2017). Hence, this study selected VAK [Visual (V), Auditory (A) or Kinaesthetic (K)] learning theory as the underlying concept to identify the learning style. This theory was originally developed by Neil Flemings and commonly known as Fleming's Theory of Learning Style. In this theory, the visual learners refer to those who prefer to study by using pictures or mind mapping. They illustrate what they learn into graphs, charts, and other visual learning tools. They find that learning will be interesting and easy by using sketches and other visual materials. Contrary to that, auditory learners are persons who rely more on hearing during their study. They can easily digest the knowledge through communication and lecturing. They store knowledge by listening and generally they are eloquent (Leasa, Corebima, Ibrohim, & Suwono, 2017). Another type of learning style is kinaesthetic who usually prefer to learn by hands-on methods (Mukherjee, Das, De, & Mukhopadhyay, 2013). They are more focused on learning practical things rather than theorizing.

### **Learning Styles**

Learning styles have been defined in several ways based on one's perspective. Singh, Govil, and Rani, (2015) refer to them as the groups of cognitive, emotional and psychological factors that serve as indicators on how a learner perceives, interacts with and responds to the learning situation. In the same vein, Cekiso, Arends, and Mkabile, (2015) defined learning styles as "cognitive, affective and psychological traits that are relatively stable signs of how learners perceive, interact with and respond to the learning environment". Specifically, in this study learning style refers to the way individuals understand the information that they received. The preferred learning style is therefore the choice of one learning method over another ways of learning.

Research on learning styles has been conducted from various perspectives. Almigbal, (2015) conducted a study to investigate the association between preferred learning styles and academic performance. The respondents for his study are second to fifth year students from medical college at King Saud University. In his study, he found that the highest preferred learning style is aural and there are differences between male and female preferred learning styles. His study further concludes that there is no connection between learning styles and academic performance. Another study on preference learning styles from a medical student point of view was conducted by Mahony, Sbayeh, Horgan, Flynn, and Tuathaigh, (2016). In general, they concluded a weak association between learning styles and anatomy assessment performance. A study on preferred learning styles among Accounting students was performed by Cekiso et al., (2015). Their study used Kolb's Learning Style Inventory and found that Converges is the most preferred learning style. In addition, a study on learning style in elementary school was performed by Leasa et al., (2017). They adapt Fleming Theory in selecting the learning styles. Their study demonstrated that learning styles have a significant impact on emotional intelligence.

### **Soft skills**

Soft skills are intangible skills that individuals learn from their experience and use in their daily life and work (Arat, 2014). Soft skills comprise personality, attitudes, and behaviours rather than technical skill. Soft skills are described as intangible and nontechnical skills to identify the power in leadership, facilitating and negotiating (Robles, 2012). According to Seetha (2014), soft skills refer to interpersonal skills, technology skills and communication skills and that in the coming future the needs and importance of these skills in the marketplace will increase. The soft skills of interest in this study are communication skills and creative thinking

skills. Both skills are relevant in the accounting profession.

A study on soft skills catches researchers' attention due to the demand to produce holistic graduates. Ismail, Ahmad, and Awang, (2017) executed a study on the differences of soft skill practices among Polytechnics students based on their demographic profile. Interestingly, the finding shows that there are significant differences in communication skills practice based on gender. A study conducted by Deep, Mohd Salleh, and Othman, (2019) found that problem based learning has a significant influence on improving students' soft skills. Their outcomes derived from the perspective of 57 students from different faculties at Universiti Tun Hussein Onn Malaysia. In addition, a study by Tan and Tang, (2015) reveals that soft skills can be developed from extended activities, curriculum, classroom interaction and campus environment. Tan and Tang used a mixed method and their respondents are two educators and six final year Diploma in Business Study students. On the other hand, there is a prior study that investigated how project managers' soft skills become the influencer to the project success (Zuo, Zhao, Nguyen, Ma, & Gao, 2018).

### **Relationship between Learning Styles and Soft Skills**

Even though previous studies have investigated the issues on learning styles and soft skills, the research on the linkage between learning styles and soft skills is still dearth. A study conducted by Awang and Daud, (2015) proved that learning approaches were significant on students' communication skills. Their study was different from the current study as they applied problem based learning approaches and not VAK. Likewise, Losekoot, Lasten, Lawson, and Chen, (2018), highlighted that the learning process during internship of hospitality students can develop their communication skills. This study develops the following general hypothesis:

H1: Preferred learning style has significant influence on soft skills among undergraduate accounting students.

Subsequently, the following specific hypotheses have been developed:

H1a: Visual learning style has significant influence on communication skills among undergraduate accounting students.

H1b: Auditory learning style has a significant influence on communication skills among undergraduate accounting students.

H1c: Kinaesthetic learning style has a significant influence on communication skills among undergraduate accounting students.

H1d: Visual learning style has a significant influence on critical thinking skills among undergraduate accounting students.

H1e: Auditory learning style has a significant influence on critical thinking skills among undergraduate accounting students.

H1f: Kinaesthetic learning style has a significant influence on critical thinking skills among undergraduate accounting students.

The learning style is varying from one student to another as they are grown in different residence areas such as urban, suburban and rural. The way they form their teammates such as homogeneous or heterogeneous in gender may also lead to different learning styles. Males tend to be more kinaesthetic, tactual and visual compared to women (Hamidon, 2015). In conjunction with the importance of demographic characteristics on soft skills attainment, the current study investigates the role of gender and geographical residence area as a moderator in the relationship between preferred learning styles and soft skills. The following hypotheses have been developed:

- H2: Gender strengthens the relationship between preferred learning style and soft skills.
- H2a: Gender strengthens the relationship between visual learning style and communication skills.
  - H2b: Gender strengthens the relationship between auditory learning style and communication skills.
  - H2c: Gender strengthens the relationship link between kinaesthetic learning style and communication skills.
  - H2d: Gender strengthens the relationship between visual learning style and critical thinking.
  - H2e: Gender strengthens the relationship link between auditory learning style and critical thinking.
  - H2f: Gender strengthens the relationship link between kinaesthetic learning style and critical thinking.
- H3: Geographical residence areas strengthen the relationship link between preferred learning style and soft skills.
- H2a: Geographical residence areas strengthen the relationship link between visual learning style and communication skills.
  - H2b: Geographical residence areas strengthen the relationship link between auditory learning style and communication skills.
  - H2c: Geographical residence areas strengthen the relationship link between kinesthetic learning style and communication skills
  - H2d: Geographical residence areas strengthen the relationship link between visual learning style and critical thinking.
  - H2e: Geographical residence areas strengthen the relationship between auditory learning style and critical thinking.
  - H2f: Geographical residence areas strengthen the relationship link between kinesthetic learning style and critical thinking.

## Methodology

### Population

This study was conducted in Malaysian public and private universities. The selection of the university was based on the Asia University Rankings 2018. They are Universiti Malaya (UM) ranked at 46th, Universiti Tunku Abdul Rahman (UTAR) ranked at 99th and Universiti Putra Malaysia (UPM) at 142th. UM and UPM are the public universities while UTAR is a private university.

### Sample Size

An ideal sample size should have an item-to-response ratio ranging from 1:4 to 1:10 (Hinkin, 1995) in order for each set of the scales to be factored analysed and acceptable. There are 39

items in the research questionnaires which resulted in the sample size from 156 to 390. Bearing in mind to achieve the highest sample size, 316 questionnaires have been distributed. However, only 300 questionnaires are usable which indicates a response rate of 94.94%. It is suggested that 77% response rate is sufficient to generate validity study. The respondents were selected based on typical case sampling which was categorised under purposive sampling. Purposive sampling was applied since it involves non-probability sampling and the researchers used their own judgement. Among the types of purposive sampling, this study has chosen typical case sampling. Typical case sampling is relevant to this study as it involves investigation related to phenomenon and trend of typical members; which in this study refers as final year undergraduate accounting students.

### **Measurement**

The Barsch/Haynie Learning Styles Inventory (BLSI) (2000) was used as the instrument to identify the preferred learning style by students. Two types of soft skills used are communication and critical thinking skills adapted from Malaysian soft skills scale (My3S) instrument. These two soft skills were applied in this study because they play a major role in the working environment of students' future undertaking. Questionnaires have been distributed for data collection. The questionnaire consisted of close-ended questions. The questions are prepared based on research objectives, research questions and hypotheses of this research. The respondents need to respond on a five-point Likert-type scale.

### **Data Analysis**

SmartPLS 3.0 software was used to evaluate the relationship among the constructs of the research model by conducting partial least square structural equation modelling analysis. The analysis was performed by following the guidelines of Hair, Risher, Sarstedt, and Ringle, (2019).

## **Findings And Discussion**

### **Respondent Profiles**

300 respondents were involved in this study which consisted of 81 male (27%) and 219 females (73%). The huge number of female respondents reflect the current scenario in Malaysia university whereby female students dominate the number of university students. In terms of age, 106 respondents are in the age of 17-20 years, 154 respondents age between 21-23 years, 31 respondents age 24-26 years while only 9 respondents age above 26 years. Most students take an undergraduate programme after completing their secondary school, matriculation or foundation programme. Usually, they are in the age of 18 to 24 years for completing their undergraduate programme. In terms of institution, 100 respondents were from UM, 100 from UTAR and 100 from UPM.

### **Preferred Learning Styles**

The first objective of this study is to determine the preferred learning styles among final year undergraduate Accounting students. The mean of the three learning styles is presented in Table 4.1. It shows the most preferred learning style is visual followed with auditory and kinaesthetic. In order to achieve the first objective, the relative importance index (RII) analysis has been adopted which reflects the students preferred learning style. All the items to measure the learning styles were ranked using RII. The measurement of RII used the following formula (Somiah, Osei-Poku, & Aidoo, 2015):

$$\sum w / A * N$$

Where:

W = weight given to each factor ranges from 1 to 5

A = the highest weight

N = number of respondents

**Table 4.1: Preferred learning style**

Learning styles	Mean	Relative importance index	Rank
Visual	3.93	0.786	1
Auditory	3.63	0.726	2
Kinaesthetic	3.34	0.668	3

Extended analysis was performed to identify the breakdowns of the preferred learning styles. The outcomes are presented in Table 4.2. It shows that the most preferable learning style under visual is to obtain information by reading the subject (mean: 4.133, RII: 0.827). From an auditory learning style perspective, students rank “require explanations of diagrams, graphs or visual directions” as their highest choice (mean: 3.997, RII: 0.799). In addition, the results for the most preferable kinesthetic styles depicted in Table 4.2 expressed that student will remember best by writing it several times (mean: 3.993, RII: 0.799).

