



2nd ICTTBM
2019

Proceeding:
**2nd International Conference on Tourism,
Technology and Business Management (ICTTBM 2019)**

Holiday Villa, Kota Bharu
7-8 December 2019

Published By:



eISBN 978-967-2245-05-6



2nd International Conference on Tourism, Technology and Business Management
(2nd ICTTBM 2019)
7-8 December 2019, Holiday Villa Kota Bharu, Kelantan, Malaysia

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eISBN: 978-967-2245-05-6

GLOBAL ACADEMIC EXCELLENCE

PUBLISHED BY:
GLOBAL ACADEMIC EXCELLENCE (M) SDN BHD
(1257579-U)
KELANTAN
MALAYSIA



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NON-FINANCIAL SUPPORT STRATEGIES FOR START-UP HOMESTAY ENTREPRENEURS: AN EXPLORATORY CASE STUDY OF A SMALL ISLAND RURAL AREA OF INDONESIA

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Abstract: *This study aims to explore non-financial support strategies for start-up homestay entrepreneurs in a small island rural community in Indonesia from the viewpoint of international development agents (IDAs). Semi-structured interviews were conducted with the start-up homestay entrepreneurs in the area about their needs, expectations of support, and the challenges of starting a business. Next, a focus group interview was conducted to collect opinions of non-financial support strategies from the viewpoint of tourism experts with knowledge of the research area. The outputs of these different types of interviews were qualitatively interpreted and compared to triangulate the findings and develop effective assistance strategies. The results suggested the following. First, support for entrepreneurs with experience of working in tourism-related businesses should be as specific as possible with a preliminary consultation. Second, support for the entrepreneurs with no experience of working in tourism-related businesses should inform them about the key components of tourism; including tourists, hospitality, the tourism business, and homestays with hands-on activities. Third, IDAs should develop a support system that includes family business-oriented entrepreneurs who have been relatively neglected by conventional support programs aimed at capacity building in developing countries.*

Keywords: *International Development, Family Business, Capacity Development, Wakatobi*

Introduction

The role of the tourism industry in reducing poverty in developing countries has been widely recognized and promoted for more than a decade by international organizations, such as the United Nations World Tourism Organization (2006), and the International Labour Organization (Weinz & Servoz, 2011). The importance of entrepreneurship in the tourism industry of developing countries has been also advocated (Echtner, 1995; Kirsten & Rogerson, 2002), because entrepreneurs in developing countries are one of most effective mechanisms for reducing poverty (Goodwin, 1998).

However, entrepreneurial activities in rural areas of developing countries have remained inactive due to the limited access to source markets in the metropolitan center (Goodwin, 1998; Mair & Marti, 2007). Fabeil, Mahmud, Hui, & Mail (2017) reported that people in the rural islands of Malaysia believed they had to overcome many kinds of challenges to start a business. The external challenges included an unsatisfactory physical infrastructure, a lack of financial resources, and internal obstacles included a lack of favorable personality traits like passion and self-confidence, as well as a lack of business skills. In addition, the study found that local people believed that the lack of external support was the main obstacle to participation in entrepreneurial activities. In other words, the study suggested rural people in developing countries expected external intervention to support them starting a business. Thus, the main issue for external development organizations supporting entrepreneurial activities in the rural areas of developing countries is identifying collaborative methods that

enable them to work with local entrepreneurs effectively (Carlisle, Kunc, Jones, & Tiffin, 2013).

Meanwhile, financial support for entrepreneurs in the rural industries of developing countries has focused on micro financing systems, ever since Dr. Muhammad Yunus founded Grameen Bank in Bangladesh to offer microcredit services in 1983 (Grameen Bank, 2019). The positive outcome of the microcredit program for tourism business in the rural areas of developing countries were reported in the previous century (Panjaitan-Drioadisuryo & Cloud, 1999). At the same time, non-financial support strategies for entrepreneurs in the rural areas of developing countries have also been quite important (Fabeil et al., 2017), although they have been relatively undervalued. Particularly, starting a business in the tourism industry requires many kinds of marketing and service skills that rural people in developing countries lack because most potential guests are assumed to be people residing in metropolitan areas, or economically industrialized countries. Therefore, this paper discusses strategies of non-financial support for tourism entrepreneurs in the rural areas of developing countries.

Homestay tourism is a potential economic development strategy for the poor offering the promise of jobs, and additional income with minimum capital requirements (Kwaramba, Lovett, Louw, & Chipumuro, 2012). The economic benefits of homestay business are supposed to go directly to homeowners (Secretariat, A. S. E. A. N., 2016). Furthermore, homestay tourism is expected to have great market potential as it is an experiential form of tourism which has become more and more popular among tourists from developed countries (Secretariat, A. S. E. A. N., 2016).

Homestay tourism is regarded as sustainable tourism because it is low scale, low density, flexible, and spontaneous; without exploiting the existing traditional culture and natural environment, particularly in rural areas (Acharya & Halpenny, 2013; Secretariat, A. S. E. A. N., 2016). In fact, a policy of homestay development in rural areas has been widely implemented by the government organizations of developing countries; including Malaysia, Thailand, India, and South Africa (Bhan & Singh, 2014; Kontogeorgopoulos, Churyen, & Duangsaeng, 2015; Kunjuraman & Hussin, 2017; Kwaramba et al., 2012).

However, external and government support for the development of homestay tourism programs in those areas have faced serious challenges in practice. External agents' capacity building training courses in business and marketing skills should be provided to entrepreneurs and managers of homestay projects at a very early stage in developing countries because they are usually working in a primary industry and have hardly experienced tourism before. Nevertheless, Kunjuraman, and Hussin (2017) reported that a training course failed to achieve the expected outcomes in remote villages of Sabah in Malaysia, despite being offered at the beginning of the project, because it did not fit trainees with a very weak basic education. They also pointed out that training course was not continuous enough for local people's needs.

Homestay entrepreneurs also need to approach potential customers who usually reside in metropolitan areas and developed countries soon after they are ready to welcome guests. However, external stakeholders of homestay projects such as the government, tourism players, tourism intermediaries, and other non-government bodies have coordinated poorly (Bhan & Singh, 2014; Kunjuraman & Hussin 2017). Therefore, in rural areas of developing countries, non-financial support for homestay entrepreneurs by external agents remains a process of trial and error, meaning effective strategies of non-financial support require further exploration.

This paper focuses on non-financial support strategies for start-up homestay entrepreneurs in rural areas of Indonesia from the viewpoint of international development agents (IDAs). These include international governmental and non-governmental development

organizations. This paper employs the following comprehensive definition of “homestay”; “types of accommodation where tourists or guests pay to stay in private homes, where interaction takes place with a host and/or family usually living upon the premises, and with whom public space is, to a degree, shared” (Lynch, 2005), as for a variety of homestay accommodation across regions (Moscardo, 2009).

Furthermore, this paper focused on start-up entrepreneurs because they occupy a critical phase of the realization of business practices. The start-up entrepreneurs in this paper were those at that stage of opportunity identification and making a decision to exploit the identified opportunities (Shook, Priem, & McGee, 2003; Drnovšek, Wincent, & Cardon, 2010).

Methods

Research Strategy

The non-financial support strategies for start-up homestay entrepreneurs in rural areas of less economically developed countries should consider their unique socioeconomic background and local tourism developments, including the national tourism plan, because tourism planning and development policy are highly centralized in many developing countries (Tosun & Timothy, 2001). To explore these strategies, a case study method was employed because it allows researchers to understand complex context deeply and multilaterally (Hartley, 2004).

This case study research consisted of two different types of interviews in June and July of 2018; a semi-structured interview with start-up homestay entrepreneurs and a focus group interview (FGI) with tourism researchers working in the region. The semi-structured interviews explored start-up homestay entrepreneurs’ needs for non-financial support as assistance recipients. On the other hand, the FGI was organized to collect opinions about assistance strategies from tourism experts with knowledge of the local situation in the research area. The data from the both interviews were qualitatively interpreted and compared to triangulate information on developing effective assistance strategies.

The Case Study Area

The case study area was Wakatobi Regency, small islands located in the southeast of the Sulawesi province of Indonesia (See Figure 1). The total population in 2018 was 95,737 (Badan Pusat Statistik Kabupaten Wakatobi, n.d.). The majority of inhabitants in the islands are engaged in primary industry. However, emigration to foreign countries is common as in other Indonesian rural regions according to the start-up homestay entrepreneurs interviewees in this paper. The poverty rate in the regency in 2018 was 14.85%, higher than 11.63% of the provincial average rate, according to Badan Pusat Statistik (n.d.).

This area’s main attractions are marine-based activities and some natural and cultural heritage sites including Wakatobi National Park, which possesses some of the greatest marine biodiversity in Indonesia. Only a few accommodation service providers had some kind of contact information available on the Internet as of 2018. Wakatobi Regency was assigned one of the ten priority tourist destinations by The Ministry of Tourism Indonesia in 2016 (Antaranews.com, 2016). The number of visitors were 3315 in 2013 and is expected to be 50,000 in 2019 with investment (Indonesia-investment.com, 2018).



Figure 1: Geographical Location of Wakatobi Islands of Indonesia

Source: An Upper Map From Australian National University CartoGIS CAP 00-152, (Cropped), A Lower Map From Plos One, (Edited),
<https://journals.plos.org/plosone/article/figure/image?size=large&id=10.1371/journal.pone.0098694.g001>

Research Design and Methods

The respondents were selected according to two relevant attributes of tourism entrepreneurs in rural areas of developing countries in order to explore their needs for non-financial assistance. The first attribute was previous experience of working in a tourism-related businesses. The second attribute was a family business orientation or community-based tourism

(CBT) orientation (Ahmad, Jabeen, & Khan, 2014; Banki & Ismail, 2015). The start-up homestay entrepreneurs were not easily identifiable because homestays are offered by a very limited number of families in the area. Consequently, the four respondents were intentionally sampled according to a preliminary explorative survey of the research area. Each interviewee belonged to a different community. The profiles of interviewees are shown as Table 1.

Table 1: Profiles of Start-up Homestay Entrepreneur Interviewees

	Family Business-Oriented	CBT-Oriented
With Experience Of Working In Tourism-Related Business	Subject-A	Subject-B
	Sex: Male	Sex: Female
	Age: 30s	Age: 40s
	Educational Background: High School	Educational Background: High School
	Occupation: Car Rental Operator	Occupation: Homemaker/CBT Leader
With No Experience Of Working In Tourism-Related Business	Subject-C	Subject-D
	Sex: Female	Sex: Male
	Age: 30s	Age: 20s
	Educational Background: Middle School	Educational Background: High School
	Occupation: Homemaker	Occupation: Leader Of Youth Group

The semi-structured interviews were conducted to explore their support needs and the challenges of starting a homestay business, as well as their expectations of support, and of their homestay business. With the aid of an Indonesian–English interpreter who had worked for international non-governmental organizations (NGOs) in the area, the author of this paper interviewed four entrepreneurs.

Meanwhile, the FGI participants were expected to provide practical information and suggestions for support strategies for start-up homestay entrepreneurs, due to their rich knowledge and experience of Indonesia. Consequently, five Indonesian tourism researchers working in Makassar city of Sulawesi Island were recruited. The author of this paper moderated the FGI which was conducted in English, which discussed assistance methods and strategies for start-up homestay entrepreneurs in the research area. One of the participants also took a role of a facilitator in the FGI.

Findings and Implications

In the following discussion, qualitative output from the semi-structured interviews with the start-up homestay entrepreneurs was used as data to develop hypothetical strategies of IDAs' assistance. Then, the qualitative output of the FGI with tourism researchers was used as data to triangulate these strategies.

Strategies for Those With Experience of Working in Tourism-Related Business

All interviewees expressed the need for assistance developing the basic knowledge and skills required to offer services, as well as marketing and managing a homestay business. However, at the same time, interviewees with experience of working in tourism-related businesses suggested that they could overcome some challenges by themselves. For example, they had each adopted specific ways to attract initial customers by using the networks that they had established during their previous business practices. The interviewee of family business-oriented entrepreneur (Subject-A) described attracting initial guests as follows. “I have name

cards for my customers with a car rental since I started the business. So, I can contact them. I can also provide homestays for travelers who come to this island from the neighboring island in the morning. They may be looking for a place to stay.” The CBT-oriented entrepreneur (Subject-B) also suggested that some participants in their current community daytime tour may be the initial guests of their homestay business.

Subject-A and Subject-B recognized their specific weak points as well as their strong points. Therefore, they had a specific type of assistance in homestay management that they wanted to receive. Subject-A pointed out the importance of digital marketing to attract foreign guests and expressed a willingness to receive assistance developing digital skills. Subject-B said that it would be very difficult to allocate guests to their community members by matching guests and sustaining fairness among community members if they started a homestay business.

The start-up homestay entrepreneurs had a specific vision of their business and some capacity to develop their business by themselves. Their business plans included an assessment of their own abilities as well as those of family members and their community. Therefore, IDAs could offer effective assistance when they have listened carefully to the challenges homestay entrepreneurs were facing, and identify the problems that they cannot resolve by themselves. In other words, non-financial assistance should focus on business consultation rather than standardized courses for homestay businesses. In this way IDAs could encourage entrepreneurs to utilize their existing abilities as much as possible (Bolger, 2000).

Strategies for Those with a Community Business Orientation

Subject-D confessed that it was very difficult to make the elder leader understand the significance of homestay businesses in his community, although it was essential to develop the homestay community project. Subject-B said that some members were ready to accept homestay guests, but she had not decided when to start the business because she was not able to find a “correct” way to distribute guests to community members. FGI participants suggested that IDAs should offer assistance to entrepreneurs after they have approached top community leaders and agreed with them which types of assistance activities are required. External agents should fully respect community power structures and relationships when offering assist to start-up homestay entrepreneurs with a CBT orientation, because rural communities in developing countries are often governed by unique decision-making systems that might differ from contemporary democratic principles (Platteau & Abraham, 2002).

Strategies for Those With No Experience of Working in Tourism-Related Business

Start-up entrepreneurs with no experience of working in tourism-related businesses (Subject-C and Subject-D) agreed that they needed to develop comprehensive skills to run a homestay business; including hospitality skills, marketing skills, management skills, and English communication skills. Thus, IDAs should provide them with capacity building courses following the typical standards of homestay businesses, as ASEAN has suggested (Secretariat, A. S. E. A. N. 2016). However, FGI participants emphasized that the most important course components should explain the essential concepts of tourism, such as what tourism is, what tourists are, and what a homestay is, because tourism is totally a new idea and practice in the daily life of many local people in the area. FGI participants strongly recommended workshop style training methods with hands-on activities from the beginning. In essence, it remains useful to employ traditional teaching techniques during tourism entrepreneur training in developing countries, such as case studies, real-life projects, experiential exercises, and field trips to existing businesses (Echtner, 1995; Loucks, 1988). In addition, essential requirements for

hospitality businesses such as good hygiene can be taught through the enforcement of practices in daily life (Kuwahara, 2014).

Organizational Implications for IDAs

When organizing a support team, FGI participants suggested that IDAs may be able to organize an objective-oriented team to offer support to entrepreneurs, rather than domestic development professionals, because IDAs are relatively free from local power structures. Local tourism researchers recognized that part of the reason the support offered by domestic development agents, including governmental organizations, has failed to achieve rural development objectives were the inefficient structures of these agents' teams. IDAs should organize functional support teams through a fair employment process as much as possible.

Studies of homestay entrepreneurs have been often conducted in the context of CBT (Sood, Lynch, & Anastasiadou, 2017; Kunjuraman & Hussin, 2017). This might be because external interventions have tended to approach communities as recipients of support, meaning the role of tourism entrepreneurs, and tourism entrepreneurship has been under-addressed (Koh & Hatten, 2002). However, the nature of community power structures differ from community to community. Relationships between start-up homestay entrepreneurs and other community members are highly varied, even in developing countries. Some start-up homestay entrepreneurs, such as the family-oriented subject-A in this paper, may be relatively independent from community cohesiveness. He explained that he could not imagine who could offer him support to develop his digital marketing skills. Conventional IDAs' support might have overlooked entrepreneurs who remain marginal to community power structures. Therefore, IDAs need to develop a support system that includes family business-oriented entrepreneurs who have been relatively neglected by conventional support programs offering capacity building in developing countries.

Limitations of the Research

This study aimed to identify hypothetical assistance strategies for start-up homestay entrepreneurs in rural areas of developing countries. However, as it is a solitary case study, generalization of the strategies suggested in this research requires further studies of other areas.

Acknowledgment

This study was supported by JSPS KAKENHI Grant Number 16K02075. Special thanks to all the interviewees in Sulawesi.

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RISK OR NO RISK? CONSUMER PERCEPTION TOWARDS LAZADA ONLINE SHOPPING

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Abstract: *Lazada is a well-known platform for Malaysian online shoppers in purchasing physical products or services. In fact, shoppers can be addicted towards online shopping due to quick transaction, convenience, better prices and no sales pressure. However, this platform has been criticized due to services, products and privacy risk. The aim of the study is to explore the influence of perceived risks on purchase intention among Lazada shoppers in the East Coast of Malaysia. This study examines product risk, financial risk and information risk adapted from the Theory of Perceived Risk (TPR) involving 212 respondents using online and self-administered survey. Main finding shows that only information risk influences consumer purchase intention in using Lazada online platform. It is hoped that this study will help practitioners and shoppers to understand and thus create a safety online shopping ecosystem.*

Keywords: *Lazada, online shopping, risk, survey*

Introduction

Lazada is the number one online shopping and selling platform in Southeast Asia- Indonesia, Philippines, Malaysia, Singapore, Vietnam and Thailand (Lazada Group, 2019). Although Lazada is the most popular online platform in Malaysia, there are risks that arise when consumer purchased a product via such platform. According to Customer Care Contacts (2019), there are some consumer reviews that mentioned about Lazada platform whereby the consumers feel dissatisfied on the product that they received from Lazada. Some consumers also received unusable product that are different from the sample shown in Lazada websites (Customer Care Contacts, 2019). Based on these issues, consumer perception towards Lazada has dropped. This has been supported by previous studies of the perceived risk and online purchase behavior (Forsythe and Shi, 2003; Miyazaki and Fernandez, 2001).

In addition, financial concern also acted as one of the main issues faced by the consumers. According to customer review from the Customer Care Contacts website (Customer Care Contacts, 2019), it stated that payment was deducted by online seller even though consumer has canceled their purchases. Payment issue has made consumer feels dissatisfied, frustrated and exhausted. It can be said that this issue can increase the perceived risk when conducting an online business transaction (Bhatnagar and Ghose, 2004). Besides that, privacy and security concerns are another issues that consumer has to deal with when dealing with online shopping. For instance, consumer will feel anxious when they fill in their personal information such as identity card and home address at the online shopping websites. This issue is crucial as the Organization of Privacy International has charged Facebook due to severe privacy flaws (Debatin et al., 2009). Hence, these risks will bring some indirect

influence from attitude of consumer purchase intention and the particular channel that consumer will repeat use for purchasing (Pires et. al., 2004). The risk that affect consumer to purchase product through online shopping and purchase intention need to be investigated (Pappas, 2016).

Thus, the aim of the present research is to investigate the effect of perceived risk on consumer purchase intention using Lazada platform. Apart from that, the study wished to examine the relationship between product risk, financial risk, information risk and intention to use Lazada. Figure 1 shows research framework for the present study.

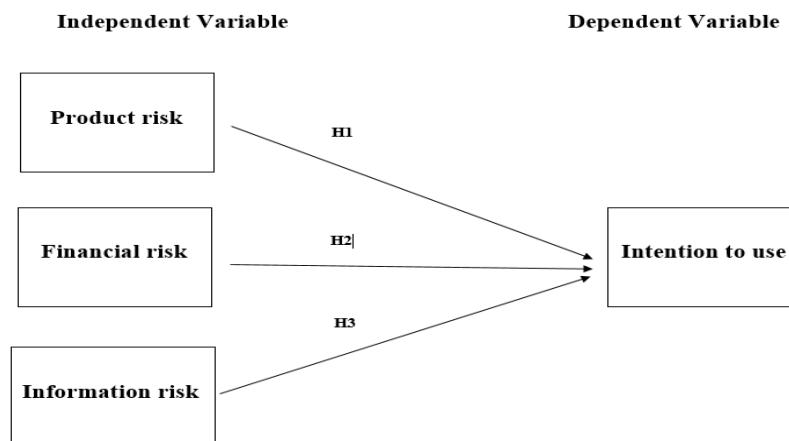


Figure 1: Research Framework

Literature Review

Consumer Behavior

The definition of consumer behavior is that people have engaged their mental, emotional and physical activities during purchasing, selecting, using and disposing of products and services to satisfy consumer needs and desires (Priest et al., 2013). Another definition of consumer behavior is the way individuals make decision to utilize their resources such as time, money and effort or consumption related matters such as what product they buy, how they buy the product and when they buy the product (Ashraf et al., 2014).

Perceived Risk

Perceived risk is consumer belief about the potential of negative outcomes from online shopping (Kim et. al., 2008). Perceived risk can also be defined as measurement of possible or expected dissatisfaction based on consumer purchase (Pires et. al., 2004). Perceived risk is also a possibility measurement of consumer perceived usefulness and perceived ease of use towards purchasing on the internet (Li and Huang, 2009).

Online Purchase intention

Consumer purchase intention is a preference of consumers when they buy a product or service. Purchase intention also has other meaning which is the customer will buy a product or service after evaluation (Younus and Zia, 2015). Consumer purchase intention needs to be focused and it is important to predict the consumers' minds by intention to purchase. Consumer purchase

intention transpired when consumers have decided to purchase based upon the information available to them (Pappas, N. 2016).

Product Risk, Financial Risk and Information Risk

Product risk is the loss when the product does not perform expected performance (Tingchi Liu et al., 2013). This product risk occurs when consumer expected their product to arrive in good condition after online purchase. This risk often happen towards consumer due to inability to touch or feel the product before buying (Aghekyan-Simonian et al., 2012).

Financial risk is the high probability of money loss by purchasing a product or service (Nepomuceno et al., 2014). This type of risk is crucial due to consumers who purchase a product through online fear that they will not received the product on time and may cause financial costs (Nepomuceno et al., 2014).

Information risk is defined as linked with transaction privacy and security (Kim et al., 2008). Privacy risk is the willingness of consumers to share their information over the internet that allows purchasing to happen (Belanger et al., 2002). On the other part, security risk signifies a situation that has potential to cause economic become difficult to handle data or destruction network resources or fraud, waste and abuse (Belanger et al., 2002).

Theory of Perceived Risk

Perceived risk theory is the opportunity of gain and loss without consideration of relationship between trustor and trustee (Amin and Mahasan, 2014). According to this theory, consumer perceived risk due to negative consequences or undesirable impact as a result of purchasing a product or service through online or offline (Mwencha et al., 2014).

Methods

In this study, the method of data collection is through online and self-administered surveys. Researcher used snowball sampling which is categorized as a non-probability sampling technique where the respondents are chosen based on certain characteristics to allow the total sample to have the same distribution of characteristics (Taherdoost, 2016). Respondents' data were gathered from East Coast Malaysia. Minors were excluded from the survey as they would not be suitable for this survey.

30 respondents were also used as the pre-test sample. Respondents were also asked verbally to comment about the layout of the survey, time completion and the wording, instruction as well as interpretation of questions. The findings show that most of the respondents had no problem with the instructions and interpretation of questions. The average completion time was within 5 minutes.

Instrument

This part described the instrument used for this study, in terms of designing the survey questionnaire and measurement scale. The aim is to investigate the effect of perceived risk towards purchase intention on Lazada among consumers in East Coast Malaysia. The formulation of the questionnaire was based on the research objective, research framework and the literature review in the areas of perceived risk on Lazada. The 5 point Likert scales where 1 = strongly disagree and 5 = strongly agree were used for each question. Questionnaire details are shown in Table 1.

Table 1: Questionnaire Details

Section	Description	No. of Question	Measurement Scale
A	Product Risk	5	Likert Scale
B	Financial Risk	6	Likert Scale
C	Information Risk	5	Likert Scale
D	Intention to Use	6	Likert Scale
E	Respondent's Demographic Data	12	Nominal Scale

Results

The findings were organized into 5 parts: characteristics of the respondent, reliability of the scales, hypotheses testing, relationship between variables, and degree of relationship between variables.

Part One: Characteristics of the Respondent

Descriptive analysis was used to analyze the respondent's profile and other relevant background information. Summary of the findings are shown in Table 2. The profile indicates that 50.5% of the respondents were female (107 respondents) while the rest were male which is 49.5% (105 respondents). The average respondent's age was between 27 years old and above (53.8%, 114 respondents); single (50.5%, 107 respondents) and majority of race is Malay ethnicity (59.9%, 127 respondents) from Terengganu state (50.0%, 106 respondents). Most of the respondents came from urban area (54.7%, 116 respondents) and the majority of highest education is bachelor degree (41.5%, 88 respondents). The majority of respondent's occupation was in private sector (33.5%, 71 respondents) with RM 1001 – RM 3000 monthly income (43.9%, 93 respondents). The usage rate of Lazada among the respondents is two or three times per month (59.9%, 127 respondents) and their highest consumption per month is more than RM 100 (49.1%, 104 respondents). The most favorable products that the respondents like to purchase is clothing and fashion accessories which is 24.18% and 131 respondents like to buy from Lazada.

Table 2: Summary of Demographic Characteristics

Characteristics	Frequency	Percentage
GENDER		
Male	105	49.5
Female	107	50.5
AGE (Mean = 27 and above)		
18-20	3	1.4
21-23	60	28.3
24-26	35	16.5
27 and above	114	53.8
RACE		
Malay	127	59.9
Chinese	60	28.3
Indian	21	9.9
Siamese	1	0.5

Kadazan Sabahan	2	1.0
Kaum Asli	1	0.5
CURRENT RESIDENCE		
Kelantan	48	22.6
Pahang	58	27.4
Terengganu	106	50.0
AREA OF RESIDENCE		
Urban	116	54.7
Sub-urban	96	45.3
HIGHEST EDUCATION		
SPM	64	30.2
STPM	21	9.9
Diploma	30	14.2
Degree	88	41.5
Master	3	1.4
PhD	1	0.5
Certificate	1	0.5
SRP	4	1.9
CURRENT OCCUPATION		
Students	68	32.1
Government Sector	64	30.2
Private Sector	71	33.5
No working	2	0.9
Housewife	1	0.5
Retired	6	2.9
MARITAL STATUS		
Single	107	50.5
Married	105	49.5
MONTHLY INCOME (INCLUDE STUDENT'S LOAN OR ALLOWANCES)		
Less than RM 1000	46	21.7
RM 1001 – RM 3000	93	43.9
RM 3001 – RM 5000	55	25.9
More than RM 5001	18	8.5
HOW MANY TIMES DO YOU USE ONLINE SHOPPING PER MONTH		
Once	45	21.2
Two or Three times	127	59.9
Four or Five times	27	12.7
More than Five times	13	6.1
HOW MUCH DO YOU SPEND ON ONLINE SHOPPING PER MONTH		
Less than RM 50	24	11.3
More than RM 50	68	32.1
More than RM 100	104	49.1
More than RM 200	16	7.5
TYPES OF PRODUCTS		
Clothing and Fashion Accessories	131	24.18
Electronics Devices	48	8.84

Health and Grooming	112	20.66
Sporting Goods	52	9.58
Books	19	3.52
TV and Home Appliances	50	9.23
Computer Software	16	2.93
Electronics Accessories	43	7.94
Automotive and Motorcycle	9	1.64
Sport and Travel	39	7.20
Babies and Toys	14	2.58
Groceries and Pets	9	1.64

Part Two: Reliability of the Scales

Reliability is defined as the probability that a structure or system can perform a required function under specified service conditions during a given period of time (Huang et al., 2017). Table 3 shows the findings for reliability analysis of the scales. All the variables have good internal consistency, with Cronbach's alpha coefficients reported between 0.7 and 0.8. This means that the scales used in the present study are reliable.