**Table 4.2: Details of preferred learning style**

Learning styles	Mean	Relative importance index	Rank
<b>Visual</b>			
V8. I prefer obtaining information about an interesting subject by reading about it.	4.133	0.827	1
V6. Think the best way to remember something is to picture it in your head.	4.117	0.823	2
V2. I like to write things down or to take notes for visual review.	4.107	0.821	3
V1. I prefer to see information written on a chalkboard and supplemented by visual aids and assigned readings.	4.083	0.817	4
V5. I can understand a news article better by reading about it in the newspaper than by listening to a report about it on the radio.	3.817	0.763	5
V4. I can easily understand and follow directions on maps.	3.770	0.754	6
V3. I enjoy skilfully and enjoy developing and making graphs and charts.	3.753	0.751	7
V7. I am good at working and solving jigsaw puzzles and mazes.	3.650	0.730	8

Learning styles	Mean	Relative importance index	Rank
<b>Auditory</b>			
A2. I require explanations of diagrams, graphs, or visual directions.	3.997	0.799	1
A6. I would rather listen to a good lecture or speech than read about the same material in a textbook.	3.807	0.761	2
A1. I can remember best about a subject by listening to a lecture that includes information, explanations and discussion.	3.663	0.733	3
A3. I can tell if sounds match when presented with pairs of sounds.	3.583	0.717	4
A4. I do better in academic subjects by listening to lectures and tapes.	3.540	0.708	5
A5. I learn to spell better by repeating words out loud than by writing the words on paper	3.807	0.711	6
A8. I follow oral directions better than written ones.	3.473	0.695	7
A7. I prefer listening to the news on the radio rather than reading about it in the newspaper.	3.413	0.683	8
<b>Kinesthetic</b>			
K3. I remember best by writing things down several times.	3.993	0.799	1
K2. I like working with my hands or making things.	3.860	0.772	2
K1. I choose to use posters, models, or actual practice and other activities in class.	3.670	0.734	3
K7. I grip objects in my hands during the learning process.	3.337	0.667	4
K8. I feel relaxed by touching others, hugging, handshaking, etc.	3.303	0.661	5
K6. I learning spelling by “finger spelling” the words.	2.900	0.580	6
K4. I play with coins or keys in the pockets.	2.887	0.577	7
K5. I chew gum, smoke, or snack during studies.	2.770	0.544	8

### Measurement Model

The second and third objectives are achieved by performing PLS SEM. Measurement model was conducted prior to structural model. In examining the measurement model several rules of thumbs should be met. Based on (Hair et al., 2019), there are four steps in assessing the measurement model, which are indicator loading, internal consistency reliability, convergent validity and discriminant validity. Table 4.3 presented the results of the measurement model. The first step is examining the indicator loading. The loadings value above 0.70 is recommended. Few items which do not meet the criteria have been deleted. The second step is assessing the internal consistency reliability by using composite reliability and Cronbach Alpha. The results of composite reliability reported in Table 4.3 indicates that the values are within the suggested value of ‘satisfactory to good’ (Hair et al., 2019). In addition, the outcomes of Cronbach Alpha presented in Table 4.3 meet the rule of thumb as the value is more than 0.70. The third step is examining the convergent validity by conducting the average



variance extracted (AVE). Table 4.3 evidenced that the AVE achieved the acceptable value of above 0.50.

**Table 4.3: Measurement Model Assessment**

Items	Loading	Composite Reliability	Cronbach Alpha	Rho A	Average Variance Extracted (AVE)
V4	0.71				
V6	0.70				
V7	0.73	0.82	0.72	0.71	0.54
V8	0.79				
A4	0.80				
A5	0.71				
A6	0.72	0.87	0.81	0.82	0.57
A7	0.75				
A8	0.81				
K4	0.80				
K5	0.78				
K6	0.76	0.88	0.83	0.83	0.60
K7	0.75				
K8	0.76				
CS1	0.82				
CS2	0.76				
CS3	0.77				
CS5	0.76	0.91	0.88	0.88	0.58
CS6	0.76				
CS7	0.77				
CS8	0.73				
CT1	0.78				
CT2	0.75				
CT3	0.74				
CT4	0.75	0.90	0.87	0.87	0.56
CT5	0.77				
CT6	0.76				
CT7	0.71				

Whereby V = Visual; A = Auditory; K= Kinesthetic; CS = Communication Skill; CT = Critical Thinking

The final step in the measurement model is to ensure that HTMT is less than 0.85 to establish discriminant validity. The findings presented in Table 4.4 reveals that all HTMT is less than 0.85. The highest HTMT value is between communication skills and critical thinking skills which is 0.81.

**Table 4.4: Heterotrait-Monotrait Ration (HTMT) Results**

	V	A	K	CS	CT	G
V						
A	0.46					
K	0.45	0.35				
CS	0.54	0.50	0.43			
CT	0.57	0.43	0.44	0.81		
G	0.13	0.08	0.18	0.17	0.20	
RA	0.09	0.09	0.10	0.17	0.08	0.02

Whereby V = Visual; A = Auditory; K= Kinesthetic; CS = Communication Skill; CT = Critical Thinking, G = Gender; RA = Residence Area

### Structural Model

The first step in the structural model is to determine the collinearity by using Variance Inflation Factor (VIF). The findings show that VIF is less than 3 which is in accordance with the recommended value of VIF. Next, is to evaluate the PLS SEM using  $R^2$  of endogenous construct. The  $R^2$  of communication skill and critical thinking skills is 0.32 and 0.34 respectively which are considered as weak. In addition,  $Q^2$  was performed. All the values of  $Q^2$  are below 0.25 which indicates a small predictive relevance of PLS-path model. Table 4.5 presented the significant value of the path analysis. All the hypotheses are supported.

**Table 4.5: Path Model Analysis to Test Hypothesis**

Path	Mean	Standard deviation	T statistic	P Value	Remark
V -> CS	0.24	0.06	3.74	0.00	H1a Accepted
A -> CS	0.30	0.06	4.83	0.00	H1b Accepted
K -> CS	0.18	0.06	3.02	0.00	H1c Accepted
V -> CT	0.27	0.06	4.37	0.00	H1d Accepted
A -> CT	0.25	0.06	3.90	0.00	H1e Accepted
K -> CT	0.19	0.06	3.24	0.00	H1f Accepted

Whereby V = Visual; A = Auditory; K= Kinesthetic; CS = Communication Skill; CT = Critical Thinking

In terms of moderating impact, it shows that gender does not moderate the relationship between learning styles and soft skills except for the relationship between auditory learning style and critical thinking which is in a negative way. The analysis further shows that geographical residence area strengthens the relationship between visual learning styles with communication skills and critical thinking. The result is presented in Table 4.6.

**Table 4.6: Path Model Analysis to Test Moderation Role**

	Mean	Standard Deviation	T Statistics	P Values	Moderation Effect
V*G -> CS	0.09	0.07	1.47	0.14	H2a – Do not support
A*G -> CS	-0.06	0.06	0.89	0.37	H2b – Do not support
K*G -> CS	-0.01	0.06	0.15	0.88	H2c – Do not support
V*G -> CT	0.10	0.07	1.64	0.10	H2d – Do not support
A*G -> CT	-0.21	0.07	3.14	0.00	H2e – Support
K*G -> CT	0.09	-0.05	1.77	0.08	H2f – Do not support
V*RA -> CS	0.11	0.05	2.19	0.03	H3a – Support

	Mean	Standard Deviation	T Statistics	P Values	Moderation Effect
A*RA -> CS	-0.02	0.07	0.32	0.75	H3b – Do not support
K*RA -> CS	-0.06	0.06	0.85	0.39	H3c – Do not support
V*RA -> CT	0.13	0.06	2.27	0.02	H3d – Support
A* RA -> CT	0.02	0.06	0.43	0.67	H3e – Do not support
K*RA -> CT	0.03	0.06	0.48	0.63	H3f – Do not support

Whereby V = Visual; A = Auditory; K= Kinesthetic; CS = Communication Skill; CT = Critical Thinking, G = Gender; RA = Residence Area

The most preferred learning styles among final year undergraduate Accounting students is visual. The outcome is consistent with the finding from the research conducted by Shoemaker, Austin, and Kellu, (2015). The suggested justification is that accounting students deal with subjects that involve calculation, double entries, ledger and financial statement. They need to visualise the transactions for better understanding. Moreover, this study reveals that all the preferred learning styles have significant influence on soft skills among undergraduate accounting students. Therefore, all the hypotheses are supported. This outcome is consistent with a study conducted by Khairudin, Salleh, and Ibrahim, (2017) who found that the use of flipped learning (visual and audio) influenced the communication skills and critical thinking skills among accounting students in Universiti Utara Malaysia. In addition, the finding on kinesthetics that has significant influence on critical thinking skills is in line with the result conducted by Wagner, (2014). The results interpret that all learning styles will be the influencer to soft skills. The possible explanation is that the learning process will shape the student experience whereby indirectly it will develop their soft skills. The visual learners applied visual aids to enhance their communication skills. Specifically, for undergraduate accounting students they will illustrate the diagrams to convey the information on accounting entries or any other accounting case study. In terms of an auditory learner, their communication skills will build up through discussion. Moving on kinesthetic learners, their communication skills are stimulated from senses and hands-on tasks. Kinesthetic learners are creative as they use their senses more effectively in learning (Cetin & Kirindi, 2017). With regards to the outcome that visual learners have significant influence on critical thinking, it can be explained that visual tools help students to develop comprehension and critical thinking skills (Hector, 2011). Auditory learners developed their understanding by hearing and listening. The process of memorising and understanding the knowledge that they listen to will generate their critical thinking skills. On the other hand, the activity such as role play allowed students to analyse new information rather than theoretical information and this situation will arouse student's critical thinking skills. In summary, all the 3 learning styles discussed in this study will enhance students' communication and critical thinking skills.

Further, this study found that residence area acts as moderator in the relationship between visual learning style and soft skills (both communication skill and critical thinking) and implies that residence area strengthens such association. In this manner, the student residence area plays an important role for visual learners to have better soft skills. Generally, it indicates that students visualise the information that they received; for instance, urban students visualise the financial statement based on the big companies existing in metropolitan while rural students visualise the financial statements based on small and medium enterprise. The analysing and presenting the financial statement reflect their critical thinking and communication skills respectively.

## Conclusion

This study concludes that visual learning style is the most preferable learning style among final year undergraduate accounting students. The VAK learning styles have a significant impact on communication skill and critical thinking skill. The study also derives into conclusion that geographical residence area strengthens the relationship between visual learning style and soft skills.

## Implication

Theoretically, this study contributes to Fleming's Theory of Learning Styles by connecting learning style to soft skills. It provides a new perspective in this theory and serves as references for future researchers. Practically, this study provides an opportunity for educators to identify the student learning style which is indirectly able to develop the students' soft skills. This study also contributes to the potential relationship between higher education institutions and accounting sectors in fulfilling the supply and demand of the accounting profession. As an illustration, accounting sectors may propose the required soft skills for employability and higher education institutions may incorporate it in their teaching strategies. Notwithstanding that, this study also contributes to society by producing holistic graduates and generating human capital. From time to time, society was concerned on expanding the human's knowledge and improving a variety of skills (Rutkauskas et al., 2016).

## Limitation and Recommendation

Scope of study that focuses on accounting undergraduate students is the first limitation in this study. It is recommended that future researchers may be concerned about other undergraduate programmes such as nursing and marketing that need critical thinking skills and communication skills. Alternatively, future researchers may also consider to investigate the undergraduate and postgraduate accounting student. Next limitation is on the selection of only 3 universities as respondents. It is recommended to have more than 3 universities in order to achieve a good generalization of population.

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# KONSEP KEAGRESIAN MIKRO PERKAUMAN (KMP) DALAM KALANGAN PELAJAR INSTITUSI PENGAJIAN TINGGI

## *THE CONCEPT OF MICRO RACIAL AGGRESSION (MRA) AMONG STUDENTS OF INSTITUTIONS OF HIGHER LEARNING*

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**Abstrak:** Artikel ini berkaitan dengan keagresian mikro perkauman (KMP) iaitu sejenis perkauman moden yang halus serta kebiasaannya tidak dapat dikesan kewujudannya. Tambahan lagi, KMP ini kurang disedari oleh pelaku dan mangsa tetapi lazimnya ditemui dalam keadaan seharian dalam pelbagai kumpulan manusia. Oleh itu, artikel ini membincangkan tentang konsep KMP yang berlaku dalam kalangan pelajar pelbagai kaum di institut pengajian tinggi (IPT). Kajian kualitatif yang menggunakan metode dokumentasi dalam pengumpulan data. Data yang dikumpul telah dianalisis menggunakan perisian N Vivo 2.0. Artikel ini menunjukkan bahawa KMP ialah sejenis perkauman moden yang kebiasaannya berlaku dalam interaksi lisan dan bukan lisan pada setiap hari yang kebanyakannya secara spontan serta sering dilakukan secara tidak sengaja. KMP terbahagi kepada tiga bentuk iaitu *microassaults*, *microinsult* dan *microinvalidation*. Kajian ini juga dapat membuktikan tentang realiti KMP dalam persekitaran pendidikan memang berlaku dalam kalangan pelajar IPT. Maka terdapat keperluan untuk meningkatkan kesedaran dan membangunkan proses yang berkesan untuk mengurangkan atau mencegah KMP tersebut daripada terus subur dan berlaku pada masa akan datang.