Table 3: Reliability Analysis of Scales

Construct	No. of Items	Cronbach's Alpha
Product risk	5	0.70
Financial risk	6	0.73
Information risk	5	0.80
Intention to use	6	0.78

Part Three: Hypotheses Testing

This part deals with hypotheses testing and results. Table 4 shows three statements of the research hypotheses. These hypotheses are based on the research framework stated in Figure 1; H1, H2 and H3 were tested by using the correlation analysis and standard multiple regression.

Table 4: Research Hypotheses

H1	Product risk has significant relationship on intention to use using Lazada.
H2	Financial risk has significant relationship on intention to use using Lazada.
H3	Information risk has significant relationship on intention to use using Lazada.

Part Four: Relationship between Variables

Pearson product-moment correlation (r) is used to test relationship between variables which involve three hypotheses: H1, H2 and H3. Two tail tests of significance were executed as stated in the research hypotheses. Table 5 shows the result of Pearson's Correlation Matrix. Preliminary analyses for correlation were conducted and the findings show no violation of the assumption of linearity and homoscedasticity. There is only one independent variable (information risk) showing the highly significant relationship with intention to use (dependent variable). However, another two independent variable (product risk and financial risk) has

shown no significant relationship with intention to use (dependent variable). The analysis of the relationship between variables provides support only for H3.

Table 5: Pearson's Correlation Matrix (in N=212, two tailed in all cases)

	Product risk	Financial Risk	Information risk	Intention to use
Product risk	r -	.725**	.277**	.128
	Sig.	.000	.000	.063
Financial risk	r	-	.223**	.117
	Sig.		.001	.088
Information risk	r		-	.369**
	Sig.			.000
Intention to use	r			-
	Sig.			

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

Part Five: Degree of Relationship between Variables

Multiple regression analysis is used to predict the value of a variable based on the value of two or more other variables (*Laerd Statistics*, 2018). Standard multiple regression analysis were used in this research to explore the degree of the relationship between product risk, financial risk, information risk and intention to use. The aims of these analyses are: to determine how well the independent variables collectively explain and predict the current research framework of this study (Rosufila, Z et al., 2018). The findings from Table 6 show that no VIF (Variance Inflation Factor) exceeds 10. Table 6 shows the results of standard multiple regression analysis.

Product risk, financial risk and information risk collectively explains 13% of the variance in intention to use Lazada platform. Information risk has the strongest and largest beta value. Information risk makes the strongest unique contribution to explain the dependent variable. However, product risk and financial risk does not make a significant unique contribution to the prediction of the dependent variable. In the nutshell, the standard multiple regression analysis provides support only for the result of H3 from the previous analysis.

Table 6: Standard Multiple Regression Analysis

Model	F _{3,212}	Sig.	Adjusted R ²	β	Sig.	T	VIF
Intention to use	11.06	0.000	0.13				
Product Risk				0.003	0.978	0.03	2.17
Financial Risk				0.035	0.706	0.38	2.11
Information Risk				0.360	0.000	5.38	1.08

Conclusion

The current study has presented that the results are able to explain the effect of perceived risk on purchase intention on Lazada online shopping in East Coast Malaysia. The findings from correlation analysis show that product risk and financial risk have no relationship with intention to use. However, information risk have a highly positive significant relationship with intention to use. Findings from previous of perceived risk on online shopping also showed that information risk is one of the reason consumer will be concerned about the privacy and security websites when purchase a product due to the leakage of personal information (Masoud, 2013).

The demographic data stated that the ratio of gender is 1:1 which shows that the percentage of purchase intention Lazada according to gender is equivalent. This shows that both gender have purchase intention Lazada through this present study. The average age of using Lazada is 27 years old and above and most of the Lazada users in East Coast Malaysia are from Terengganu state and from urban area. The average of monthly income among Lazada users in East Coast Malaysia is RM 1001 to RM 3000. Besides that, the average usage of Lazada among consumers in East Coast Malaysia is two or three times while most of the Lazada consumers spend more than RM 100 to purchase products from Lazada. The favorite products that Lazada users like to purchase are clothing and accessories.

The findings of this study can provide some contribution such as to increase awareness about the perceived risk on online shopping so that the visitor or user, who use online shopping to purchase product or service can be more careful with online shopping platform. This study may help the organization to improve performance on e-commerce so that the customers who usually purchase online can increase their trust and be loyal to their company. With this study, the organization also can increase their efficiency or effectiveness on solving the problems of products or services when there are complaints from the users. It is also established that the Malaysian government has put in policy measures to encourage the adoption of e-commerce by marketers in Malaysia such as Electronic Commerce Act 2006 and the pre-existing Contract Act 1950 as to ensure such efficiency or effectiveness. Although the current research made good contribution but there are also some limitations that need to be addressed such as the lack of consumer in-depth knowledge on using Lazada, sample size and other variables. Hence, the present study should be replicated to consumer in another state in Malaysia. Furthermore, this study can also be extended by studying on the Behavioral Perspective Model (BPM) which focuses on the utilitarian and informational consequences produced from consumer behavior, both of which can be reinforced or punished (Hasan, Z. A., 2011).

Acknowledgements

The present research was made possible by the guidance, advice and support from supervisor, parents and friends.

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FACTORS THAT BECOME CONSIDERATION OF HIGH SCHOOL STUDENTS IN CHOOSING PRIVATE UNIVERSITIES

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Abstract: *This research is based on questions about what factors are considered by high school students in choosing a private university in Indonesia. This research is a quantitative study using survey methods. Information is extracted and presented by the Factor Analysis method. The stages in this research begin with the study of literature, determining variables and indicators. Field data collected through the distribution of questionnaires are presented in accordance with available facts, organized and systematic. After analysis and discussion, based on factor analysis through statistical tests, there are several factors that are considered by high school students in selecting private universities, namely academic, promotion, registration process, lecture process, tuition fees, campus location, and lecturer reputation. Based on the statistical analysis of factor analysis as a measurement, it can be seen that the first factor that most dominantly influences students' decisions in choosing a private university is the promotion factor, especially through the university's website. The complete private university website contains information about study programs (curriculum, activities, etc.) besides that the website has an attractive appearance and is easily accessible to be the first target in finding information about the college.*

Keyword: *Factor analysis, Survey methods, Quantitative*

Introduction

Education is a major need in increasing Indonesia's human resources. Higher education is very important because graduates from tertiary institutions are expected to produce quality human resources and have high competitiveness. The fact is that one's education influences that person's work. High School students' priorities in choosing tertiary institutions are State universities. Because state universities are more prestigious, tuition fees are cheaper than in private universities, there are also many study programs offered at state universities, whereas private universities have more limited choice of study programs.

Choosing a university needs certain considerations, choosing a university is also influenced by several factors. The main factor influencing a person in choosing a university comes from himself or comes from the surrounding environment (Oktaviani, 2013). Each private university implements a different strategy in promoting their campus, according to marketing theory the university must know information about the needs and desires of consumers, in this case prospective students and parents who become their consumers.

This research was conducted with the aim of providing input for universities in DKI and Banten, especially in developing appropriate strategies in reaching the number of new students. What factors are considered by prospective students in choosing a private tertiary institution to be important in marketing the study programs contained in the university. Prospective students are the target market for earning income.

Based on the phenomena that have been described, the research is interested in conducting research on what factors are considered by high school students in selecting Private Universities. The study was conducted using multivariate analysis, namely the Structural Equation Modeling Method. The research subjects were high school students who currently sit in class XII who are studying in Jakarta, Tangerang. Indonesia.

The purpose of this study was to determine what factors influenced high school students and their equivalents in South Jakarta and Tangerang in choosing a private university.

Theoretical framework

Marketing

According to Philip Kotler marketing is "social and managerial processes carried out by a person or group to obtain what they need and want through the creation and exchange of products and values" (in Suyanto, 2004: 1). Stanton (2001), the definition of marketing is "an overall system of business activities aimed at planning, pricing, promoting and distributing goods or services that satisfy the needs of both existing and potential buyers". Sofyan Assauri, the notion of marketing is an effort to provide and deliver the right goods and services at the right place and time and at the right price with the right promotion and communication (Assauri, 2010: 2).

From the definitions of marketing it can be said that marketing is a major activity that should be carried out by a company both goods and service companies so that the company is maintained its existence, therefore it can be said that the principle of marketing is to combine communication and promotion.

Marketing Mix

The marketing mix is at the center of the strategic marketing process. This is the mechanism used to carry out the strategic plan. Kotler (1988) provides a definition of marketing mix as: marketing tools used to pursue marketing objectives in a targeted market (Vellas & Becherel, 2008: 142).

The basis of the marketing mix is the 4P structure that was first introduced by Mc Carthy in 1970. He identified elements that could be influenced and manipulated in how to market a product and provided a framework for analyzing each element: product, price, promotion (promotion), place / distribution (place) systematically.

Mixture is how these elements are combined to create an action plan that is appropriate for the customer in the targeted market. The current marketing mix continues to grow according to the circumstances, the development of the marketing mix is applied primarily in the service sector. In addition to the special 4P in the service sector plus 3P, namely people, process, physical evidence, known as the 7P service marketing mix.

In research on the considerations of someone in choosing further study to tertiary institution, it is considered appropriate to use 7P marketing mix theory, this is because tertiary institutions as educational institutions are engaged in services, namely education services. The concepts of the 7P theory are adapted to the conditions of each implementing institution, the 7P concept can be used to make decisions in making marketing strategies.

The seven elements of the marketing mix are explained as follows:

- I. Product (product or service); everything that can be offered to the market in order to get attention, be bought, used, consumed and can satisfy the wants or needs of the market (Kotler, 2008). In the field of product service is defined as something

that can provide benefits and can meet consumer needs. In colleges / universities the products are science and education

- II. Price (price); price is an economic sacrifice made by the customer in order to obtain certain products or services (Monroe, 2003). In higher education institutions the price is an element that runs parallel to the quality of the product, where if the product is of good quality, students or students dare to pay higher insofar as they are within the reach of education customer affordability (Sunaengsih, 2017: 94).
- III. Promotion (promotion); is a form of marketing communication, namely marketing activities that seek to disseminate information, influence, persuade, and / or remind target markets for institutions and products to be willing to accept, buy, and be loyal to the products offered by these institutions (Sunaengsih, 2017: 95).
- IV. Place (place / location); location or location where the institution or company distributes its products / services to consumers. In this study is the location of the campus / university.
- V. People (Human Resources); People are the main assets in the service industry, especially businesses that require high-performance resources. Consumer needs for high-performing employees will cause consumers to be satisfied and loyal. The ability of knowledge (knowledge) is good, will become a basic competency in the company's internal and good imaging outside. (<https://karinov.co.id/peng-Understanding-bauran-market-7p/>).
- VI. Process: Service or product quality is very dependent on the process of delivering services to consumers. Considering that the service company mover is the employee itself, to ensure quality of service (quality assurance), all company operations must be carried out in accordance with standardized systems and procedures by employees who are competent, committed and loyal to the company where they work.
- VII. Physical Evidence (Corporate Physical Evidence); Building is a part of physical evidence, a characteristic that becomes a value-added requirement for consumers in service companies that have character. Attention to interiors, building equipment, including lightning systems, and roomy layout is an important concern and can affect the mood of visitors.

Model of Marketing Mix in Choosing Colleges

The marketing mix model in selecting research universities is based on similar research studies that have been carried out and published which are a literature review of this research. This model was made using a factor analysis explanation from existing research with the consideration that the indicators are still in the form of assumptions (untested truth).

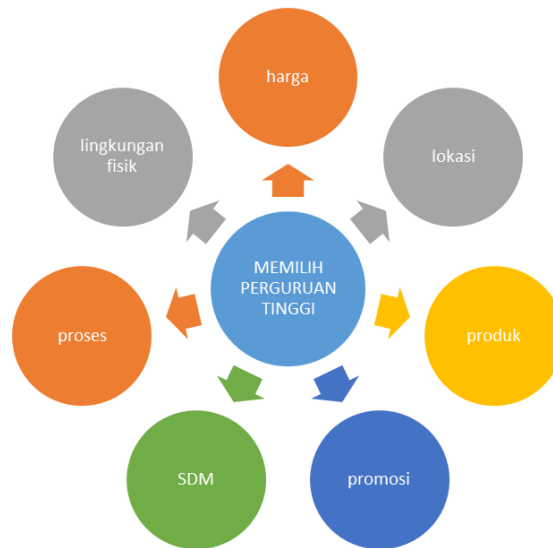


Figure 1 Model of Marketing Mix

Research methods

This research is a quantitative research. The research instrument used in this study was a list of questions or also referred to as a questionnaire. The questionnaire in this study was designed referring to the indicators contained in the theories and concepts that researchers used. The theory of substance used is the marketing mix theory of Philip Kotler relating to the formulation of the problem and the purpose of this study.

Results and Interpretation

The results of the study are the results of data processing and analysis. Data analysis was conducted to find out what factors were considered by high school students and their equivalents in determining or choosing a private tertiary institution to continue their education. The first step in analyzing the data in this study is to conduct a descriptive statistical analysis to determine the respondents' exact and clear background. Furthermore, after the respondent's background is known, the researcher analyzes the factors that influence students in choosing tertiary institutions to continue their education.

Assumptions of factor analysis that must be met are:

- I. Correlation between Independent variables. The amount of correlation or correlation between independent variables must be strong enough, for example above 0.5.
- II. Partial Correlation. Large partial correlation, the correlation between two variables by assuming the other variables are fixed, it must be small. In SPSS detection of partial correlation is given via the Anti-Image Correlation option.
- III. Testing the entire correlation matrix (correlation between variables), measured by the magnitude of the Bartlett Test of Sphericity or Measuring Sampling Adequacy (MSA). This test requires a significant correlation between at least several variables.
- IV. In some cases, the assumption of normality of the variables or factors that occur should be fulfilled.

Results from Factor Analysis

Data that has been successfully collected for subsequent analysis uses factor analysis using the SPSS 23. Factor analysis is a data analysis to find out the dominant factors in explaining a problem. The basic concept of factor analysis is as follows:

- Bartlett's Test of Sphericity; to find out if there is a significant correlation between variables
- Correlation Matrix; This matrix shows the relationship between variables. A high or significant correlation value indicates that the two variables are closely related. (Minimum 0.3, at the 95% significant level).
- Community; the magnitude of the variable variance filtered with other variables.
- Eigen Value; the total variance that can be explained by each factor.
- Scree plot; plot of the eigen value as a vertical axis and the number of factors as a flat axis, to determine the number of factors that can be drawn (factor extraction) `
- KMO measure of sampling adequacy; index used to test the suitability of factor analysis, the value of at least 0, 5.

(Source: <http://miftakhurrisal.lecture.ub.ac.id/files/2018/02/Analisis-Faktor.pdf>)

Determinant of Correlation Matrix Test

Assumptions for the first factor analysis are: Determinant of Correlation Matrix Test. Correlation matrix is said between interrelated variables if the determinant value is close to 0. The calculation results show the Determinant of Correlation Matrix value of 4.424E-11 or 4.424×10^{-11} that is 0.00000000004424. This value approaches 0, thus the correlation matrix between the variables is interrelated.

Kaiser Meyer Olkin Measure of Sampling and Bartlett Test of Sphericity

Assumption Analysis The second factor is: Kaiser Meyer Olkin Measure of Sampling (KMO) is an index of the distance comparison between the correlation coefficient with its partial correlation coefficient. If the sum of the squares of partial correlation coefficients among all pairs of variables is small compared to the sum of the squares of the correlation coefficient, it will produce a KMO value close to 1. The KMO value is considered sufficient if more than 0.5. The results of KMO in this study are shown in the table below:

Table 1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.871
Bartlett's Test of Sphericity	Approx. Chi-Square	3373.556

df	703
Sig.	0.000

The results showed that the value of the Kaiser Meyer Olkin Measure of sampling was 0.871. Because the value 0.871 is greater than 0, 5 the KMO requirements thus meet the requirements because it has a value above 0, 5. This shows the adequacy of the sample. Then it can be concluded that the factor analysis test can be continued. The results of calculations with SPSS generated a Barlett Test of Spehricity value of 3373,556 with a significance of 0,000. Thus the Bartlett Test of Spehricity meets the requirements because the significance is below 0.05 (5%). This shows that there is a correlation between variables and is feasible for further processing.

Community

Results of the test of commnality are as follows:

Tabel 2 Results of the test of commnality

	Initial	Extraction
P1	1.000	.726
P2	1.000	.697
P3	1.000	.700
P4	1.000	.629
P5	1.000	.616
P6	1.000	.701
P7	1.000	.654
P8	1.000	.642
P9	1.000	.614
P10	1.000	.519
P11	1.000	.674
P12	1.000	.701
P13	1.000	.627
P14	1.000	.697
P15	1.000	.634
P16	1.000	.496
P17	1.000	.606
P18	1.000	.740
P19	1.000	.582
P20	1.000	.649
P21	1.000	.711
P22	1.000	.700

	Initial	Extraction
P23	1.000	.557
P24	1.000	.720
P25	1.000	.708
P26	1.000	.652
P27	1.000	.672
P28	1.000	.673
P29	1.000	.757
P30	1.000	.682
P31	1.000	.691
P32	1.000	.804
P33	1.000	.747
P34	1.000	.661
P35	1.000	.685
P36	1.000	.705
P37	1.000	.700
P38	1.000	.640
Extraction Method: Principal Component Analysis.		

The table above shows that the value of communality of all variables > 0.5, (greater than 50%), then the assumption of communality is fulfilled.

Conclusions

Based on the results of a survey of selected respondents and the results of the factor analysis and the previous discussion the conclusions of this study are:

- Based on the factor analysis of the research variables declared valid, thus the measuring instrument used was considered appropriate so that the results of the study could be justified in terms of ethics and academics.
- Through the factor analysis statistical test as a measurement, it can be seen that the first factor that most dominantly influences the student's decision in choosing a private tertiary institution is the promotion factor, especially through the University's website. The complete private university website contains information about study programs (curriculum, activities, etc.) besides that the website has an attractive appearance and is easily accessible to be the first target in finding information about the college.
- The second most prominent factor is the strategic location of the campus, safe and conducive. This location is primarily a consideration of parents in determining the university to be chosen.
- Lecturer reputation and achievement and teaching experience of lecturers are also the concern of respondents (in this case high school students) in determining the campus to be chosen.
- No less important is the economic factor in this case the existence of various types of scholarships offered by the campus such as performance scholarships during

college (on going scholarship). The payment process is simple and easy, for example through e-banking, and other technology facilities. Payment does not have to come to campus, it can be done anywhere.

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2nd International Conference on Tourism, Technology and Business Management

(2nd ICTTBM 2019)

eISBN: 978-967-2245-05-6

7-8 December 2019,

Holiday Villa Kota Bharu, Kelantan, Malaysia

Sutisna. 2002. *Perilaku Konsumen dan Komunikasi Pemasaran*. Bandung : PT. Remaja Rodaskaya.

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THE INFLUENCE OF TRANSFORMATIONAL LEADERSHIP ON ORGANIZATIONAL COMMITMENT AND ORGANIZATIONAL CITIZENSHIP BEHAVIOUR (OCB) OF EMPLOYEES AT TERENGGANU'S GOVERNMENT LINKED COMPANIES (GLCS): A CONCEPTUAL FRAMEWORK

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Abstract: *This study offers a conceptual framework which relates the influence of transformational leadership on organizational commitment and organizational citizenship behaviour (OCB) among employees in Terengganu's Government Linked Companies (GLCs) contexts. In such a context, this paper mainly aims at providing a new perspective to understand the occurrence of organizational commitment. It aims to intrinsically enhancing the employees for their discretionary behaviours to the organization's activities. To date, limited number of research studies available which consider OCB as mediator of relationship between transformational leadership and organizational commitment. Organizational commitment is a critical concept with various antecedents and consequences to organization performance, objectives, employee's turnover, and job satisfaction. The situational and dispositional factors or the combination of both factors determine the level of commitment of the employees toward their job to organizations. How the influences of leaders to drive employee's OCB; and its relationship with the organizational commitment are discussed. The framework suggests that transformational leadership is directly influences organizational commitment and employee's OCB. It is also hypothesized that OCB is also directly influences organizational commitment and mediates the influence of transformational leadership on organizational commitment.*

Keywords: (GLC, Transformational Leadership, OCB, Organizational Commitment, Employees)

Introduction

Employee is a valuable asset of the organization's antecedents to success or failure of organization performance (Hameed & Waheed, 2011). This phenomenon is required the leaders to consider the necessary retaining who talented workers in the organization as well as possible (Gupta, Kashyap, Hyde, Lalwani & Chhabra, 2019) due to it become increasingly one of the key issues for organizational leaders nowadays (Gupta et al., 2019), especially for those companies that play a major role in the economic development of a country, such as government-linked companies (GLCs). Most of GLCs in most of the countries are contributing to their national economy's development, such as Canada (Boardman, Vining & Weimer, 2016), China (Gu, Wei & Cook, 2015), Philipines, Indonesia, and Malaysia (Menon, 2017). In

Malaysia, Government Linked Companies (GLCs) has been classified as the backbone of Malaysia's economy (Najid & Rahman, 2011), and has ranked as fifth highest companies in the world trade economy performance (Kowalski, Büge, Sztajerowska and Egeland, 2013), and showed well-managed balance sheets (PCG, 2015). In addition, GLCs also has important responsibility with primarily derives a Malaysia government's commercial objective in which it's directly controlled by the board of directors of GLCs (PCG, 2015; Said, Jaafar, & Atan, 2015; Awani, 2019).

However, the achievement of GLCs director are not comprehensively examined which leadership in the GLCs has received less attention thus leads to less committed employees hence be impact GLC's performance in Malaysia whether at federal nor state level (Lo, Ramayah, Min & Songan, 2010; Ishak, 2011; Jamaludin, Sanusi & Kamaluddin, 2015). For example, Terengganu's GLCs, which the performance in most of them has been painted with less favourable lately that required for Menteri Besar Terengganu, Dr. Shamsuri Mokhtar decide to close, merge and continue any GLCs companies which is considered to be no longer contributing to the Terengganu economy (Bernama, 2019). According to Andrew (2017), organizational performance depends on how far the employee committed to organizations which they offer to. This is because commitment to organization is major factor of employee development in which it is important to enhance employee's performance in a positive resulted (Nordin, 2012; Jones, 2014), such as intention to quit the job, high discipline, and provide positive benefits for organizations achievement (Gathungu, Iravo & Namusonge, 2015).

In addition, the existence of booster facets should include to stimulate employee behaviour such as organizational citizenship behaviour (OCB) which the culprit does not expect any retaliation for his or her actions (Alparslan & Can, 2015). It is very important to stimulate their enthusiasm for a job and retain it. According to Hamidi and Salimi (2015), the non-occupational and non-duty activities in the organization are effective factors on the success of the organization. In addition, the administrative pattern encourages good results to the organization and its employees (Ramesh & Kumar, 2014), especially through a time of uncertainty and requires a different approach of leadership (Bakar, 2013). Since the important as this type of leadership style has the potential to affect employee commitment (Faupel & Süß, 2019) and also can improve the OCB among employees (Rita, Payangan, Rante, Tuhumena & Erari, 2018). Therefore, this study proposed to examine the transformational leadership as predictor of organizational commitment and OCB among employees in Terengganu's GLCs.

Transformational Leadership

Transformational leadership refers to a concept of leaders who have charismatic and visionary characteristics (Woodcock, 2010; Pradhan, Jena & Bhattacharyya, 2018) which is to please and encourage attitudes among employees and organizational outcomes such high minds of commitment in workplace (Yahaya & Ebrahim., 2016; Allen, Attoh & Gong, 2017), organization's performance (Gelard et al., 2014), effective management (Buil, Martínez & Matute, 2019), create an inspirational personal to employee commitment change (Kit et al., 2015), and spirituality (Asrar-ul-Haq & Kuchinke, 2016). The leaders can be reach an expected organizational achievement by influencing subordinates through inspiration and motivate them in high ideal and goal (Elrehail et al, 2018; Buil et al., 2019) in which collaboration between employees and leaders in boost frequently in line with organizational's objectives (Mahmood, 2015; Faupel & Süß, 2019). Transformational leader takes the employees together in order to achieve the collective goals and motivates the employees with appreciation, team coordination and individual attention (Masood, Dani, Burns, & Backhouse, 2006). They also have capable

in transforming low-key jobs into meaningful and meaningful work by encouraging employees to engage in innovative behaviors (Bright, 2018; Pradhan & Jena, 2019). They can spark constructive ideas from employees to their organizations (Wang, Xu, Sun & Liu, 2019), and transform employees' emotional actions into professional actions to provide the best service for their organization (Luo, Guchait, Lee & Madera, 2019). In this way, leaders can reflect the values, goals, and inspirations of employees in line with organizational goals (Lee, Woo & Kim, 2018). Furthermore, transformational leaders are efficient leaders in organizational management in line with current technological developments (Abouraia & Othman, 2017). In the context of this study, transformational leadership is defined as the ability of leader to analyse the employee's need by motivation and innovation approaches.

Organizational Commitment

Organizational commitment is conceptualized as significance promises towards the outcome of organizational desirable such as high productivity, less employee turnover rate (Gupta et al., 2019), and develop a professional work atmosphere (Lin & Shiqian, 2018). Organizational commitment can be defined as individual abilities to impasses their attitudes (Ng & Feldman, 2011) in a communication process between individuals and organizations, either directly or indirectly at the organization (Yao et al., 2019). It is also by understanding be many researchers as an emotional attachment to an organization's activities which refer to multi behaviour construct of employees such as earnings, absence, and duration of working as well as an important key to improving their performance in the organization (Shukla & Pandey, 2019). In general, organizational commitment can be classified into three main types, namely affective, normative, and continuous commitment (Meyer and Allen, 1990). According to Kuncoro & Wibowo (2019), affective commitment is the dominant type of organizational commitment of employees in which as the indicator to how far to extend of employees' confidence level to their organization's effectiveness and performance. The situational and dispositional factors or the combination of both factors determine the level of commitment of the employees toward their job to organization. In the context of this study, organizational commitment is defined as the emotional attachment of employees to commit with their work and organization in the same direction toward an organization's objectives.