**Kata kunci:** Keagresian, Mikro, Perkauman, Pelajar, IPT

**Abstract:** This article is related to micro racial aggression (KMP) which is a type of modern racism that is subtle and usually cannot be traced to its existence. Furthermore, this KMP is less noticed by perpetrators and victims but is commonly found in everyday situations in various human groups. Therefore, this article discusses the concept of KMP that occurs among students of various races in institutes of higher learning (IPT). Qualitative study that uses documentation methods in data collection. The collected data were analyzed using N Vivo 2.0 software. This article shows that KMP is a type of modern racism that typically occurs in verbal and non-verbal interactions on a daily basis that are mostly spontaneous as well as often done unintentionally. KMP is divided into three forms namely *microassaults*, *microinsult* and

*microinvalidation. This study can also prove about the reality of KMP in the educational environment does occur among IPT students. There is therefore a need to raise awareness and develop effective processes to reduce or prevent such KMPs from continuing to thrive and occur in the future.*

**Keywords:** Aggression, Micro, Racism, Students, IPT

## Pengenalan

Manusia tersebar di seluruh dunia dalam bentuk pelbagai bangsa dan suku kaum. Keindahan ajaran dalam al-Quran menekankan bahawa di sebalik kepelbagaian ini, tiada seorang pun yang unggul atau lebih rendah berdasarkan warna kulit, bangsa, etnik, bahasa atau asal usul. Perkara ini telah dinyatakan dalam al-Quran:

﴿يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ ﴿١٣﴾﴾

Maksudnya: Wahai umat manusia! Sesungguhnya Kami telah menciptakan kamu dari lelaki dan perempuan, dan Kami telah menjadikan kamu berbagai bangsa dan bersuku puak, supaya kamu berkenal-kenalan (dan beramah mesra antara satu dengan yang lain). Sesungguhnya semulia-mulia kamu di sisi Allah ialah orang yang lebih taqwanya di antara kamu, (bukan yang lebih keturunan atau bangsanya). Sesungguhnya Allah Maha Mengetahui, lagi Maha Mendalam PengetahuanNya (akan keadaan dan amalan kamu) (al-Hujurat, 49:13).

Dalam hal ini, firman Allah S.W.T. telah memberi peringatan kepada sesiapa yang memberi tanggapan salah terhadap mana-mana golongan. Tanggapan buruk ini lazimnya berlaku dalam masyarakat kita seperti perkauman, kesukuan, sistem kasta dan kelas, xenofobia dan lain-lain.

Menurut Jabatan Perangkaan Malaysia 2019 (dipetik dalam Nasir, Nor, Yaacob & Rashid, 2021), penduduk Malaysia setakat Julai 2019 ialah seramai 32,581,400 dengan majoriti 62.5% adalah bumiputera. Namun begitu, tahap integrasi dalam kalangan masyarakat berbilang kaum adalah begitu rapuh dan berisiko berlaku pertembungan antara etnik kerana masing-masing taksud dengan amalan tipikal etnik mereka sendiri seperti amalan “Melayu tetap Melayu, dan bukan Melayu tetap bukan Melayu”. Ketaksudan seperti ini didakwa menjadi punca utama yang boleh menggugat keharmonian rakyat dan perkara ini seterusnya mencetuskan ketegangan kaum.

Namun begitu, unsur negatif ini masih berlaku dalam komuniti masyarakat antaranya dipanggil Keagresian Mikro Perkauman (KMP). KMP ini turut berlaku dalam kalangan pelajar berbilang kaum di institut pengajian tinggi (IPT) di negara ini. Pelajar-pelajar ini terdiri daripada campuran pelbagai kaum dan warisan etnik yang membezakan mereka antara satu sama lain dan sekali gus menjadikan IPT sebagai tempat asimilasi budaya di mana rakyat pelbagai budaya, gaya hidup dan banyak lagi bercampur di bawah bumbung yang sama. Namun perbezaan ini kadang-kadang boleh menimbulkan satu isu yang perlu dilihat dengan lebih mendalam.



Dalam perkara ini terdapat perbezaan dalam budaya dan tradisi yang boleh mempengaruhi cara bagaimana orang dari satu konteks budaya dan sejarah etnik mungkin mempunyai pengaruh dalam cara orang dari kumpulan atau kaum yang berbeza menilai dan mengenali antara satu sama lain. Keadaan ini berlaku terutamanya dalam kalangan kaum minoriti yang masih hidup di negara tuan rumah. Perkara ini menerangkan kepada kita cara bagaimana kaum majoriti iaitu Melayu Islam memandang kaum minoriti lain iaitu bukan Melayu Islam yang membentuk pelbagai jenis KMP yang diarahkan dalam suasana ini.

Isu ini mungkin lebih menonjol disebabkan persekitaran kebanyakan IPT yang terdiri daripada pelajar dari pelbagai latar belakang kaum, sama ada pelajar dan kakitangan tempatan mahupun antarabangsa. Oleh itu, jika terdapat peluang interaksi yang tinggi dalam kalangan pelajar dan populasi kakitangan yang pelbagai, peluang berlakunya KMP adalah lebih tinggi. Melihat hubungan antara kumpulan dari perspektif Teori Identiti Sosial, artikel ini meneroka unsur KMP dalam kalangan pelajar daripada kumpulan kaum yang berbeza.

Harris (2016) menyatakan bahawa kajian berkaitan pelajar IPT pelbagai kaum semakin berkembang tetapi kajian yang berkaitan dengan pelajar IPT berbilang kaum yang berkaitan dengan bidang KMP masih kurang dan sangat diperlukan. Tambahan lagi, pengalaman perkauman yang unik dalam kalangan pelajar berbilang kaum menyatakan perbezaan dengan pengalaman rakan sebaya mereka (Basu, 2007). Oleh itu, artikel ini bertujuan untuk melihat konsep KMP dan fenomena-fenomena yang berkaitan dengannya yang berlaku dalam kalangan pelajar IPT.

#### **Definisi Keagresian Mikro Perkauman (KMP)**

KMP ditakrifkan sebagai kehinaan lisan, tingkah laku dan alam sekitar yang ringkas dan biasa, sama ada disengajakan atau tidak disengajakan yang menyampaikan cemuhan dan penghinaan kaum yang bermusuhan, menghina atau negatif yang berpotensi memberi kesan psikologi yang berbahaya atau tidak menyenangkan kepada orang atau kumpulan sasaran (Sue, Capodilupo, Torino, Bucceri, Holder, Nadal & Esquilin, 2007).

KMP didefinisikan sebagai pertukaran ringkas setiap hari yang menghantar mesej yang menghina individu tertentu kerana keahlian kumpulan mereka (Sue, 2010). KMP juga boleh diungkapkan melalui ujaran lisan, tingkah laku atau juga mesej persekitaran yang entah bagaimana boleh menimbulkan kesalahan dan penghinaan yang berbahaya tentang orang yang berbeza daripada pelakunya. Solorzano, Ceja & Yozzo (2000) mendefinisikan KMP sebagai penghinaan halus (lisan, bukan lisan, dan/atau visual) yang ditujukan kepada orang kulit berwarna, selalunya secara automatik atau tidak sedar. KMP ialah satu kesalahan kecil yang boleh menjadi sangat halus tetapi boleh memberi kesan negatif yang ketara kepada penerima.

Walau bagaimanapun, KMP boleh terjadi dan menyasarkan kumpulan orang yang terpinggir dan boleh menjadi sengaja yang sering membawa kepada diskriminasi. Nadal, Davidoff, Davis & Wong (2014) telah menyatakan bahawa pelajar yang menghadapi KMP dalam gaya hidup seharian mereka mungkin sangat berasa tertekan dengan tekanan. Menurut Sue (2010), KMP ini boleh berlaku kepada sesiapa sahaja tanpa mengira kepelbagaian kaum, jantina dan orientasi seksual.

### **Bentuk-Bentuk Keagresian Mikro Perkauman (KMP)**

KMP terbahagi kepada tiga bentuk iaitu *microassaults*, *microinsult* dan *microinvalidation*. Pengkategorian ini menurut Allen (2012) adalah berfaedah untuk meletakkan garis di antara pelbagai tekstur KMP dan bagaimana kaum tertanam dalam fabrik kehidupan seseorang. Jenis pertama ialah *microassault* yang bermaksud serangan lisan atau bukan lisan yang bertujuan untuk menyakiti mangsa yang dimaksudkan melalui panggilan nama, tingkah laku mengelak, tindakan diskriminasi yang bertujuan (Sue, Capodilupo, Torino, Bucceri, Holder, Nadal & Esquilin, 2007). Jenis pertama ini didakwa hampir sama dengan perkauman kuno dan diklasifikasikan sebagai bentuk keagresian mikro ganas oleh Sue (2010). Menurut Allen, Scott, & Lewis (2013) dalam nada yang sama menyifatkan *microassault* sebagai penghinaan kaum yang jelas.

*Microinsult* pula dikatakan berlaku apabila seseorang itu menunjukkan tingkah laku atau ekspresi acuh tak acuh yang menyebabkan penerima berasa seolah-olah warisan atau identiti kaumnya sedang dimalukan (Nadal et al., 2014). Contohnya ialah apabila memuji seorang bukan Inggeris yang menggunakan bahasa Inggeris sebagai bahasa pertuturannya kerana menguasai bahasa tersebut dengan baik. Hal ini boleh menunjukkan mesej secara tidak langsung bahawa penerima dianggap sebagai orang asing walaupun dia boleh bercakap dengan baik menggunakan bahasa tersebut.

*Microinvalidation* sebaliknya dikatakan berlaku apabila seseorang dipandang rendah oleh orang lain dari segi pemikiran, perasaan, atau pengalamannya seperti diberitahu “perkauman tidak wujud lagi” atau “berhenti merungut tentang perkauman” (Nadal et al., 2014). *Microinvalidation* dianggap tidak disengajakan bahawa penerima sering mengelirukan (Sue et al., 2007). Sebelum itu, Sue et al., (2007) mengaitkan ketidaksahihan KMP dengan pelbagai bentuk komunikasi yang mengecualikan, menafikan, atau menghapuskan pemikiran, perasaan, atau realiti pengalaman seseorang yang berwarna.

### **Keagresian Mikro Perkauman dalam Kalangan Pelajar Berbilang Kaum di IPT**

Menurut Smith (2020), mutakhir ini banyak kumpulan terpinggir menjadi tumpuan KMP. Kebanyakannya berlaku kepada golongan terpinggir yang terdiri daripada individu, kumpulan atau populasi yang tinggal sebagai minoriti dalam komuniti arus perdana. Hal ini menggambarkan bahawa golongan ini biasanya hidup di pinggir mereka yang berada di pusat kuasa, dominasi budaya, dan kesejahteraan ekonomi dan sosial. Perkara ini turut berlaku dalam kalangan pelajar IPT.

Smith, Hung & Franklin (2011) menyatakan dalam budaya Barat sebagai contoh, pengalaman dihadapi secara negatif dalam kalangan pelajar kolej Afrika-Amerika yang memusatkan kehidupan akademik dan sosial mereka menunjukkan bahawa mereka menghadapi banyak keraguan diri, pengasingan dan menilai kampus berdasarkan kajian mengenai iklim keagresian mikro perkauman. Perkara ini turut disokong oleh Williams, Skinta & Kanter (2020). Dalam aliran yang sama, pengalaman KMP yang dinyatakan oleh Yosso, Smith, Ceja & Solorzano (2009) adalah dalam cara yang lebih interpersonal seperti gurauan kaum dan KMP yang berlaku dalam sesebuah institusi pengajian tinggi (IPT).

Dalam konteks pendidikan tinggi Malaysia, (Lino & Hashim, 2019) menyebut bahawa kajian berkaitan KMP bagi pelbagai kaum masih kurang dijalankan. Selain itu, boleh diperhatikan bagaimana pelajar bukan Melayu dan antarabangsa (dirujuk sebagai minoriti) melihat cara mereka dilayan oleh pelajar dominan (terutamanya orang Melayu dirujuk sebagai pelajar

majoriti). Ia menangani berat sebelah dan prasangka yang dilakukan terhadap pelajar minoriti. Berhujah bahawa dengan mengkaji persepsi pelajar minoriti dengan dibekalkan dengan pandangan tentang pengalaman perkauman pelajar minoriti yang menghadiri institusi pengajian tinggi (IPT) yang kebanyakannya Melayu. Adalah penting untuk mengetahui keadaan pelajar minoriti terhadap pencerobohan KMP kerana mereka membentuk sebahagian daripada jumlah populasi pelajar.