Organizational Citizenship Behaviour (OCB)

Organizational citizenship behaviours are voluntary engagement in naturally by employees who involved in any activities to go beyond in-role expectations without any reward claims (Whittington & Galpin, 2010). Organ (1998) defined OCB as "Individual behaviour that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization" (Robertson & Barling, 2017). OCB is the behaviour of workers who contribute to organization's activities by voluntary that not driven by financial factors (Özduvan & Tanova, 2017; Yu et al., 2018) and very important in raising interest in work done personally and organizations (Hamidi & Salimi, 2015; Yu et al., 2018). Furthermore, OCB can be influencing employee members tend to cooperate each other (Zhang, Guo & Newman, 2017) and more committed to maintaining the social and psychological work environment in support of task performance to the organization (Hackett, Wang, Chen, Cheng & Farh, 2018). OCB is refer to the voluntary action beyond their job description (Okeke & Nnamani, 2018), working on holidays (Hamidi & Salimi, 2015; Okeke & Nnamani, 2018), actively involved in non-work activities (Okeke & Nnamani, 2018),

maintaining a conducive working environment (Chen, Hu, & King, 2018) encompassing social and psychological aspects (Hackett et al., 2018; Okeke & Nnamani, 2018), and maintaining organizational's reputation (Chen, Hu & King, 2018). As stressed by Organ (2015), through organizational citizenship behaviour (OCB), the organization receive more harmonise environment among the employees from many ways including spontaneous help action, sharing information, and the members encouragement among employees, where an important source of organizational effectiveness function improves the context of work performance (Montani & Véronique, 2018; Chen et al., 2018), and enhancing employee's innovation (Chen et al., 2018). In the context of this study, organizational citizenship behaviour (OCB) is defined as the employee's extra behaviour instead of work in common circumstances work and commitment to their organization.

Relationship between Transformational Leadership and Organizational Commitment

There are have positively correlation between transformational leadership and organizational commitment proved in many previous studies (e.g. Gao, 2011; Kara, 2012; Feizi, Ebrahimi & Beheshti, 2014; Al Zefeiti, 2017; Buda & Ling, 2017). Kara (2012) found that a positive level of correlation between employee organizational commitment and transformational leadership styles based on five dimensions: idealized attributes, idealized behaviors, inspirational motivation, intellectual stimulation, and individual among 443 employees in the Turkey's five star hotels industry. In education sectors, Selamat, Nordin and Adnan (2013), Njoroge (2015), & Buda and Ling (2017) were discovered that transformational leaders has personalities who booster the organizational commitment among educational's workers.

Another study at an educational construct, Selamat et al. (2013) were examined the relationship of perceived transformational leadership behavior and organizational commitment among 186 secondary school teachers in the district of Klang. They revealed that the secondary school teachers in the Klang district have perceive their principals practicing strong transformational leadership behavior. However, Khasawneh, Omari and Abu-Tineh (2012) found inconsistent results of the relationship between transformational leadership and organizational commitment dimension of 340 vocational teachers in Jordan. The finding showed a strong, positive and significant in the both. But, a moderate-to-high level of transformational leadership behaviour also showed by the school principals. In fact, not have any impact of organizational commitment of vocational teachers in Jordan based on the fourth component of idealized influence of transformational leadership's dimensions. Similar as found by Njoroge (2015) a significant of the effect of transformational leadership style on organizational commitment at technical institutions in Kenya, but not jointly by individually of components of transformational leadership (i.e. idealized influence, individualized consideration and intellectual stimulation). Other results showed that inspirational motivation was a significant predictor of affective and normative commitment individually and jointly a significant predictor of the three types of commitment (Njoroge, 2015). The study in organization still have inconsistent results, as found by Verma and Krishnan (2013), Porter (2014), and Gulluce, Kaygin, Kafadar and Atay (2016). Therefore, this study proposes hypotheses as follows:

H₁: The transformational leadership is positively significant with organizational commitment

Relationship between Transformational Leadership and Organizational Citizenship Behaviour (OCB)

Leaders of transformation have characteristics of citizenship behaviour such as altruism, loyalty, sports, welfare and welfare of society (Allen et al., 2017). All these features are clear when employees are prepared to work outside of their scope of work without claiming any official gifts, such as additional money (Han, Seo, Yoon & Yoon, 2016; Özduran & Tanova, 2017). The result of a leader who has a transformational mindset contributing to the values of the organizational citizenship behavior in social responsibilities such as individuals, societies, and organizations (Allen et al., 2017). Transformational leadership is interconnected with extra role behaviour of employees and create a positive outcome to value of work at organization (Majeed et al., 2017). Many of empirical previous studies found that transformational leadership style was positively associated with OCB, includes study by (e.g. Humphrey, 2012; Jha, 2014; Nasra & Heilbrunn, 2015; Ismaelzadeh, Anjomshoa & Fard, 2016).

Humphrey (2012) found that organizational identification was negatively related to both transformational leadership and organizational citizenship behaviors. Eventhough, transformational leadership was positively related to employee's organizational citizenship behaviour (OCB). Nasra and Heilbrunn (2014) were attempt to extend and integrate previous research on the mediating effects of trust in supervisor and job satisfaction on the relationship between transformational leadership style and organizational citizenship behavior (OCB). Therefore, this study proposes hypotheses as follows:

H₂: The transformational leadership is positively significant with organizational citizenship behaviour (OCB)

Relationship between Transformational Leadership, Organizational Citizenship Behaviour (OCB) and Organizational Commitment

The existing of organizational citizenship behaviour (OCB) among employees could be contribute to organizational effectiveness and performance (Smith, Organ & Near, 1983). A study by Hasani et al. (2013) significant effect of organizational citizenship behaviour (OCB) on organizational commitment which included all staffs of physical education offices in the provinces of Kurdistan, Kermanshah, West Azerbaijan, and Hamadan in Iran. This study was selected to be 293 individuals by refer to Krejcie and Morgan (1970) table. The study found that there is significant relationship between OCB and staff's organizational commitment includes affective commitment, continuance commitment, and normative commitment at fours' physical education offices in Iran (Hasani et al., 2013).

According to Baron and Kenny (1986), the mediator is the third variable which acts as a mediator between the independent variables and dependent variables that are influenced by the independent variable to influence the dependent variable. In this study, organizational citizenship behaviour (OCB) will take into account the mediating mechanism because of OCB has role contribute to establish relationship between related and construct development (Agarwal, 2016). OCB can be supported by leadership as a predictor variable in which leadership style of leaders applied be affects on the development of organizational commitment and OCB in organization (Hasani et al., 2013). To date, there has limited study of the influence of transformational leadership and organizational commitment mediated by OCB. Most of researchers in previous have studied the relationship between transformational leadership and organizational commitment with the mediating role of several variables. As such, mediated by leader-member exchange (Shiva & Suar, 2010); empowerment (Ismail, Mohamed, Sulaiman, Mohamad & Yusuf, 2011); gender (Verma & Krishnan, 2013); pride in being a follower of the

leader (Chan & Mak, 2014); organizational culture (Shim & Hoover, 2015); organizational culture (Chrusciel, Wolfe, Hansen, Rojek & Kaminski, 2015); psychological empowerment (Avolio, Zhu, Koh & Bhatia, 2004; Kim & Shin, 2017); perceived social responsibility and organizational identification (Allen et al., 2017). The previous empirical studies were interested by applied OCB as the outcome of organizational commitment in the similar construct variables in this study, includes study by Han, Seo, Yoon and Yoon (2016); Kariuki and Kiambati (2017); Lee et al. (2018); Akoto, Mosley, Assad, Perkins, Thiagarajan and Stammerjohan (2019); Fazriyah, Hartono & Handayani, (2019). Therefore, this study proposes hypotheses as follows:

H₃: The organizational citizenship behaviour (OCB) is positively significant with organiaional commitment

H₄: The organizational citizenship behaviour (OCB) is mediate relationship between transformational leadership and organizational commitment

The Proposed Conceptual Model

The proposed model in this study is to broaden the past literature conducted in different contexts related to transformational leadership, organizational commitment, and OCB. The proposed model explains the relationship between transformational leadership as an independent variable and organizational commitment as a dependent variable. Meanwhile, OCB act as a mediator between both constructs. Based on the review of literatures, therefore the proposed model presented in following Figure 1.

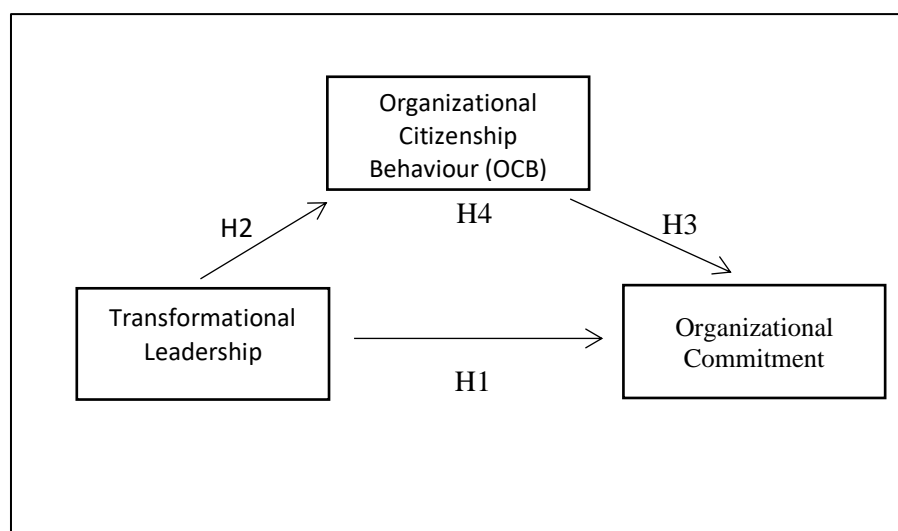


Figure 1: The Proposed Conceptual Model

Limitations and Future Directions

This paper attempts to address a significant gap in the organizational behaviour studies. The framework presented in this paper approaches this aspect by positing that transformational leadership influences organizational commitment and OCB. The proposed conceptual model

presented in this paper is important to leader's knowledge, the first attempt to consider the influence of transformational leadership on organizational commitment and OCB in organization. Furthermore, emphasis on the value of employee commitment is important for leaders including factors that help increase organizational commitment so that retention and performance are highly achieved (Porter, 2014). In addition, this framework considers the mediating effect of OCB on the influence by transformational leadership on organizational commitment. However, the focus of this study have a main of limitation, it is only dealt with issues of transformational leadership compared to other kind of leadership styles on organizational commitment and OCB. In addition, this study only using small integration model, so other mechanisms influencing organizational commitment could not be comprehensively examined. Therefore, all these notions are useful topics for future research to explore and literature extentions.

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INVESTIGATIVE DOCUMENTARY "BUYING AND SELLING" CROCODILE SKIN UNDER THE GUISE OF CONSERVATION

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Abstract: *Documentary is a film or video work based on reality and facts. The documentary "Buying and Selling Crocodile Skin" telling about the process of managing and producing handicraft made by crocodile skin in conservation in Cikande Serang this is interesting to appoint, because of violations that are not in accordance with the regulations of the government. Which breeding continues to produce and utilize the products of crocodile animals. Which is where the F-1 crocodile or the first generation must be returned to nature, so that it can be protected from the threat of extinction. But in reality there is conservation that still uses the results of this crocodile, because it has exciting business opportunities. Not only skin that can be utilized, in other countries the meat is still widely consumed, especially in five-star hotels or restaurants, in other that, the teeth of this crocodile are made into accessories. The important role of the government is to oversee conservation which should be a place to support the conservation of these protected animals. This documentary tells the story of irregularities in conservation that should preserve the population of the crocodile, but it is turned into a business of buying and selling crocodile skin.*

Keywords : *Documentary, Investigation, Bussiness, Crocodile Conservation*

Introductions

This documentary tells a story of buying and selling crocodile skin named Behind the Facts which is in the Crocodile Captivity of Cikande, Serang, Banten. As a producer, the creator of the work wants to provide information to the public about the investigation of a crocodile breeding being an important role to support a conservation of protected animals so that the population in the environment can be maintained

One of the factors causing the extinction of protected wild animals is one of them is due to the existence of illegal wildlife trade which poses a serious threat to the preservation of animals that live in Indonesia. Protection and preservation of wildlife is part of moral attitudes and movements in the context of realizing environmental conservation. Because all this time the business people are very tempted by high profits and small production costs with illegal practices.

Based on the Law of the Republic of Indonesia Number 5 of 1990 concerning Conservation of Natural Resources (KSDA) Biological & Ecosystems Joncto Government Regulation of the Republic of Indonesia Number 7 of 1999 concerning Preservation of Plants

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and Animals, that the plants and animals are part of invaluable natural resources, so their sustainability needs to be maintained through preservation of species².

This problem arises when protected animals are even hunted for trade, one of which is crocodile, and even in other countries there is what makes crocodiles as food. Explanation about the crocodile that was hunted was emphasized by the Head of Conservation Section I Serang, Banten. That many crocodile animals in Papua are hunted to be used and traded for their skin, with the problems that exist in Papua do not rule out the possibility that even in captivity that should be used as a place of conservation to protect the crocodile population which will later be released into their habitat instead used as land business by utilizing and trading their skin.

Based on data from the Ministry of Environment and Forestry, there was a decrease in the population of 19.15% over a period of 2 (two) years. A similar activity was carried out in 2015 until 2017 which, despite the fact that this law is clearly stated for those who commit violations against protected animals and will be ensnared Article 21 Paragraph 2 Juncto Article 40 Paragraph 2 as explained maximum imprisonment of 5 (five) years and a maximum fine of one hundred million rupiah".

The purpose of making this documentary is so that the audience knows how the facts and realities that exist in captivity. Directly this program can provide information and can increase the audience's knowledge of conservation in Indonesia.

THEORETICAL BASIS

Mass communication

Mass communication can be defined as the process of mass communication which tends to be done through a one-way model, that is, from the communicator to the communicant or the media to the public. Based on an explanation of the definition of mass communication according to experts, the creator can conclude that mass communication is communication in which the delivery of his message through certain mass media and shown to a broad and heterogeneous audience³.

Documentary behind the facts that displays information to the public about the management of captive breeding which is a cover for conservation. The relation with mass communication is the documentary of the delivery of information with a mass communication tool, so it can be concluded that the work of the creator is related to mass communication

Mass media

Understanding the mass media according to Kurniawan Junaedhie mass media is a channel used by journalism or mass communication. The aim is to utilize the technical capabilities of these media, so that they can reach an infinite number of audiences at the same time. The mass media are divided into two according to their nature, print mass media and electronic mass media⁴.

²<https://pih.kemlu.go.id/files/UU%20RI%20NO%2005%20TAHUN%201990.pdf>, diakses pada 25 Februari 2019

³ Hadiono Afdjani, Ilmu Komunikasi : Proses Dan Strategi Edisi Pertama, (Tangerang : Empat Pena Publishing, 2013), hlm. 143

⁴ Elvinaro Ardianto, Komunikasi Massa Suatu Pengantar Edisi Revisi, (Bandung : Simbiosis Rekatama Media, 2014), hlm. 7

Haronas Kutanto, *Dokumenter Film dan Televisi*, (Jakarta: FDBL, 2016), hlm. 74

From the theory cited above, the creator can conclude that there is a link between the theory and the process of creating this investigative documentary program. The creator sees that mass media, be it electronic media or print media, is broadly the right means or media for delivering messages from the communicator to the communicant because of their wide and heterogeneous nature.

Documentary

An audiovisual presentation that tells about fact events, which is peeled in depth from the testimony of informants and authentic data, is packaged creatively with the intention of conveying the reality message of the subject⁵.

In making the documentary *Behind the Facts*, the creator presents facts related to the testimony of sources and is strengthened with authentic data, besides that the creator also presents graphs creatively to convey the message.

Documentary journalistic of investigations, The visual aspect is needed. In this type, there are originality of audiovisual data and authentic data. Documentary investigations born from a problem or irregularity from documentary activist (representing the society) to convey the problem in audiovisual form.

Producer

This predicate is carried by people who produce a film, not to finance or invest in a film production. The task of a producer in general is to lead the entire production team to meet the goals that have been set together, both in creative aspects and production management, with a budget that has been approved by executive producer⁶

In making a production a producer must establish a good cooperative relationship with the director and screenwriter. This collaboration is often called the triangle system. The producer along with the director will develop ideas that can make a good and interesting work about the values of life. Whereas the producer and the script writer will work together in the steps of compiling data, writing synopsis, writing treatment and writing the script itself.

Production Stages

Pre-production requires a long time, minimum of three months. We use an investigative agency, consisting of two students to search information and pretending to be an apprentice as a worker in the crocodile captivity. Takes more time for research that takes more than one year⁷.

Likewise with the making of this documentary film, the Creator takes a long time to do research on location in order to get as much information about objects as possible before finally doing the production process.

Production

Continuation of pre-production, which is preparing everything needed for filming, completing administrative matters, forming a production team, preparing filming equipment and

⁶ Nurul Muslimin, *Bikin Film, Yuk!*, (Yogyakarta: Araska, 2018), hlm. 152

⁷ Gerzon R. Ayawaila, *Dokumenter : Dari Ide Sampai Produksi Edisi Kedua* (Jakarta : FFTV-IKJ,

determining work schedules. The production leader is required to complete all the preparatory matters. Very important is the existence of good cooperation from the production team⁸.

In the process of producing the documentary film "Behind the Facts" in Serang Crocodile Breeding, Banten, the creator and the production team encountered quite a number of obstacles. By a full effort, we entered successfully, mingled with the crocodile slaughterhouse, saw the execution process of slaughtering and handling of crocodiles. Finally, we recorded all the process by pretending to do a campus assignment and for personal documentation.

Post Production

Post Production is part of the process of making films, videos, video advertisements, photography or other digital works that are done after the visual recording process. In the context of film bias we simplify again, that is, post-production is an activity carried out after preproduction and production⁹.

The producer also collaborates with the Director for shooting during production. This is where the editing process takes place. Editing functions to stimulate a creation based on the existing shot which is then packaged into a whole film work.

Narrative

The creator uses a narrative documentary format, aiming to further convince the audience through direct statements of the characters. Logically, documentary films also tell stories or narratives, but they also have dramatic aspects, it's just that the contents of the story are not fictitious but based on facts¹⁰.

The narrative approach helps the audience watching the documentary better understand the information conveyed therein. By adding several narrations, it is useful to clarify the intentions of the speakers so that they are more easily understood by the audience or audience.

Interview

This investigative documentary program "Behind the Facts" interview is the heart of a documentary work bearing in mind the importance of interviews in the documentary; the creator conducts an interview with the resource person to gather complete information from the resource person.

An interview is an important thing for a journalist. Interviews are the main activities of journalism. Without interviews the content of the news is not interesting. Long, short or impromptu interviews are the pillars of almost all reports

RESEARCH METHODOLOGY

Description of Work

- a. **Program Category:** Information and Education
- b. **Media:** Youtube
- c. **Program Format:** Investigation
- d. **Program Title:** Behind The Facts
- e. **Episode:** Buying and Selling Leather Crocodile

⁸ Gerzon R. Ayawaila, Dokumenter : Dari Ide Sampai Produksi Edisi Kedua (Jakarta : FFTV-IKJ,

⁹ Ibid 85

¹⁰ Gerzon R. Ayawaila, Dokumenter : Dari Ide Sampai Produksi Edisi Kedua (Jakarta : FFTV-IKJ,

f. Program Duration: 20 minutes

g. Production Characteristics : *Record ENG (Electronic News Gathering)*

Object of Work and Object Analysis

The object of work featured in the investigative documentary program episode "The Buying and Selling of Crocodile Skin in Captive Breeding" is one of the programs "Behind the Facts" in Cikande to get to know how captive breeding as a place of production of crocodile animals, as well as the process of buying and selling goods providing knowledge and information .

Data collection technique

Research

The initial process undertaken is the collection of data on crocodile breeding in Indonesia through internet media, YouTube, online news portals that include information on crocodile breeding and RI Law No. 5 of 1990 concerning Conservation of Natural Resources (KSDA) Biodiversity & The Ecosystem Jo Indonesian Government Regulation No. 7 of 1999 concerning Preservation of Plants and Animals.

Survey

The survey was conducted in one of captivity in Indonesia, namely in the crocodile breeding Cikande Serang Banten. The creator is figuring out how to breed and produce from animals. Questions about when the crocodile breeding existed, as well as the reasons for preferring crocodile breeding to production, were all answered directly by the owner of the crocodile breeding.

Observation

In collecting this material, the creator corroborates the material by making observations that is going straight into the field to look for data. The creator goes to the resource persons who are related to the production of the documentary program of the creator's work to meet with them and make an appointment with the speakers to take statements. the creator wants to make. The creator's goal is to meet with them and also make an appointment with the speakers for statement taking. Observation is divided into three, namely Data Analysis, Physical Data, and Resource Data.

TOR (Term Of Reference)

Problem

Declining crocodile population and the rise of the business of buying and selling crocodile skin under the guise of crocodile breeding

Focus

Violations committed by crocodile breeding that refer to Article 21 paragraph (2) letter a Jo article 40 paragraph (2) of the Republic of Indonesia Law No. 5 of 1990 concerning Conservation of Natural Resources (KSDA) Biological & Ecosystems Jo Republic of Indonesia Government Regulation Number 7 Year 1999

Angle

The decrease of crocodile population caused by illegal hunting, buying and selling of crocodile skin and irregularities in increasing demand for handicraft exports (fashion and lifestyle) by crocodile skins.

DETERMINATION OF NARASUMBER

In determining the source as a source of information, the creator conducts research and observation to the research location. As a result of these observations, the creator found several informants whose creators felt quite relevant in providing information for this documentary film. The following is a list of sources and reasons for the creators to choose these sources:

Mr. X

As someone Owners the Cikande Captivity, of course his statement was very influential in this documentary.

As the Director General for Conservation of Natural Resources Ecosystems, of course he knows about the regulations for establishing a captive breeding and production regulations for crocodile skins in Cikande.

Benvinka

He is an activist / NGO animal lover in Jakarta who refuses forms of animal exploitation in the form of captivity or zoos

Hellen Kurniati

He is a reptile researcher from LIPI who oversees the amount of crocodile distribution and utilization.

DISCUSSION OF WORKS

The idea of this film displays a lot of information about a breeding that was a previously conservation but made a cover for buying and selling crocodile skin in the Cikande Serang area. This documentary can be called a type of investigative documentary, where the documentary contains the process of management and production of crocodile animals. Because of violations that are not in accordance with government regulations.

Work Analysis

1. Strength

The strength of the work of this investigative documentary program lies in the ideas and concepts. Besides that, the story line is interesting, and voice over is able to tell the story well.

2. Weakness

Weakness in this work lies at the The weakness of this creation on its visual exploration. Because an investigation is identical to candid camera so the society don't really understand about the documentary film by investigation.

3. Opportunity

Opportunity in this work makes the At this time, the documentary films be a new research for academic and documentary activists. This is a breakthrough of research publication in audiovisual form

4. Threat

Threat that occurs when at present a program that is categorized as information and education is no longer in demand by the audience, because they are more interested in entertainment-

themed programs. It all makes it difficult for creators to attract the attention of the audience with the work of documentary programs that the creator has created.

Report of Creation

The production work process does not escape the accompanying obstacles, both technical and non-technical constraints. Neither does the process of producing a documentary about "Buying and Selling" Crocodile Skin under the guise of "Captive" which cannot be separated from the obstacles that must be faced even though it is not so meaningful. The creator reports the obstacles encountered in the process of creating works.

CONCLUSION

The decrease of crocodile population caused by illegal hunting, buying and selling of crocodile skin and irregularities in increasing demand for handicraft exports (fashion and lifestyle) by crocodile skins. Based on the Law of the Republic of Indonesia Number 5 of 1990 concerning Conservation of Natural Resources (KSDA) Biological & Ecosystems Joncto Government Regulation of the Republic of Indonesia Number 7 of 1999 concerning Preservation of Plants and Animals, that the plants and animals are part of invaluable natural resources, so their sustainability needs to be maintained through preservation of species¹¹.

One of the factors causing the extinction of protected wild animals is one of them is due to the existence of illegal wildlife trade which poses a serious threat to the preservation of animals that live in Indonesia.

Work Worthiness

The work that has been successfully completed by the creator as a producer along with his fellow directors has the feasibility to be explored in any form and media. In the creation of this work the creator has followed the guidelines and procedures in accordance with the existing theoretical foundations, as well as the requirements in making a documentary program.

The contents in this documentary work contain information that can broaden the public's knowledge about the impact caused by the management process of crocodile skin. With creative concepts that have been made along with presentations by speakers who really know the object, and are presented in accordance with the facts, so that it can strengthen the storyline and make the show useful for the wider community from various circles.

Direct Impact

The direct impact that can be felt by the audience who watched this show is the addition of insight and information presented, The direct impact felt by the audience after watching this work is the addition of insight and information presented, the public will get information about the importance of conservation efforts as an extinction prevention protected animals and the role of the government in overseeing animal trade in Indonesia

Indirect Impact

The indirect impact felt by the audience is that it can motivate the wider community from various circles to further increase their concern for protected animals from use and trade. In

¹¹<https://pih.kemlu.go.id/files/UU%20RI%20NO%2005%20TAHUN%201990.pdf>, diakses pada 25 Februari 2019

addition, with a lot of interest in learning or even making documentary programs, the Creator hopes that many young people will produce better documentary works. Not only can be known on campus but throughout Indonesia can even work up to the international level.

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RELIABILITY AND VALIDITY OF INSTRUMENT FOR ASSESSING CUSTOMERS' SATISFACTION, TRUST AND PURCHASE INTENTION ON UMRAH TRAVEL AGENCIES WEBSITE FEATURES

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Abstract: Online shopping has become a prominent consumer market in purchasing travel-related products and is likely to become the largest market in the future. Website quality and evaluation on the travel agency website features have generally been recognized as a critical step to drive business online because it will influence customers' trust-building process and satisfaction level. There are a total of 274 travel agencies currently registered with the Ministry of Tourism and Culture (MOTAC) to provide the Umrah package in Malaysia. Due to a very competitive online travel package offers to Muslim pilgrimage for Umrah purpose, fraud packages have become a vital issue in the Malaysian market. Therefore, this study intends to develop an effective instrument to measure the Umrah Travel Agency website features based on customer satisfaction, trust, and the customers' intention to purchase the Umrah package. Some essential website features identified from previous literature are outlined in this study, such as ease of use, visual appeal, information quality, and information relevancy. A quantitative method using a self-administered survey has been used to collect data from 100 local Muslim youths. The instruments' validity, reliability, and normality of the data were analyzed by using SPSS software. The final result indicated that all 61 instruments in the questionnaire are reliable to be used in the actual study.

Keywords: *Pilot Study, Website Features, Satisfaction, Trust, Purchase Intention*

Introduction

In the modern technological world nowadays, travelers are more likely to make purchase transactions and search for additional information for their visit through the internet (Xiang, Magnini & Fesenmaier, 2015). Such situations finally make tour industry players decided to use the internet as an initiative to continue their business (Amaro & Duarte, 2015). This similar view is also explained by Buhalis and Law (2008), which states that the internet nowadays is an effective marketing platform to connect businesses with their customers.