Menurut Lino & Hashim (2019) lagi, terdapat unsur-unsur KMP yang biasa dilaporkan oleh kebanyakan kumpulan etnik termasuklah “manfaat dalam kumpulan”, “paradoks pemerhatian yang berlebihan atau terlepas pandang”, “memalsukan nilai budaya atau gaya komunikasi” dan “tidak peduli tentang situasi di Sabah & Sarawak” yang didapati melalui kajian mereka yang berfokus kepada pengalaman etnik khusus yang berkaitan dengan KMP dalam kalangan pelajar pelbagai etnik di universiti tempatan. Di sebalik pengalaman yang dikongsi, timbul perbezaan apabila kumpulan etnik ini diteliti untuk ditentukan.

Menurut Arthur (1997), walaupun pelajar antarabangsa menyumbang sumber kewangan dan kemahiran yang luar biasa dalam kemajuan budaya dan amalan profesional negara lain, mereka menghadapi banyak halangan melalui perubahan mereka kepada budaya utama. Biasiswa dan media global sama-sama dengan tegas mencadangkan bahawa penglibatan pelajar antarabangsa yang mempunyai kecenderungan perkauman iaitu sikap prejudis (Allport, 1979) dan diskriminasi iaitu kelakuan tidak adil atau layanan tidak sama rata terhadap ahli kumpulan atas nama kaum (Dion, 2002; Arthur, 2003; Constantine, Kindaichi, Okazaki, Gainor & Baden, 2005; Findlay & Kohler, 2010), dan pemisahan iaitu kelakuan tidak adil atau layanan tidak sama rata (Allport, 1979). Walau bagaimanapun, pengalaman pelajar yang tersirat dan bentuk perkauman yang tidak menonjol kurang diteliti dan dikaji.

KMP dalam tetapan akademik mungkin memberi kesan negatif kepada pelbagai aspek kehidupan mangsa akibat ancaman stereotaip dan mencetuskan reaksi emosi. Tuitt & Carter (2008) percaya bahawa ancaman stereotaip dan KMP pada asasnya berkaitan dan secara kolektif berfungsi untuk menghalang prestasi akademik ramai pelajar di universiti yang didominasi oleh kaum majoriti tertentu. Ini selari dengan Lino (2016) yang mencadangkan mangsa KMP mungkin menghadapi ancaman stereotaip dalam institusi pembelajaran dengan pelajar daripada kaum lain terutamanya etnik dominan.

Good, Aronson & Inzlicht (dipetik dalam Tuitt & Carter, 2008) misalnya mendedahkan melalui kajian mereka bahawa pelajar kulit hitam cenderung untuk memberikan maklum balas yang lazimnya dikaitkan dengan ancaman stereotaip seperti ketiadaan keseronokan dalam belajar, kebimbangan yang meruncing dan kebimbangan yang boleh mengakibatkan pencapaian akademik yang lemah apabila mereka dinilai dalam domain stereotaip. Akibat lain yang mungkin berlaku termasuk gangguan halimunan, penurunan keyakinan diri dan banyak lagi (Lino, 2016). Oleh itu, adalah penting untuk menyelidik akibat dan proses pemikiran mangsa untuk lebih memahami kesan mikroagresi perkauman terhadap mangsa. Melalui kajian yang berkaitan kelaziman KMP dalam kalangan pelajar universiti di Kuala Lumpur oleh Lino (2010), dapatan menunjukkan bahawa ramai pelajar tidak menyedari pengalaman mereka dengan KMP, malah ada di antara mereka yang menafikan kewujudannya.

Oleh itu, situasi sedemikian mungkin sering menghalang pemahaman kerana sifat halus dan tidak langsung tindakan itu. Menurut Lino (2016) berpendapat bahawa KMP akan kekal tersembunyi dan membawa kepada bahaya psikologi kepada mangsa. Hal ini disebabkan oleh

keterbatasan dalam memahami faktor situasi dan peribadi di mana KMP berlaku yang mungkin menghalang pelaku atau mangsa daripada menghadapi keterlibatan mereka dalam mewujudkan atau mengalami dilema psikologi, menyedari peranan mereka dalam menerima jurang perbezaan dalam pekerjaan, pendidikan dan peluang lain untuk kumpulan sasaran serta mengenal pasti isu psikodinamik asas mereka yang bertindak sebagai mekanisme di sebalik pengalaman dan tindakan mereka.

### Kesimpulan

KMP merupakan satu fenomena yang masih berlaku dan subur dalam komuniti masyarakat termasuklah dalam kalangan pelajar IPT. KMP boleh membawa kepada suasana yang kurang harmoni kerana KMP merupakan sebuah penghinaan halus yang jarang-jarang disedari yang mana ianya boleh berlaku melalui ujaran lisan, tingkah laku, mesej persekitaran yang ditujukan kepada orang yang berlainan kaum pada kebiasaannya. Selain itu, kajian-kajian lepas menggambarkan bahawa pelajar berbilang kaum dan antarabangsa di IPT mengalami KMP dalam bentuk yang pelbagai. Terdapat tiga bentuk KMP dan tujuh tema KMP yang telah dinayatakan oleh kajian-kajian lepas. Oleh itu, semua pihak yang terlibat mestilah bersama-sama berganding bahu memahami fenomena negatif ini dengan lebih mendalam dan seterusnya berusaha dengan penuh komited untuk membendung fenomena negatif ini dari terus subur dalam komuniti masyarakat khususnya dalam kalangan pelajar IPT yang merupakan tonggak kepada pembangunan negara pada masa depan.

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# THE RESILIENCE OF THE TIN INDUSTRY TO THE MALAYSIAN ECONOMY, ENVIRONMENT AND SOCIETY

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**Abstract:** *The past decades have seen that the tin industry has to face a challenging scenario for its operation especially in decreasing ore grades, deeper deposits, and harder rock mass (Sánchez & Hartlieb, 2020). Notwithstanding to that, the mining activity that decrease the environmental stability, causes pollution, reduced water quality and change of biodiversity (Nurtjahya, Franklin, & Agustina, 2017) has urged the industry to be more environmentally friendly in their operation. In addition, the global economic crisis due to COVID-19 pandemic has added the tougher situation for tin industries. Like it or not, the tin industry needs to combat the challenges in order to remain in the business. In other word, we need a resilient tin industry that can recover from the adverse experience and move forward not only for success but also to contribute for a better nation. A possible solution to become a resilient industry is by adoption of digital technology to increase the operation efficiency, adoption of green technology to reduce the negative environmental impact, managing adequate financial resources to overcome the economic crisis and encouraging product innovation to enhance customer satisfaction.*

**Keyword:** *Resilience of tin industry, Digital technology, Financial resources, Green technology, Product innovation*

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## Literature Review

### Resilience Theory

Resilience Theory is the underlying theory in explaining the relationship between the variables in the framework for this research. Resilience is defined as the ability to bounce back from adversity, frustration, and misfortune and is essential for the effective leader (Ledesma, 2014). Resilience theory has its roots in the study of adversity and an interest in how adverse life experiences impact harmfully on people (Van Breda, 2018).

### Adequate financial resource

Financial resource is an asset used to settle liabilities and an obvious resource that companies must have available to achieve strategies (Stacey, 2011). Stacey noted that financial resources enabled organizations to acquire other forms of resources that organizations use for operations that justify the company's existence. Adequate financing has a significant effect on the survival

and success of small business and without which the small business would not succeed (Gill & Bigger, 2012). Yallapragada and Bhuiyan (2011) examined the key factors in the success of small business and noted that the factors that determine small business success include adequate financial resources.

### **Adoption of digital technology**

Digital technologies are transforming industry, products, processes and operations (Bolat, Kooli & Wright, 2016). The workplace has changed at a dizzying rate, driven by rapid strides in technology. In the digitized world, management professionals have seen their role changing as not only drivers of a business process but also being in charge of the automation efficiency and output (Schildt, 2017). The adoption of automated systems that can connect the information from one department to another department will help to reduce the manual documentation and repetitions of the same tasks. The workspace that design with the internet of things will increase the service efficiency and reduce the congestion in the workplace. Based on this argument, the following hypothesis has been developed:

### **Adoption of green technology**

Green technology is the development and application of products, equipment and systems used to conserve the natural environment and resources, which promotes the use of renewable resources, minimises and reduces the negative impact of human activities (Izvekova, Roy, & Murgul, 2016). Adoption of green technology in tin industry can reduce energy and water consumption, maintenance costs and employee health costs as well as improvement in quality of life. In addition, reuse of recyclable materials can contribute to energy and cost savings in a organization (Jainudin et al., 2017). With the installation of energy -efficient light bulbs, maximum natural light in the office and application of rainwater storage, it is expected the company will reduce the energy and water consumption in the office. The usage of green technology will create renewable energy such solar and wind power. In addition, the natural open space will make tin industry employee feel better.

### **Product Innovation**

Product innovation can be defined as a “process that includes the technical design, R&D, manufacturing, management and commercial activities involved in the marketing of a new (or improved) product”(Alegre & Chiva, 2008). Innovative product becomes a crucial point in the industry where through innovative product, customers gain benefits from the sides of either the new feature, design or function. A product is said to be innovative when the customers gain various benefits from the new design, function and feature (Khin, Ahmad & Ramayah, 2010). Janssen, Stoopendaal and Putters (2015) classify innovation into two words, novelty and newness.

### **Resilient Tin Industry**

Malaysia is heavily reliant on rubber and tin exports in the early years of independence and used the revenue earnings from these sectors to increase agricultural productivity and reduce poverty. Tin and rubber revenues were used to subsidize and incentivize the development of the palm oil sector and to set up the Palm Oil Research Institute of Malaysia (PORIM) to increase yield rates (Sach, & Maennling, 2015). Today, Malaysia only produces less than 1.5% of total world tin production. Malaysia needs a resilience tin industry that able to recover from difficult situation and to remain competitive in global arena. Resilience tin companies enable them to cope effectively with unexpected events, bounce back from crises, and even foster future success (Duchek, 2020). Resilience is both a function of planning for and preparing for

future crisis (planned resilience), and adapting to challenges and difficulties (Barasa, Mbau, & Gilson, 2018). It expected that adequate financial resources, digital technology, green technology and product innovation will be the contributed factors to be resilience and subsequently the tin industry resilience will contribute to economic growth, sustainable environment and prosperous society.

### **Economic Growth**

Economic growth refers to an increase in aggregate production in an economy. If there is an economic recession, healthcare workers are affected by a combination of job insecurity, decreased purchasing power and reduced labour market opportunities (David Stuckler, Sanjay Basu, Marc Suhrcke, Adam Coutts, Martin McKee (2009). It has also been suggested that these economic recessions are often amplified by the reduction of welfare support and salary cuts by the restrictive policies governments typically apply to the largest spending sectors (including commonly health) in the attempt to balance budgets and reduce deficits. on health workers include salary cuts and job losses, compounding migration intentions (Humphries, Crowe, McDermott, et al., 2017), decreased motivation (Williams, Thomas, S, (2017), unwanted organisational changes (Kerasidou, Kingori P (2019) and an increase in the tendency to engage in concurring profit-generating activities, often at the expense of the quality of service (Giuliano Russo, Inês Rego, Julian Perelman, Pedro Pita Barros (2016). A resilient workplace will increase the productivity which eventually will contribute to economic growth. Better understanding on resilience of workplace allows for policy development that can minimize the negative impacts on economic change has on people and bolsters the sustainability of the change process (Adger, 2000). Based on the discussion, the following hypothesis has been developed.

### **Sustainable environment**

Environmentally sustainable health care facilities are those that improve, maintain or restore health, while minimizing negative impacts on the environment and leveraging opportunities to restore and improve it (World Health Organization, 2017). Building climate resilience and environmental sustainability are best addressed together for achieving synergies and resource efficiency.