In line with the above notions, internet usage in the travel business is essential as tourism is classified as intangible, which is a product that is not physically inert. Abubakar (2016) stressed that this would make it difficult for customers to ensure the quality of the tour product before they purchase it. To cope with this situation, they will be more likely to get additional information through the internet before they decide to buy the related travel

Packages (Casalo, Flavian, Guinaliu & Ekinci, 2015). To help potential customers search for the information that they need, they must use the website, which also known as an essential platform for information, communication, promotion, sales, and distribution (Benevolo & Spinelli, 2018).

However, according to Baggio, Mottironi, and Corigliano (2011), it is undeniable that there are still some issues regarding customer satisfaction towards the website. This situation needs to be noted by the industry player because customer satisfaction is known as a customer response that will make them more likely to make a purchase (Chang & Cheng, 2008). Moreover, it can also cause potential customers to turn to the company competitors if they are dissatisfied with the website that they use (Anderson & Srinivasan (2003). There are several necessary features for ensuring customers satisfaction such as ease of use (Satghare & Sawant, 2019), visual appeal (Gangwar & Date, 2016), information quality (Wang & Liao, 2008) and information relevancy (Tanford, Baloglu & Erdem, 2012) involving the content of the website.

Besides paying attention to customer satisfaction with the company's website, customer trust is also undoubtedly associated with the use of the internet. It is because the customer's trust in a website is considered as essential for business because customers will only make purchases once they trust the platform (Kim, Chung & Lee, 2011). Trust is also considered as a benchmark of the success of an online business-to-consumer or known as B2C relationship, which will create an incentive for potential customers to make purchases on travel packages offered on official travel agency websites (Chen, 2006).

Therefore, this study focuses on the early findings of the study for customers' satisfaction and trust towards Umrah Travel Agency website features to create an intention to purchase the Umrah packages offered by them. Studies involving customer satisfaction and trust in the Umrah travel packages offered on the website should be given attention, especially in Malaysia, as Umrah is encouraged for every Muslim to perform. Due to the Muslim population in Malaysia, accounting for 61.3% of the total population (Department of Statistic Malaysia, 2018), the Umrah tourism package has become a profitable sales package. However, due to these benefits, some irresponsible people or companies have taken the opportunity to commit fraud travel packages and have raised the issue of trust in the existing Umrah tourism package.

In line with the above notions, the ever-growing Umrah fraud package cases have created a sense of disbelieving toward Umrah Travel Agency, especially those who have just started a business. However, research on Umrah tourism packages that use the website as a marketing platform is still lacking. Therefore, to obtain a more explicit study of this issue, a pilot study should be conducted to ensure that the instruments used in the original research questionnaire form are appropriate. A pilot study is also known as a "dress rehearsal" for a study because it involves a small-scale study conducted before the actual study is conducted.

The instrument development is a vital component in the research process. The instrument is the tool of collecting data that should be valid and reliable in order to ensure successful research. Validity is the degree that indicates in which a test measure what supposed to measure or set of measures correctly represent the concept of the study. In contrast, the reliability relates to the consistency of the measure(s) (Hair, Black, Babin & Anderson, 2010). Besides, these authors stressed that data set involved in the study should be well-modeled by a normal distribution as it is the benchmark for statistical methods. As such, a pilot study is required. This pilot study aims to achieve several objectives, such as testing the validity, reliability and normality of the instrument of study. Besides, this pilot study is also intended to provide a preliminary view of the upcoming survey. Therefore, the researcher will be able to minimize errors, such as inappropriate items in the questionnaire. In fact, according to Mathiyazhagan and Nandan (2010), a pilot test or pilot study aims to strengthen all the items in the questionnaire used and at the same time, help facilitate future analysis. For these reasons,

the purpose of this study is to develop an effective instrument to measure the Umrah Travel Agency website features based on customer satisfaction, trust, and the customers' intention to purchase the Umrah package. There are two research questions established for this study:

1. What is the reliability and validity evidence of the developed instrument to measure the Umrah Travel Agency website features based on customer satisfaction, trust, and the customers' intention to purchase the Umrah package?
2. Do the data involved in the research is in normal distribution?

There are seven main factors used in the analysis of the reliability, validity and normality of the study. The factors are ease of use, visual appeal, information quality, information relevancy, customers' satisfaction, trust and purchase intention. The related literature of these factors and reliability, validity and normality test results are presented in this paper.

Literature Review

Pilot Study

Before the finalized questionnaire is distributed to the respondent for data collection purposes, the pilot test, also known as a pre-test, should be performed first to facilitate and assist the researcher in reducing errors such as inappropriate items in the questionnaire. The purpose of the pilot test is also to consolidate all items in the questionnaire and at the same time, help to ease the analysis process (Mathiyazhagan & Nandan, 2010).

Therefore, this study aims to test the reliability, validity and normality of the instruments, which will prove that all the items used in the questionnaire are appropriate for use in the actual study.

Umrah in Malaysia

According to five pillars of Islam, a Muslim who is capable should visit Makkah to perform Hajj (Kamus, 2009). Moreover, Umrah is known as a voluntary visit and which can be done anytime with the only exclusion on the seasons of Hajj, but it is a much similar way with the Hajj ritual, which been keep practice (Almuhzi & Alsawafi, 2017).

Based on the data received from MOTAC (2017), a total of 250,000 Malaysian Muslims were performing Umrah in 2016. There are 274 travel agencies offered Umrah packages nationwide (MOTAC, 2019). Despite having many authorized companies and licenses to offer Umrah packages in Malaysia, there are still many cases of Umrah fraud packages going on in Malaysia. Therefore, real Umrah Travel Agency needs to play an essential role in ensuring the belief of future pilgrims against their company through the use of the website as a marketing platform.

Tourism Website

Tourism is categorized as an intangible product, where it makes customers challenging to ensure the quality of the product before they buy it (Abubakar, 2016). Thus, Casalo, Flavian, Guinaliu, and Ekinici (2015) argue that customers need to find additional information first before deciding to make purchases over the internet. This situation also makes the tourism industry known as an information-based industry as tourists are required to search for information through their travel location before making a purchase (Werthner & Klein, 1999).

In line with the above notions, Umrah Travel Agencies in Malaysia need to provide an official company website to be a medium of information on travel packages like Umrah and information about company backgrounds. According to Majlis Kawal Selia Umrah (MKSU) (2010), future pilgrims need to conduct a background check on tour companies that provide Umrah packages first before they deal with the travel agency so they cannot be deceived. Due to the cost of development and annually hosting fees for the website that reaches almost RM1600 a year (Malaysia Developer, 2018), which requires a company with only stable financial resources to manage it.

Ease of Use

Ease of use is a feature which related, effortless for potential customers to search for information, use and navigate the website, which will also encourage them to revisit (Yoo & Donthu, 2001; Satghare & Sawant, 2019). Even according to Satghare and Sawant (2019), ease of use is a significant feature to ensure the success of the company website and guarantee that the website is useful. It is evident in a study conducted by Agag and El-Masry (2016), which found that ease of use is one of the significant indicators that can create customer trust on the website. Furthermore, Pham and Ngunyen (2019) also posited that ease of use has a direct effect on repurchase intention on the website.

In the context of this study, ease of use is classified as ease for customers to obtain information, usability, and navigation on the Umrah Travel Agency website. The ease of getting information is vital as the future pilgrims are encouraged by the Majlis Kawal Selia Umrah (MKSU, 2011) to search for the information first and to do some research on the background of the company that offering Umrah packages before making a purchase. Even the travel agencies that are offering Umrah packages also need to show their outbound tourism license, which is a permit to arrange people to travel abroad (MKSU, 2011).

Visual Appeal

The advancement of internet technology nowadays has affected people to use the website to gain information (Nguyen et al., 2016). This trend has changed the operation of tour operators to provide customers with a good impression of their website. Such reactions can be formed through the development of a well-designed website is an initiative that creates a customer perception and at the same time, embraces a positive response among them (Nguyen et al., 2016; Tran et al., 2015). Additionally, Foroudi and his members (2017) have also revealed in their study that a good website will influence the company's image. Similarly, a well-designed website will have a positive impact on increasing the perceptions of potential customers (Braddy, Meade, & Kroustalis, 2008; Haq, Raja, Nosheen, & Sajjad, 2018).

Customers are likely to get bored when receiving too much information about tourism destinations without encouragement by the destination image because such visual known as a driver for mental development based on the impression received from most of the overall information (Alhemoud & Armstrong, 1996). It is similar to the destination image, which will affect the overall customer's perception (Lawson & Baud-Bovy, 1977). Those perceptions or responses can be influenced by the improvement of existing tourism websites (Foroudi et al., 2016). Therefore, Umrah Travel Agency needs to be concerned about visual features on their website, especially while promoting the Umrah packages to influence customer satisfaction.

Information Quality

Information quality is an essential component in the website evaluation model (Law, 2018). It is a feature based on accuracy, completeness, timeliness, and presentation format in the tourism website (Nelson, Todd, & Wixom 2005), which can encourage customer reactions as satisfaction and cognitive evaluations (Wang & Liao, 2008). As had been mentioned before, internet users visit the tourism website because they desire additional information. Then they will have the intention to buy the tour package if they satisfy. Complete information on tourism destinations (Jeong, Oh, & Gregoire, 2003) and travel agency background (MKSU, 2011) should be provided to ensure booking or purchase intention on tour package. Therefore, the quality of information is considered as the primary factor in establishing customer trust (Smith, 2004).

Information Relevancy

Information relevancy is also a vital feature to increase customer satisfaction and trust towards the travel website. It is because the tourism product is difficult to ensure the quality before making a purchase and thus creating a high risk for potential travelers. However, the risk of a quality tourism product can be avoided by searching for complete information (Nazalek, 2010). Furthermore, finding complete and relevant information on tourism destinations is indispensable if it involves long distances journeys (Nazalek, 2010).

Therefore, Umrah Travel Agency needs to provide relevant information on their website to satisfy the future pilgrims who are seeking information on their website. The complete and relevant information is needed for future pilgrims because it involves a long-distance journey between Malaysia to Saudi Arabia, which takes at least 9 hours of air travel (Trip.com, 2019). This feature is also closely linked to building customer confidence in Umrah packages provided by Umrah Travel Agency.

Customer's Satisfaction

The website is the primary platform for internet users to search for information (Kim & Stoel, 2004). Therefore, the perception of internet users towards website features is an essential indicator of their satisfaction (Lin, 2007). Furthermore, Chang and Cheng (2009) described that customer satisfaction is an effective response to a purchase process, and it is an influential factor for the success of the marketing process. It is similar to a study conducted by Kim and Niehm (2009), they noted that satisfaction is also considered as a measurement tool of the successful business that is not only for a traditional business but also for online business.

Based on the current study, customer satisfaction is known as an outcome given by the buyers based on the services, which are whether it achieves their expectation or not (Haq, Raja, Nosheen & Sajjad, 2018).

Thus, Anderson and Srinivasan (2003) stated that customers who are dissatisfied with a website would seek additional information and turn to the company's competitors. To enhance customers' satisfaction with online intention, a company needs to provide up to date and accurate information (Tandon, Kiran & Sah, 2017). Hence, it is clear that customer satisfaction over the travel website is a vital variable for increasing confidence and thus creating an intention to purchase among customers (Angelova & Zekiri, 2011).

Customer's Trust

The concept of trust is a part of a critical success factor of online business-to-consumer or B2C relationships, which will also affect consumers' online behavior such as purchase intention

(Chen, 2006). Another study also highlights that trust is a customer's sense of security and their confidence with the performance of travel agencies' websites (de Wulf, Schillewaert, Muylle & Rangarajan, 2006). Trust is also known as a vital performance of a travel agency website as it affects perceived risk, attitude, and intention customers to purchase travel packages online (Agag & El-Masry, 2016).

According to McCole (2002), online business or e-commerce websites, primarily involving sales of tourism products which is intangible, hence, the company should develop a clear communication on all forms of transactions such as information on prices, taxes, and other additional charges. Clear communication will affect the selection of the product by reducing the level of uncertainty of information on the website (Tanford, Baloglu & Erdem, 2012). Those works of literature indicate that the provision of useful information or features will influence the trust among customers.

Purchase Intention

The development of excellent website features will influence customers to buy the product. It is evident by a recent study stating that the ease of use of the website (Nunkoo & Ramkissoon, 2013) and trust (Amaro & Duarte, 2015) are the factors that influence customers to purchase travel packages online. Jensen (2009) also noted that prospective travelers who feel comfortable when using travel agencies' websites are more likely to make online purchases.

Also, the quality tourism website (Yan & Li-Ming, 2015; Wen, 2009) and customer satisfaction (Chang & Cheng, 2008) are also factors that influence potential travelers to make online purchases.

According to a study conducted by Jensen (2009), buying travel packages via the internet is influenced by their experience using the website. Therefore, Umrah Travel Agency needs to ensure its web pages are easy to find in search engines because the diversity in website features also affects customer purchase intention (Jensen, 2009).

Methodology

Instrumentation and Measurement of Variables

Structured questionnaires using closed-ended multiple-choice questions were used to obtain answers to the objectives of this study. A quantitative method using a self-administered survey containing 61 questions were divided into four main areas, such as website features, customers' satisfaction, customers' trust, and purchase intention. All of the questions used in this questionnaire were adapted from previous studies.

This study using a 5-Point Likert scale ranging from "5 = Strongly Agree" to "1 = Strongly Disagree" was used because it is more appropriate and reliable since most of the items used in this study were intended to measure respondents' perceptions and attitudes (Ibrahim, Ghani, Munir & Salleh, 2013).

Sampling and Pilot-testing

The questionnaire used for this pilot study was distributed to respondents comprising Muslim Youth. The reason is because of youth or generation Y and Z, which is also known as a "net-generation," which uses the internet as a medium for searching information and makes an online purchase (Monaco, 2018).