### **Prosperous Society**

The physical environment at work plays a vital role in employees' productivity. Management must take an active part in defining the physical environment in which the health workers carry out their daily task to make it conducive. This can be achieved by improving on the physical workplace and facilities, delegating responsibilities, increasing accountability, and encouraging teamwork. This will promote trust and loyalty among the workers and encourage better teamwork among them. The social life and environment in any health facility has an important role to play in the workers' performance and productivity. When the employees physically and emotionally have the desire to work, then their performance outcomes shall be increased (Boles, Pelletier, Lynch, 2004). Absenteeism can be reduced by having a proper workplace environment; which can in turn increase employee performance and productivity. Chandrasekhar stated that the connection or relationship between the work, workplace, and tools of work had become the most important aspect in their work itself (Chandrasekar, 2011). A cheerful and happy health worker will encourage and guide the patients, and make them comfortable around the facility. There is concern that focusing on the resilience of workplace to cope with adversity and precarious circumstances diverts attention from the collective responsibility of society to protect individuals (Gill & Orgad 2018).



### Proposed Conceptual Framework

The proposed conceptual framework below was developed based on resilience theory. The enabler factors for tin industry resilience are adequate financial resources, adoption of digital technology, adoption of green technology and product innovation. Subsequently, the tin industry resilience is expected to contribute to sustainable community which is from the perspective of economic growth, sustainable environment and prosperous society.

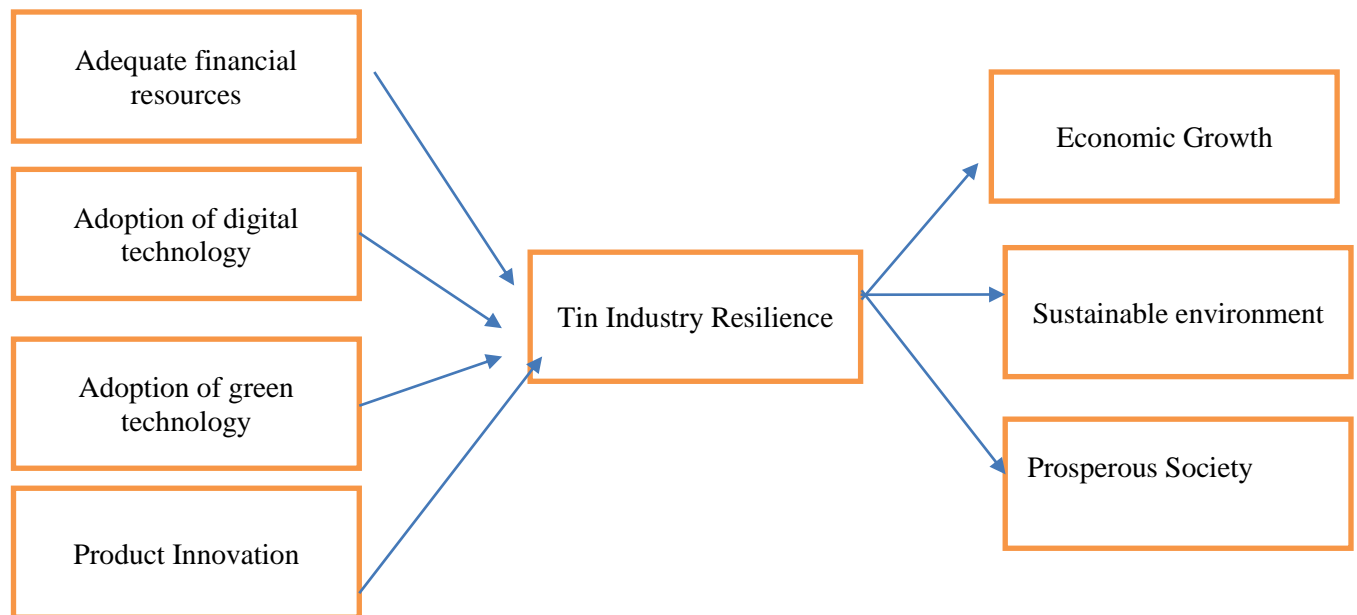


Figure 1: Proposed Conceptual Framework

### Hypothesis

- H1: Adequate financial resources will have a positive significant impact on tin industry resilience
- H2: Adoption of digital technology will have a positive significant impact on tin industry resilience
- H3: Green technology will have a positive significant impact on tin industry resilience
- H4: Product Innovation will have a positive significant impact on tin industry resilience
- H5: Tin industry resilience will have a positive impact on economic growth.
- H6: Tin industry resilience will have a positive impact on sustainable environment.
- H7: Tin industry resilience will have a positive impact on prosperous society.

### Research Methodology

The research methodology for this study is design in order to achieve the following objectives:

1. To identify the factors that contributes to tin industry resilience.
2. To determine the effect of resilient tin industry on economic, environment and society.
3. To develop a resilient tin industry model.

A quantitative data collection by distributing the questionnaire will be performed in order to achieve research objective 1 and 2. The target population for this study is the staffs that involve in accounting/finance, production and technology in tin industry companies in Perak and Selangor. Perak and Selangor were selected as these two states are rich which tin field. Since there is no sampling frame, a convenient sampling technique will be applied. With this regard,

the respondents will be approached based on their availability and convenience to answer the questionnaire. The sample size will be based on suggestion by Hinkin (1998) whereby the appropriate sample size based on the item-response-ratio is ranged from 1:4 to 1:10. It is expected that number of items from each of the variables to be 5 items. Therefore, the total number of items will be 40. This will lead to a sample size range of 40 to 400. Another justification in determining the sample size is based on the suggestion for conduction partial least square structural model (PLS-SEM) analysis that used minimum sample size estimation method in PLS-SEM is the “10-times rule” method (Hair et al., 2011), which builds on the assumption that the sample size should be greater than 10 times the maximum number of inner or outer model links pointing at any latent variable in the model. Based on the suggestion, the number of sample size for this study will be 70. Therefore, the sample size for this study will be 70 as it will apply the PLS SEM data analysis. Taken into consideration that there might be invalid response, a total of 100 questionnaires will be distributed. The questionnaire will be designed based on adequate financial resources, digital technology, green technology, resilient tin industry, economic growth, sustainable environment and prosperous society. The collected data will be analysed using the Partial Least Square Structural Equation Model (PLS SEM). PLS SEM is an essential tool to assess the connections between multiple variables in the chains and analyses instantaneously in a model. Below is the expected equation model:

$$TIR = \beta + \beta FR + \beta DT + \beta GT + \beta PI + \epsilon \quad (1)$$

$$EG = \beta + \beta TIR + \epsilon \quad (2)$$

$$SE = \beta + \beta TIR + \epsilon \quad (3)$$

$$PS = \beta + \beta TIR + \epsilon \quad (4)$$

Where,  $\beta$ =Constant, TIR= Tin Industry Resilience, FR=Financial Resources, DT=Digital Technology, GT = Green Technology, PI = Product Innovation, EG = Economic Growth, SE = Sustainable Environment, PS = Prosperous Society,  $\epsilon$ =Error term.

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## SUCCESS FACTORS OF OF SMALL AND MEDIUM ENTERPRISE RETAILERS IN PAHANG

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**Abstract:** *The study is about investigating factors that can improve the entrepreneurship ability of retailers to achieve success with SME retailers in Pekan, Pahang. The study is about the subject of strategic management and it is about retailer's entrepreneurial skills. It is a study focused on how entrepreneurs can lead SME retailers to greater success by having an important set of skills instilled within them. The independent variables of the study are financial management skills, technology skills, human resource management skills, and marketing management skills. The dependent variable will be a retailer's entrepreneurial ability to achieve success with the SME retailers. The quantitative methodology is used as the main research design of the study. The data collection was done using a questionnaire that has close-ended questions and five-point Likert scale questions. The researcher used quantitative data and carried out an SPSS data analysis method to carry out statistical testing. The location of the study was be Pekan, Pahang. The data analysis brought about a lot of findings that were valuable. The pilot test results showed reliability, the real survey was found to be internally consistent, and the instrument was found to have normality as well. More importantly, it was found by the correlation tests that all independent variables are correlated positively with the dependent variable. The multiple regression test showed that the independent variables are significant ( $p < 0.05$ ) and thus proving that financial management skills, technology skills, human resource management skills and marketing management skills all have a positive effect on SME retailers in Pekan, Pahang. It showed that all research objectives were met very well and it also means that all the hypotheses are supported, thereby bringing a successful outcome of the research.*

**Keywords:** *Financial Management Skills, Human Resource Management Skills, Marketing Management Skills, SME Retailer, Technology Skills,*

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## Introduction

The purpose of this chapter is to talk about the research topic background and it will involve taking steps to investigate, analyse and come up with various factors that affect entrepreneurial skills when it comes to small and medium enterprises (SME retailers) in Malaysia. In other words, the topic is about investigating what kind of entrepreneurial skills are required to achieve success in SME retailers in the country. SME retailers are the backbone of the Malaysian economy and makeup almost 99% of the total businesses in the country. According to the Department of Statistics in Malaysia, there are approximately 900,000 SME retailers that provide more than 60% of employment in the country. These SME retailers contribute to almost 37% of the Malaysian GDP and 70% of the total exports (Ambad et al., 2020).

An entrepreneur is usually faced with a variety of challenges when they launch an SME and this is because managing an SME in a way that ensures great performance is something not very easy to accomplish (Wang, (2016). Therefore, entrepreneurs are always required to have a set of important skills which they require to embrace and exhibit to bring about success to the SME (Rahman et al., 2016). Generally speaking, entrepreneurs tend to have a very high rate of failure when they launch SME retailers and this is because of a variety of reasons, most of them stem from the lack of skills on part of the entrepreneur.

Ambad et al., (2020) show that almost 60% of upstart SME retailers do not succeed because of the inability of the entrepreneur to manage the SME effectively. The SME is reliant greatly on the ability of the entrepreneur to lead the organisation to success. Therefore, the entrepreneur must tend to do all they can to ensure that the SME is led professionally and effectively and the only way to do this is to ensure that the SME entrepreneur is highly skilled, competent, and effective (Tan, 2018).

The purpose of the study is to provide an empirical study into determining the kinds of factors that can affect the ability of SME retailers in the city Pekan, Pahang. The researcher has chosen certain variables that will become the independent variables and these are financial management skills, technology skills, human resource management skills and marketing management skills. The dependent variable would be SME retailer success. The objective is to show that all of these independent variables will have a positive outcome on the performance entrepreneurs running their SME retail businesses.

Therefore, the objectives of this research are as follows:

1. To investigate the influence of financial management skills towards the success of Small Medium Enterprises (SME Retailers) in Pekan, Pahang
2. To investigate the influence of technology skills towards the success of Small Medium Enterprises (SME Retailers) in Pekan, Pahang
3. To investigate the influence of human resource management skills towards the success of Small Medium Enterprises (SME Retailers) in Pekan, Pahang
4. To investigate the influence of marketing management skills towards the success of Small Medium Enterprises (SME Retailers) in Pekan, Pahang

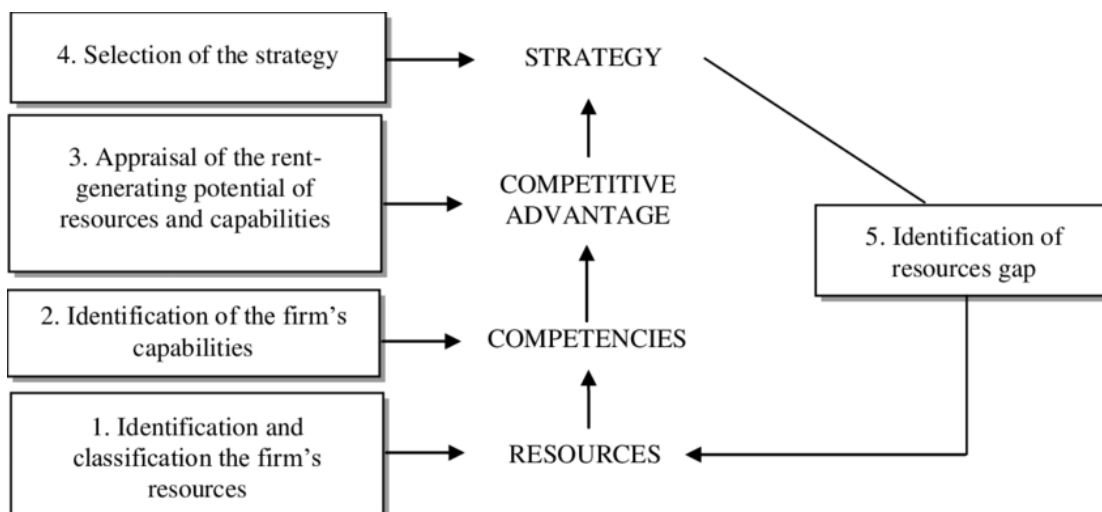
## Literature review

### Theory

The underpinning theory that is used here is the resource-based theory, which is an approach towards achieving competitive advantage of an organisation and it lies mostly in the ability of

the organisation to utilise important resources which are at its disposal, and for the benefit of the firm (Chin & Kok, 2021). Proponents of the research-based theory state that it is more flexible to be capable of exploiting external opportunities through the use of existing resources in any way as opposed to trying to acquire new skills. In the resource-based view model, every resource is assigned a very important role in helping companies to achieve greater organisational performance, which in this case would be assisting retailers to make the SME successful (Voda, et al., 2020).

There are two kinds of resources that can be used and these are tangible resources and intangible resources. Tangible resources may come in the form of human capital, such as its human resources in the SME. Intangible resources consist of things such as intellectual property or knowledge of the entrepreneur, such as knowledge of financial management, marketing management knowledge, and knowledge of information technology use (Mathushan & Pushpanathan, 2020). Success depends on the ability of the entrepreneur to utilise all of these tangible and intangible resources to influence the performance of the organisation positively and to enable it to achieve a competitive advantage using the resources that it has access to (Roper & Love, 2017). For the resources to be successful, the resource-based view states that these resources must be valuable, rare, difficult, and costly to imitate. Even though a resource such as financial management might appear to be ordinary, knowledge, nevertheless, the ability of the entrepreneur to utilise financial management in a very innovative way can make it quite rare and difficult to imitate and thus enabling the organisation to benefit from it and thus giving it a competitive advantage as well (McKenzie, 2017).



**Figure 0.1 Resource-based theory framework (Kotler & Keller, 2016)**

### Dependent variable

#### SME Retailer's Success

A retailer who commences entrepreneurship will have in mind the achieving of success and profitability. Usually, an entrepreneur would commence their entrepreneurial endeavours on a smaller scale and usually establish a small and medium-sized enterprise (Candra & Ashari, 2014). This can also be a challenging task for the entrepreneur as numerous factors can act against the interests of the entrepreneur and make the SME unsuccessful. Retailers are usually very proactive and are looking to establish themselves in the market and to become very

profitable using their new idea innovation which they intend to market to the public (Pletnev & Barkhatov, 2016).

## **Independent variables**

### **Financial management skills**

Financial knowledge is defined as the measure of how well a retailer can understand and be confident in their use of financial knowledge to make financial decisions (Al-Tit, et al., 2019). Entrepreneurs need to have essential knowledge on financing in order to be capable of raising adequate capital, carrying out effective record keeping, and also to facilitate effective accounting management (Hindasah & Nuryakin, 2020). Besides, financial knowledge is also required by the entrepreneur to ensure effective cash management, and also the ability to engage in business planning and carry out feasibility studies. The skills of financial management are a very vital set of skills which entrepreneurs need to have (Lusimbo & Muturi, 2016). This is because, the ability to manage finances in a competent, responsible, and strategic way will bring about positive and successful outcomes (Rachapaettayakom, et al., 2020).

### **Technology skills**

The possession of technology-related skills is also regarded as an important skill that entrepreneurs should have to make sure that their SME retailers become successful. This is especially since most modern SME retailers are reliant greatly on the use of advanced technology (Al-Tit, et al., 2019). Technology skills are the kind of entrepreneur skills that are defined as skills related to the domain of technology, such as information technology, digital technology, and also information communication technology, all of which play a vital role in modern-day businesses (Chin & Kok, 2021). Entrepreneurs that possess these skills will almost certainly do very well at leading the SME retailers. A modern-day SME is very reliant on the competency of the entrepreneur to utilise advanced technology skills to assist the organisation in its operations and activities (Kheng & Muthuveloo, 2018). An entrepreneur that has the required technology skills will be positioned very well to benefit from various attributes of technology that can propel the SME to greater heights.

### **Human resource management skills**

Human resource management skills are defined as a skill which an entrepreneur should have in being able to lead the human resources of the organisation with competency, effectiveness, and success (Al-Tit, et al., 2019). Human resource management skills are a very important set of skills with the entrepreneurship process in leading the organisation. Usually, an entrepreneur will be very active in the management process in the SME and as a result, they must possess the required human resource management skills and competencies which are needed to enable them to work productively and to manage the human resources of the SME strategically and effectively (Chin & Kok, 2021). This is regarded as a very important skill because human resources are the backbone of the SME and if they are not managed very well, they will become inefficient and incompetent and result in SME failing entirely (Mathushan & Pushpanathan, 2020).

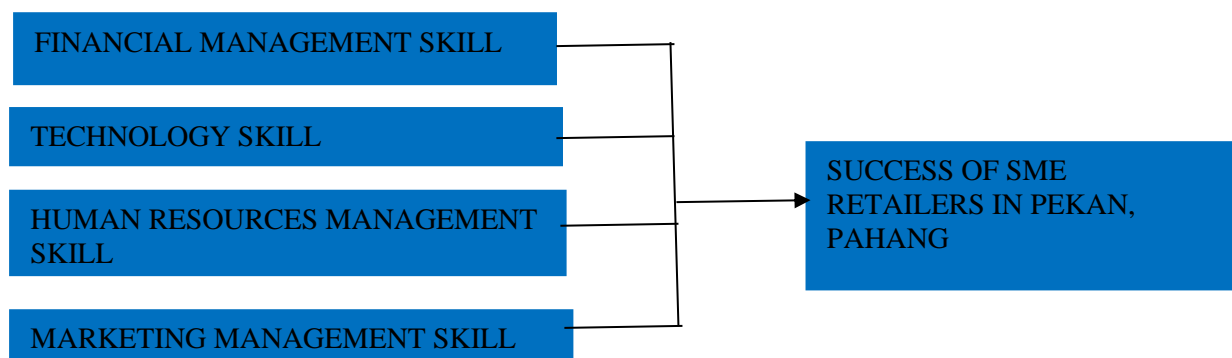
### **Marketing management skills**

Marketing management is defined as the action of coming up with various marketing related objectives and making an evaluation of the means of achieving such marketing related objectives within the SME (Al-Tit, et al., 2019). Marketing is a very important function in organisation that ensures that the organisation is able to put out a good product line that meets



the demands of the consumers, which is priced reasonably, which is distributed efficiently and which is promoted in a way that enhances brand awareness (Kotler & Keller, 2016). An entrepreneur who can set important marketing related objectives and implement management initiatives very effectively will usually become more successful at ensuring that the marketing function of the organisation is successful and contributes to greater success of the entrepreneurship endeavour (Chin & Kok, 2021). Several SME retailers tend to function on a small scale but this does not mean that it does not have to give enough attention to marketing management (Kotler & Keller, 2016).

### Conceptual framework



**Figure 0.2 Conceptual Framework between the Independent Variables (IV) and Dependent Variable (DV)**

### Methodology

#### Research design

An appropriate research design to collect statistical data will be the quantitative research design in this study, as this research paper is aimed at hypothesis testing and thus ideally, statistical information will be needed. (Goertzen, 2017). For instance, this study will be mainly adopting electronic questionnaire that was created in tool such as Google form. This particular questionnaire was then distributed to a sample consisting of members of the chosen research population. It is through this kind of a questionnaire that the researcher is capable of accessing data that can determine the relationship between the independent and the dependent variables of the study (Igwenagu, 2016 ). The advantage of the quantitative research design is that it is not complicated, it allows ease of collecting and processing data and the results are interpreted can be generalised to a large research population hence making it suitable when a large population is used to be studied (Sekaran & Bougie, 2019).

#### Target respondents

The target population in this study will be those Malaysians who engage in conducting business with SME retailers. Therefore, the study population here consists of retailers in the city of Pekan, Pahang. According to Hafiz (2021), report of ‘Statistik Jumlah Pelesenan /Permit Sehingga 2021 Daerah Pekan’ has stated that the total population of SME retailers in Pekan is 2082. Among 2082, as many as 800 SME retailers are in the grocery shop category (Hafiz, 2021). This research population was chosen because the title of the project involves analysing the factors that affect the success of SME retailers among retailers in this particular city in Malaysia. Therefore, it makes perfect sense to use entrepreneurs that comprise these retailers in the city.

### Sample size

To determine the sample size, the table below will be used as the main guide. It works based on the projected number of respondents that are assumed to be within the research population. The table was designed by Krejcie and Morgan, (1970). However, the researcher is unable to determine the number of entrepreneurial retailers in the city of Pekan. Certain researchers are of the opinion that if the population is unknown, as it is in this analysis, a minimum of 384 responses will be enough (Sekaran & Bougie, 2019). According to Hafiz (2021), based on the total of SME retailers in Pekan, the respondent has indicated that is 327. Hence, the 327 people must be answered the questionnaires that have been given.

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

**Figure 0.2 The table from Krejcie and Morgan, (1970).**

### Sampling techniques

There are essentially two categories of sampling techniques that can be used to create a research sample and these are the probability and nonprobability sampling technique. The main difference between the probability and nonprobability sampling technique is that the probability sampling technique consists of a randomised selection of the persons that are present within the research population (Arnab, 2017). This means that the selection is entirely

random and those chosen are entirely by chance. On the other hand, the nonprobability sampling technique does not involve a randomised selection of respondents but involves non-random selection and this means that those who are selected are not selected by chance (Sabli, et al., 2018). The researcher will use a nonprobability sampling technique and the kind of nonprobability sampling technique that will be used will be the convenience sampling technique. Convenience sampling is defined as a sampling method used to collect data from a pool of respondents which are regarded as convenient sources of data and are close at hand (McLeod, 2019). It is regarded as a sampling method that is very prompt, and uncomplicated and economical (Arnab, 2017). There are no special criteria required to be part of a convenience sample and hence, it becomes quite straightforward to include various different elements within the sample. All components of the population are eligible to take part. The advantages of the convenience sampling technique are that it assists the researcher in collecting data quickly, it is inexpensive to create a sample, it is easy to the research using that sample, it is low in cost and there is a readily available sample (Igwenagu, 2016 ). The main disadvantages are that it does not provide a representative sample, it is quite easy to provide false data with the sample and it is challenging to replicate the result of a convenience sample (McLeod, 2019).

### Research instruments

Questionnaire is the research instrument that has been adopted in this study. The researcher aims to collect 327 fully completed questionnaires to be disseminated to the research population in the area of research. It is a document that contains a set of probing questions that are designed to extract specific answers from the respondents. The quantitative research design necessitates using a quantitative research instrument. In other words, the questionnaire is the best instrument for such a survey (Igwenagu, 2016 ). The questionnaire used in this study will be developed according to best practice guidelines (Carlson & Winqvist, 2014).

### Measurement scales

5-point Likert Scale is mainly adopted in this study for examining the constructs in the survey. For instance, “1” indicates Strongly Disagree, “2” indicates disagree, “3” means neutral, “4” denotes for agree, while “5” implies for Strongly Agree. While for the demographic profile questions, nominal scale is mainly adopted.

### Pilot test

A number of around 30 respondents were collected for conducting pilot test. From the SPSS analysis done using the Cronbach’s alpha, it was determined that all the constructs of the questionnaire exhibited acceptable reliability because the alpha was larger than 0.7. Besides, there were no problems associated with the validity of the questionnaire and the feedback from the participants was positive. The results of the pilot test are given below.

**Table 0.1 pilot test results**

Constructs	Alpha	Results
Success of SME retailers	0.989	Reliable
Financial Management Skills	0.987	Reliable
Information Technology Skills	0.898	Reliable
Human Resource Management Skills	0.897	Reliable
Marketing Management Skills	0.879	Reliable

### Data analysis

The data analysis is quantitative. The quantitative data analysis in the process of analysing data quantitatively. In more precise terms, it involves using statistical methods for testing data. On the basis of the kind of research topic chosen, the ideal method of analysing data will be through the use of the Statistical Package for Social Sciences (SPSS). The data analysis can produce findings that can be interpreted to answer the research questions. This software combines a variety of different tests which can be used to achieve different outcomes. Although SPSS has hundreds of different tests, the researcher is only interested in a few tests (Field, 2017 ).

### Demographic profile analysis

**Table 0.2 Demographic profile analysis**

	<b>Demographic</b>	<b>Frequency</b>	<b>Percent</b>
<b>Age</b>	18 – 25 years old	25	7.6
	26 - 40 years old	132	40.4
	41 years old and above	170	52.0
	Total	327	100.0
<b>Gender</b>	Male	228	69.7
	Female	99	30.3
	Total	327	100.0
<b>Races</b>	Malay	273	83.5
	Chinese	31	9.5
	Indians	18	5.5
	Others	5	1.5
	Total	327	100.0
<b>Education</b>	Primary School	2	.6
	Secondary School	24	7.3
	Foundation / Diploma	114	34.9
	Degree Undergraduate	181	55.4
	Postgraduate	5	1.5
	PhD	1	.3
	Total	327	100.0
<b>Monthly Income Level</b>	RM1100 – RM3000	181	55.4
	RM3001-RM6000	30	9.2
	RM6001-RM13000	105	32.1
	RM13001 and above	11	3.4
	Total	327	100.0

The table above provides the frequencies statistics about the age, gender, race, education and monthly income.

The age statistics provides that persons 18 – 25 years old are 7.6%, persons 26 - 40 years old are 40.4% and the majority are 41 years old and above with 52.0%. About the gender, males are 69.7 and female are 30.3%. A huge number of those participants are males. As to race, Malays are the large majority of 83.5%, Chinese are 9.5%, Indians are to 5.5% and others races are 1.5%.

The education analysis provides that persons who went to primary school only are 0.6%, persons who went to secondary school are 7.3%, persons who have Foundation / Diploma are 34.9%, the majority persons who have Degree Undergraduate are 55.4%, those persons who have Postgraduate are 1.5% and persons who have PhD 0.3. In deciphering the income analysis, the majority of persons in the research are earning RM1100 – RM3000 are 55.4%, the persons earning RM3001-RM6000 are 9.2%, the persons earning RM6001-RM13000 are 32.1% and the persons earning RM13001 and above are 3.4%.

### Normality test

#### Kolmogorov-smirnov and shapiro-wilk

**Table 0.3 Kolmogorov-smirnov and shapiro-wilk**

Variables	Kolmogorov-smirnov		shapiro-wilk	
	Statistics	Sig	Statistics	Sig
Retailer's Success with SME retailers in Malaysia	0.099	0.000	0.980	0.000
Financial management skills	0.131	0.000	0.962	0.000
Technology skills	0.124	0.000	0.942	0.000
Human resource management skills	0.083	0.000	0.979	0.000
Marketing management skills	0.105	0.000	0.954	0.000

The table above depicts for the normality test results in this study. The normality test results above were conducted via Kolmogorov-smirnov and Shapiro Walk. In theoretical aspect, the p-value (the sig value) has to be more than 0.05 and above provided the researcher were to declare that the data in the study is normally distributed. In opposite, the p-value if less than 0.05, it means the data might be deviated from normal distribution. From the results shown above, it can be seen that the p-value for all variables, such as Retailer's Success with SME retailers in Malaysia, Financial management skills, Technology skills, Human resource management skills and Marketing management skills are having a p-value that are less than 0.05 in the normality test, and thus this leads to the use of Spearman Correlation test in this study, as the data is showing abnormality.

### Cronbach's Alpha analysis

**Table 0.4 Cronbach's Alpha Testing**

Reliability Statistics for Financial Management Skills		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.720	.716	5
Reliability Statistics for Information Technology Skills		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.706	.709	5
Reliability Statistics for Human Resource Management Skills		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.882	5

<b>Reliability Statistics for Marketing Management Skills</b>		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.721	.721	5
<b>Reliability Statistics for Success of Retailers</b>		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.719	.719	5

The reliability testing using the Cronbach's alpha was conducted upon the main research instrument. There were five scales consisting of five items each and from the analysis, it is found that all scales met the reliability requirement because there are all larger than 0.7 Alpha. Based on the analysis, the conclusions that is observed here is that this questionnaire contains scales which have the required internal consistency. In more general terms, the questionnaire is reliable. As a result, the data which is collected from the questionnaire will be usable and reliable.

### Descriptive statistics

#### Retailer's success with SME retailers (DV)

Table 0.5 retailer's success with SME retailers

<b>Descriptive Statistics</b>					
	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
The success of SME is reliant on the knowledge, abilities, and competencies of the entrepreneur	327	1	5	3.69	.904
The success of SME is reliant on the skills and talents of the entrepreneur	327	1	5	3.78	.936
An SME will succeed if the entrepreneur can use and implement important skills that bring it a competitive advantage	327	1	5	3.51	.981
SME retailers fail because they are not capable of leading the SME retailers competently and efficiently because they lack skills	327	1	5	3.50	.933
Entrepreneur must understand the factors that contribute to the success of SME retailers to understand the kinds of skills they need to success	327	1	5	3.74	.887
Valid N (listwise)	327				

The retailer's success with SME retailer variable is the subject of analysis here and based on the statistics above, there will now be interpretation of the mean and standard deviation to determine what are the views of the majority are concerning each of the points above. As for

point 1 above, the finding is that there are mostly neutral views that the success of SMEs is reliant on the knowledge, abilities, and competencies of the entrepreneur, as the mean is 3.69, while the standard deviation is 0.904. As for point 2 above, the finding is that there are mostly neutral views that the success of SMEs is reliant on the skills and talents of the entrepreneur, as the mean is 3.78, while the standard deviation is 0.936.

### Financial management skills

**Table 0.6 financial management skills**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Proper knowledge of finance can help retailers raise adequate capital, carry out effective record keeping and facilitate effective accounting management.	327	1	5	3.74	1.086
Financial knowledge is required by the entrepreneur to ensure effective business planning and to carry out feasibility studies.	327	1	5	3.51	1.156
Entrepreneurs must be able to master the most important financial management skills so that they do not mismanage the finances of the organisation	327	1	5	3.59	1.158
Effective financial management skills allow the retailer to make financial-related decisions that are competent, strategic and which safeguard the long-term interests of the organisation	327	1	5	3.55	1.136
Entrepreneurs that have requisite financial management skills would achieve financial freedom and success with the SME venture	327	1	5	3.55	.977
Valid N (listwise)	327				

The financial skills variable is the subject of analysis here. Based on the statistics above, there will now be interpretation of the mean and standard deviation to determine what are the views of the majority are concerning each of the points above. As for point 1 above, the finding show mostly neutral views that proper knowledge of finance can help retailers raise adequate capital, carry out effective record keeping and facilitate effective accounting management, as the mean is 3.74, while the standard deviation is 1.086. On point 2 above, the finding show mostly neutral views that financial knowledge is required by the entrepreneur to ensure effective business planning and to carry out feasibility studies, as the mean is 3.51, while the standard deviation is 1.156.

## Technology skills

**Table 0.7 technology skills**

<b>Descriptive Statistics</b>					
	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Technology-related skills is a very important skill that entrepreneurs should have to make sure the SME retailers become successful	327	1	5	3.63	1.110
Information communication technology skills are the kind of entrepreneur skills that are required to propel the SME to greater heights.	327	1	5	3.56	1.037
Lack of technology skills of the entrepreneurs would make the SME retailers unsuccessful as they cannot benefit from the technology	327	1	5	3.69	.959
The entrepreneur must be able to understand how information technology can help build a competitive advantage for the SME in very challenging environments	327	1	5	3.44	1.040
The entrepreneurâ€™s SME must be technology-oriented and ensure that its technology strategy is aligned with the strategic business objectives of the SME	327	1	5	3.76	1.072
Valid N (listwise)	327				

The technology skills variable is analysed here. From the statistics above, there will now be interpretation of the mean and standard deviation to find out the views of the majority are concerning each of the points above. On point 1, the finding show mostly neutral views that technology-related skills is a very important skill that entrepreneurs should have to make sure the SME retailers become successful, as the mean is 3.63, while the standard deviation is 1.110. On point 2 above, the finding show mostly neutral views that information communication technology skills are the kind of entrepreneur skills that are required to propel the SME to greater heights, as the mean is 3.56, while the standard deviation is 1.037.

## Human resource management skills

**Table 0.8 human resource management skills**

<b>Descriptive Statistics</b>					
	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Human resource management skills of the entrepreneur can result in better competency, effectiveness, and success of the SME	327	1	5	3.40	.937



Retailers must possess the required human resource management skills needed to enable them to work productively and to manage the human resources of the SME strategically and effectively.	327	1	5	3.24	1.025
An SME that hires many employees to work within it needs to be managed very well using proper human resource management	327	1	5	3.33	1.001
The entrepreneur must ensure that the human resources are recruited and hired strategically, trained and developed effectively, and rewarded and remunerated in a competently	327	1	5	3.42	.962
Without human resource management skills, the human resources will be in complete disarray and they will not be able to work productively.	327	1	5	3.47	.936
Valid N (listwise)	327				

The human resource management skills variable is analysed here. From the statistics above, mean and standard deviation will be interpreted to find out the views of the majority are concerning each of the points above. On point 1 above, the finding show mostly neutral views that human resource management skills of the entrepreneur can result in better competency, effectiveness, and success of the SME, as the mean is 3.40, while the standard deviation is 0.937. On point 2 above, the finding show mostly neutral views that retailers must possess the required human resource management skills needed to enable them to work productively and to manage the human resources of the SME strategically and effectively, as the mean is 3.24, while the standard deviation is 1.025.

### Marketing management skills

**Table 0.9 marketing management skills**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
An entrepreneur must be able to implement management initiatives very effectively to help them become more successful at entrepreneurship	327	1	5	4.13	.949
SME entrepreneurs that practice very effective marketing management can improve the rate of SME success by sustaining long-term positive growth	327	1	5	4.04	.978
Effect marketing management skills allow the entrepreneur to better able understand the internal and external environment of the organisation	327	1	5	4.17	.819

With competent marketing management skills, the entrepreneur will be able to utilise organisational resources very effectively and make fast and effective decisions to achieve business success	327	1	5	4.00	.945
Effect marketing management skills enable the entrepreneur to come up with effective product, pricing, placement and promotions strategies to bring about SME success	327	1	5	3.81	.994
Valid N (listwise)	327				

The marketing management skills variable is analysed. From the statistics, mean and standard deviation are interpreted to understand the views of the majority are concerning each of the points above. On point 1 above, the finding show mostly positive views that an entrepreneur must be able to implement management initiatives very effectively to help them become more successful at entrepreneurship, as the mean is 4.13, while the standard deviation is 0.949. On point 2 above, the finding show mostly positive views that SME entrepreneurs that practice very effective marketing management can improve the rate of SME success by sustaining long-term positive growth, as the mean is 4.04, while the standard deviation is 0.978.

### Spearman Correlation (Non-Parametric)

**Table 0.10 Spearman Correlation Test**

Correlations			FMS	ITS	HRMS	MMS	DV
Spearman's rho	FMS	Correlation Coefficient	1.000				
		Sig. (2-tailed)	.				
	ITS	Correlation Coefficient	.233**	1.000			
		Sig. (2-tailed)	.000	.			
	HRMS	Correlation Coefficient	.048	.009	1.000		
		Sig. (2-tailed)	.382	.871	.		
	MMS	Correlation Coefficient	-.091	.023	-.063	1.000	
		Sig. (2-tailed)	.099	.674	.253	.	
	DV	Correlation Coefficient	.192**	.384**	.106	.072	1.000
		Sig. (2-tailed)	.000	.000	.055	.192	.

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

The correlation test results are examined here and the statistics of importance will be the Spearman's correlation statistics and the Sig statistics. Spearman Correlation test is suitable in this study because it is a non-parametric test that does not assume anything about the underlying distribution in a study, and thus it suits the population data in this study that does not portray a

normal distribution under the Kolmogorov-smirnov and Shapiro-wilk normality testing.

Firstly, the relationship between Financial Management Skills (FMS) and Success of SME Retailers (DV) are examined. The Spearman's correlation here is 0.192. When comparing these statistics against the correlation coefficient scale of linear strength, the outcome is that the scale coefficient indicates an almost weak and positive correlation. The outcome of the analysis is that FMS is correlated in a weak positive way with Success of SME Retailers (DV). The Sig value is 0.000. This means there is a significant relationship between the variables ( $p < 0.05$ ).

Secondly, the relationship between Information Technology Skills and Success of SME Retailers (DV) are analysed. The Spearman's correlation here is 0.384. In analyzing these statistics against the correlation coefficient scale of linear strength, the outcome is that the scale coefficient shows a weak positive correlation. The outcome of the analysis is that Information Technology Skills is correlated in a weak positive way with Success of SME Retailers (DV). The Sig value is 0.000. This means there is a significant relationship between the variables ( $p < 0.05$ ).

Thirdly, the relationship between Human Resource Management Skills and Success of SME Retailers (DV) are discussed. The Spearman's correlation is 0.106. This statistical analysis outcome is that the scale coefficient shows a low positive correlation. The outcome of the analysis is that Human Resource Management Skills is correlated in a positive way with Success of SME Retailers (DV). The Sig value is 0.055. It means there is no significant relationship between the two variables ( $p < 0.05$ ).

Fourthly, the relationship between Marketing Management Skills and DV are discussed. The Spearman's correlation is 0.072. This statistical analysis outcome is that the scale coefficient shows a weak correlation. The outcome of the analysis is that Marketing Management Skills is correlated in a weak positive way with Success of SME Retailers (DV). The Sig value is 0.192. It means there is a significant relationship between the variables ( $p < 0.05$ ).

### Multiple linear regression

Table 0.11 Model Summary

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.424 <sup>a</sup>	.180	.170	.58060
a. Predictors: (Constant), MMS, ITS, HRMS, FMS				
b. Dependent Variable: DV				

The R square value here is 0.180 and this is translated to mean that 18.0% of the total variation of the dependent variable within this regression model is explained by the independent variables of the research.

Table 0.12 ANOVA Table

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.826	4	5.957	17.670	.000b
	Residual	108.544	322	.337		
	Total	132.370	326			
a. Dependent Variable: DV						
b. Predictors: (Constant), MMS, ITS, HRMS, FMS						

As for the ANOVA table, the researcher finds that the significance value to be 0.000. As the Sig value is lower than 0.05, it means the model is fit to be used for further analysis to be carried out.

Table 0.13 Coefficients Table

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.406	.324		4.339	.000
	FMS	.121	.044	.144	2.760	.006
	ITS	.305	.047	.339	6.518	.000
	HRMS	.083	.040	.104	2.064	.040
	MMS	.105	.050	.106	2.096	.037
a. Dependent Variable: DV						

The purpose of the statistical tests here is to find out about whether the variables are significant so that the hypothesis can be accepted, or whether they are not significant, which means that the hypothesis would then be rejected. The test to determine this involves looking at the significance values and then analysing it. In this case, if the value is below 0.05, there is significance but if it is above 0.05, there is no significance. As for this analysis, all the values in the significance column for each variable is below 0.05. Therefore, each variable is significant and therefore all the proposed hypothesis can all be accepted. This will be shown below.

## Findings

Table 0.14 Hypothesis Testing Summary

Hypothesis	Analysis
Hypothesis 1: There is a relationship between a retailer's financial management skills and the success of SME retailers in Pekan, Pahang	Hypothesis 1 Accepted (p<0.05)
Hypothesis 2: There is a relationship between a retailer's information technology skills and the success of SME retailers in Pekan, Pahang	Hypothesis 2 Accepted (p<0.05)
Hypothesis 3: There is a relationship between a retailer's human resource management skills and the success of SME retailers in Pekan, Pahang	Hypothesis 3 Accepted (p<0.05)

Hypothesis 4: There is a relationship between retailer's marketing management skills and the success of SME retailers in Pekan, Pahang.	Hypothesis 4 Accepted ( $p < 0.05$ )
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## Discussion

### Research hypothesis 1

Research Hypothesis 1 was empirically proven to be accepted and thus showing there is a relationship between a retailer's financial management skills and the success of SME retailers in Pekan, Pahang. Such a finding is supported by many studies. For example, Lusimbo & Muturi, (2016) finds that the skills of financial management are a very vital set of skills which entrepreneurs need to have. Rachapaettayakom, et al., (2020) shows that the ability to manage finances in a competent, responsible, and strategic way will bring about positive and successful outcomes. Also, Hindasah & Nuryakin, (2020) also finds that if the investors are unable to show financial management skills, they will not be able to manage the SME effectively enough to bring it profitability. Usama & Yusoff, (2018) also finds that an entrepreneur that lacks financial management skills will make incompetent and bad financial decisions. Hence, they must have effective financial management skills to be successful.

### Research hypothesis 2

Research Hypothesis 2 was accepted as it was shown that there is a relationship between a retailer's information technology skills and the success of SME retailers in Pekan, Pahang. Several different studies have shown findings that support this hypothesis findings. For example, Kheng & Muthuveloo, (2018) finds that a modern-day SME is very reliant on the competency of the entrepreneur to be able to use advanced technology skills to assist the organisation in its operations and activities. Hindasah & Nuryakin, (2020) finds that an entrepreneur needs to have the required technology skills to benefit from various attributes of technology that can propel the SME to greater heights. Candra & Ashari, (2014) finds that an entrepreneur must understand how information technology can help build a competitive advantage for the SME. Al-Tit, et al., (2019) finds that entrepreneurs must be technology-oriented and aligned with the strategic business objectives of the SME for the entrepreneur to be successful.

### Research hypothesis 3

Research Hypothesis 3 was also proven as it was shown that there is a relationship between a retailer's human resource management skills and the success of SME retailers in Pekan, Pahang. Researchers like Chin & Kok, (2021) showed findings that support this hypothesis being accepted and they find that an entrepreneur must possess the required human resource management skills and competencies to enable them to work productively. Mathushan & Pushpanathan, (2020) also found that the skill of human resources are the backbone of the SME and entrepreneurs must have them to succeed. Voda, et al., (2020) also finds that an organisation and its human resources must be recruited and hired in a strategic way and they must be trained and developed effectively and rewarded and remunerated well for the company to perform well. Besides, Pletnev & Barkhatov, (2016) finds that if human resources are able to function properly, they it is likely for SME to succeed more efficiently.

#### **Research hypothesis 4**

Research Hypothesis 4 was accepted as it was shown that there is a relationship between retailer's marketing management skills and the success of SME retailers in Pekan, Pahang. It is a finding supported by Chin & Kok, (2021) who also finds that an entrepreneur who has effective management initiatives will become more successful at their entrepreneurship endeavour. Kotler & Keller, (2016) finds that entrepreneurs need to give a lot of attention to marketing management. Hindasah & Nuryakin, (2020) finds that by practising effective marketing management, the entrepreneur is able to understand the internal and external environment of the organisation better and it will make them more efficient and successful as entrepreneurs.

#### **Conclusion**

The primary objective of this study was to investigate into Factors that affecting the entrepreneurial skill to SME, and the results have portrayed that all the independent variables have significant and positive relationship with the SME retailer's success. In addition, an overall conclusion that is made here is that entrepreneurship is a very interesting and challenging area which a business person may choose to embrace as entry to the business world. Nevertheless, the domain of entrepreneurship full of obstacles and the rate of success of entrepreneurs when it comes to those who do not have much experience or skills is usually quite low. The study has proven that an entrepreneur will be able to succeed in the world of entrepreneurship in the event that they adhere to an initiative that involves improving a set of skills which can enhance their entrepreneurship capabilities. In this study, these skills are established to be finance management skills, information technology skills, human resource management skills as well as marketing management skills. By ensuring that they become masters in all of these areas, an entrepreneur will be able to position themselves to achieve success more easily and the entrepreneurship endeavour is likely to achieve greater heights as well.

#### **Implication of study**

##### **Theoretical implication**

The discussion of the implications of the finding from a theoretical point of view is that all of the findings will provide researchers as well as academics who are researching about the success factors of entrepreneurs and SMEs with a more lucid and precise idea about how the success of these entrepreneurs can be improved by applying a set of factors, which this analysis has established to include the enhancing of financial management skills, information technology skills, human resource management skills and marketing management skills. Therefore, persons from the research world that intend to carry out the same kind of investigations on this research topic will now have a better understanding of how these factors influence success of SME entrepreneurs and based on such an insight, there will be able to enhance the research area by adding more variables to the research topic or even building upon the existing variables are established to be positively correlated with entrepreneur's SME success

##### **Practical implication**

As for the practical implications, this is a study which will also have benefited the practical aspect of entrepreneurship. An entrepreneur who is running SMEs and who might be encountering problems may find the findings made in this study useful because the entrepreneur can use the findings to better understand about what factors that influence the

entrepreneur to become successful with their SME venture. It will give them an idea about how they can enhance their skill connected to financial management, information technology management, human resource management and marketing management and thus possibly improve their abilities to lead the entrepreneurship in a positive direction and towards success. What this means is that the study findings here will ensure that an entrepreneur running the SME will understand what factors they need to focus on to become successful.

## **Limitations and recommendations for future research**

### **Limitations**

Firstly, the researcher discusses the limitation that are connected with the kind of research topic. This comes in the form of limitations connected to the scope of the research. Although this topic seemed to be quite appropriate and fitting for the kind of research done, nevertheless, the scope in this case was too narrow. The researcher focused on a particular city in a particular state in Malaysia and later realised that is quite difficult to carry out such research due to the very narrow scope of the study. Focusing on the city of Pekan was no such a good idea. In fact, the researcher should have chosen a larger city whereby the researcher can access a larger number of entrepreneurs thereby obtaining much wider views of the research problem.

Secondly, the researcher discusses the limitation in terms of data. The researcher wanted to carry out the study by having ample secondary sources to back up the primary sources that were obtained. However, very precise secondary sources were lacking because there is almost no research done on this exact topic before. Many studies were done that work related to the topic but not precisely on the topic. Therefore, the literature that was used here was not very on point but was very general in nature.

Thirdly, the researcher discusses the limitation which has to do with the research instrument for data collection. The data collection was aided with the questionnaire. Although this proved to be a good instrument but the researcher encountered deficiencies the research data collected using it, due to it not being very comprehensive and lacking qualitative features. The study is also obviously missing out on a qualitative data collection technique which will have ensured data that is much richer.

### **Recommendations**

Recommendations for a future study needs to made in a way to avoid the mistakes and limitations of this research and as a result, the researcher will ensure that when a future study is done about this topic of the research, another city in Malaysia is chosen. The researcher will ideally prefer to carry out a study like this on the city of Kuala Lumpur where there are ample entrepreneurs which can participate in the study and they will better contribute to it by providing a more diverse and wider spectrum of views. This will ensure better quality findings as well. Other than that, the future study will use not only a questionnaire but will also fortify the data collection process using another data collection method and it would ideally be a semistructured interview. The combination of both qualitative and quantitative data will ensure much better data being obtained, better quality analysis and thus more credible findings. Also, the future study will likely to analyse the chosen variables in this study at a higher level. The study would address the variables in a very generalised way that the future study will make the analysis to be more specific.

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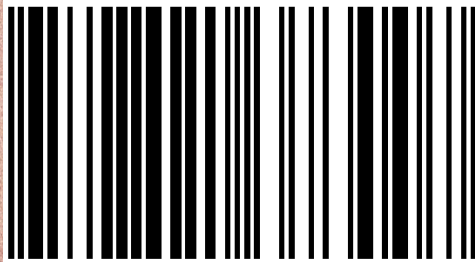
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