As this study was a pilot study, 100 respondents from Muslim youth were selected to participate in this survey. The sample size used in this study is in line with the recommendations by Roscoe (1975) and Sekaran (2003), that sample sizes for pre-test are generally small.

However, a sample size greater than 30 is suitable for most research. Therefore, this study used 100 sample sizes to obtain more accurate results for analysis.

Respondents who participated in this study were first informed of the purpose of the survey before they were given the time and space to answer the questionnaire. However, many of the respondents were able to respond to all of these items within 10 to 12 minutes. During this process, respondents were encouraged to provide any comments or suggestions regarding the items used if they encounter any problems or discrepancies with the items. However, there was little comment received from the respondents at the same time, indicating that they had no problem with the questionnaire. All completed questionnaires were analyzed for reliability, validity and normality test using SPSS software.

Results

Profiles of Respondent

Table 1 shows the demographic background of respondents consisting of Muslim youth. Among the 100 respondents, female respondents dominated the sample by 65% compared to 35% of male respondents. Most of the respondents between the ages of 20-29 years old had completed this survey by 89%, while the remaining 30-39 years old respondents were 11%. For marital status, 88% of them are single, and 12% are married. For education level, most of the respondents had a Bachelor's Degree of 69%, followed by a Master's Degree / Doctorate of 15%, STPM / Matriculation / Diploma of 14%, and 2% had SPM. For occupation data, respondents in this pilot study were a student (68%), followed by private sector employee (19%), government servant (6%), other (housewife, unemployed and farmers) (4%) and the last one is own business (3%).

Table 1: Demographic Profiles of Respondents

Items	Frequency (N = 100)	Percentage (%)
Gender		
Male	35	35
Female	65	65
Age		
20-29 years	89	89
30-39 years	11	11
Marital Status		
Married	12	12
Single	88	88
Education Level		
SPM	2	2
STPM/Matriculation/Diploma	14	14
Bachelor's Degree	69	69
Master's Degree/ Doctorate	15	15
Occupation		
Government Servant	6	6
Private Sector Employee	19	19
Own Business	3	3

Student	68	68
Others (housewife, unemployed, farmers)	4	4

Reliability Test

Reliability is used to measure the internal consistency of a set of scale items. One of the most popular tests for test inter-item consistency reliability is Cronbach's coefficient alpha, which is used for multipoint-scaled items (Sekaran, 2003). Therefore, Cronbach's coefficient alpha test was used in this study to measure consistency instruments in this study. All available data were analyzed using SPSS version 25.

After performing the data analysis, results indicated that all items had a high-reliability standard of 0.865 to 0.964. This result is in line with Sekaran and Bougie (2010), which stated that the ratio of 0.70 and above indicates that the items used have high standard reliability.

Based on the reliability results shown in table 2, all items tested in this pilot study had a Cronbach Alpha value of 0.70. Therefore, all items used are reliable and do not need to remove any items based on the value of Alpha. The researcher will only make small improvements to the size of the writing and the layout of the questionnaire to facilitate the reading and comfort of the respondents. Thus, it is evident that the instrument fit to be used for the actual study.

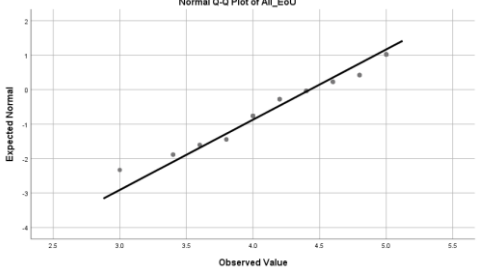
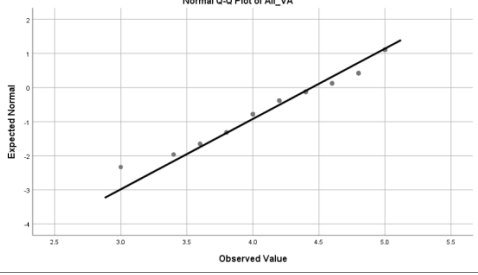
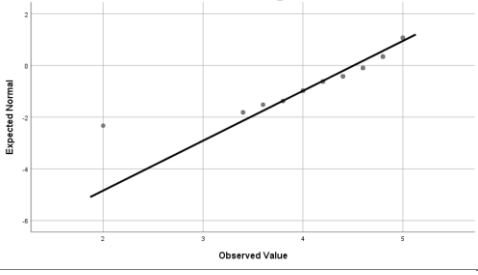
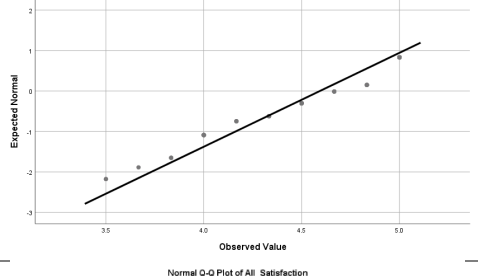
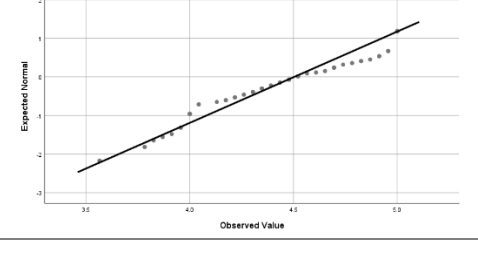
Table 2: Alpha Value for each variable in questionnaire design

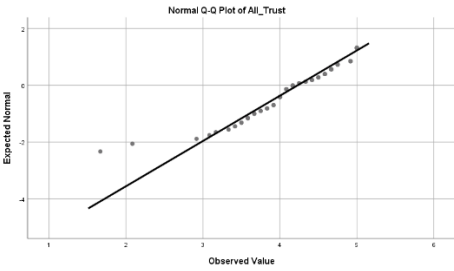
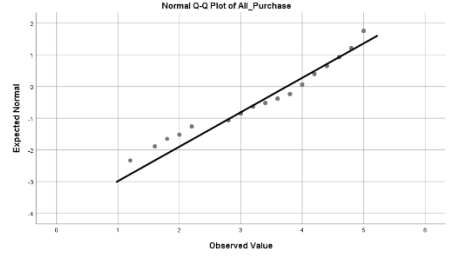
Section	Variables	Number of Items	Alpha Value
B	Ease of Use	5	0.900
	Visual Appeal	5	0.877
	Information Quality	5	0.865
	Information Relevancy	6	0.873
C	Satisfaction	23	0.964
	Trust	12	0.955
D	Purchase Intention	5	0.957

Normality Test

Most statistical analysis techniques require normality assumption analysis (Tabachnick & Fidell, 2007; Maiyaki & Mokhtar, 2010). Each variable used in the study is approximately normally distributed if the Skewness and Kurtosis statistic values are within the range of ± 2.0 (Pallant, 2010). The commonly used measurable tool to measure the normality of the variable is standard Q-Q plots. If the majority observed values or small dots are in parallel on the straight line in the Q-Q plots, the variables are considered normally distributed (Pallant, 2010).

Table 3: Normality Analysis Result of the Variables

Variable	Skewness Statistic	Kurtosis Statistic	Q-Q Plot
Ease of Use	-0.353	-0.675	 <p>Normal Q-Q Plot of All_EoU</p>
Visual Appeal	-0.492	-0.603	 <p>Normal Q-Q Plot of All_VA</p>
Information Quality	-1.619	4.404	 <p>Normal Q-Q Plot of All_IQ</p>
Information Relevancy	-0.693	-0.703	 <p>Normal Q-Q Plot of All_IR</p>
Satisfaction	-0.287	-1.207	 <p>Normal Q-Q Plot of All_Satisfaction</p>

Trust	-1.087	2.538	
Purchase Intention	-0.827	0.039	

Based on table 2, the Kurtosis and Skewness Statistic values for all variables used in this study were within the range ± 2.00 ; therefore, all of the variables were normally distributed. Looking at the Normal Q-Q plot, the majority of observed values or smaller dots in a normal distribution.

Descriptive Statistic

The critical thing for statistical analysis is to do a descriptive analysis to see the mean and standard deviation of each variable that been used in the study (Sekaran, 2003). The measured was computed using the mean score to obtain the appropriate value for represented the situation of the study.

Table 4: Descriptive Statistic

Variables	Mean	Standard Deviation
Ease of Use	4.43	0.49
Visual Appeal	4.45	0.48
Information Quality	4.51	0.52
Information Relevancy	4.59	0.43
Satisfaction	4.50	0.42
Trust	4.23	0.63
Purchase Intention	3.75	0.92

Referring to table 4, Ease of Use (M = 4.43, SD = 0.49), Visual Appeal (M = 4.45, SD = 0.48), Information Quality (M = 4.51, SD = 0.52), Information Relevancy (M = 4.59), Satisfaction (M = 4.50, SD = 0.42) and Trust (M = 4.23, SD = 0.63) had a similar average mean scores. This situation indicates that the respondents involved in this pilot study agreed with all the variables used as the mean score showed a high level value close to the maximum average score of 5.0.

Furthermore, Purchase Intention (M = 3.75, SD = 0.92) had the lowest mean value over the other variables, but its value was still considered to be higher than 3.0.

Conclusion

Umrah is worship that Islam encourages for its believers who capable of visiting the Holy City of Makkah in Saudi Arabia. Therefore, it is undeniable that a travel agency that provides Umrah tourism packages can make a vast profit and thus make dishonest peoples or companies take the opportunity to commit an Umrah fraud package to make a profit. Accordingly, the Umrah Regulatory Council (MKSU) in 2010 encouraged the future pilgrims to conduct background checks on their travel agencies before making their purchase. Several websites feature such as ease of use, visual appeal, information quality and information relevancy are expected to create customer satisfaction as well as build trust, while also creating an intention to purchase the Umrah package offered on the travel agencies website.

This study focuses on testing each variable used in the questionnaire to help get a more precise answer to the actual study. Besides, this pilot study is focused on the value of validity, reliability, and normality test, which is an essential aspect of ensuring the accuracy of the survey questionnaire items from any errors before the actual study. This process also aims to determine the level of appropriateness of using questionnaire structures to get the right response from the respondents. The accuracy of the items used in the questionnaire can provide accurate data and at the same time, produce good research results.

The results of the reliability test indicate that all 61 items in this study are reliable to be used in the instrument for the actual study. The pilot study results revealed that all the items involved have a Cronbach Alpha value of 0.867 to 0.964, which is above the minimum Cronbach Alpha value of 0.70. On the normality test, the results of the Q-Q plot shows that the data collected is in a normal distribution in the analysis. In fact, in the descriptive analysis, all the variables involved showed high mean values of 3.75 to 4.59 from the maximum values of 5.00.

It is possible to conclude that the 61 items in the questionnaire are reliable to use in the actual study. However, only minor corrections on the text size and structure required. Through this conclusion, the instrument is valid and reliable to proceed with the actual study and hope that the results from the final survey will be able to fulfil the expected outcome based on the established objective, research question and hypothesis.

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THE CHALLENGES FOR SMALL MEDIUM ENTERPRISE (SME) IN THE COTTAGE INDUSTRIES

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ABSTRACT: There were many reasons why challenges happened around the sellers of SME business. The main purpose for this study was to identify the challenges of small medium enterprise in cottage industries in Kota Bharu. Based on this study, there were literally four challenges of cottage industries in SME business. The challenges in this study were the growth challenges challenge in human resources, lack in operation management, financial deficiencies and lack in market power. In this study, face to face interview session were conducted and focused on business owners to obtain more information of what challenges they faced while running a small medium enterprise (SME) business. The thematic content analysis was used to analyse the interview data. The analysed data suggested theme to reflect these challenges.

KeyWords: *SME, Human Resources, Operation Management, Financial Deficiencies, Market Power*

INTRODUCTION

A small to mid-size enterprise (SME) is a business that maintains revenues, assets, or number of employees below a certain level. The criteria for determining an SME varies among countries and industries. For the manufacturing sector, SMEs are defined as firms with sales turnover not exceeding RM50 million (currently less than RM25 million) or employment not exceeding 200 workers (currently less than 150 workers). It was such needed review given the changes that have taken place in the economy since a common definition was adopted in 2005. Even though the redefinition of SMEs may seem like a small initiative, it is undeniably a path-breaking development on a national scale, as it reflects the country's economic realities, development blueprints, national aspirations and growth objectives of the SME Community. It also takes into account the potential for future innovation, job creation, price inflation, and structural shifts in the economy and changing business trends, among others. Cottage industries industry is not significantly affected by economic conditions and is a steady source of employment for those with little or no formal education and qualifications. Cottage industries can be defined as the series of processes that link raw products from farmers to food products for consumers. Raw fruits, vegetables, grains, meats, seafood and dairy products fresh from the supplier undergo a series of manufacturing processes to prepare products for sale to the public. This often includes preservation processes such as canning and freezing.

Sustainable development in SMEs can be defined as the concept and practice undertaken by small, micro-, or medium-sized businesses which embraces business conducted in a socially responsible manner with regard to the way they relate to local and global social, environmental, and economic issues. The definition infers long-term overall commitment to maintaining equilibrium between social, environmental, and economic concerns rather than short-term profits and ad hoc, bolt-on practices. It is a relatively new subject area emerging in management literature in recent years, but with a paucity of research into the practice of SMEs and frequent conflicting misconceptions of definition of the concept.

Consequently, small and medium enterprises need to sustain a high growth rate, to be able to fulfil their full potential. In the first 10 years of a company's existence, the choice is between robust growth and an early demise. Sustained growth requires a consistent stream of new products/solutions, processes and business models. As an enterprise expands, conventional wisdom suggests that it becomes harder to sustain innovation. The novelty of the original problem that the enterprise may have solved. We states the problem statement of the study of the cottage industry which is growth challenge in human resources, lack in operation management, financial deficiencies and lack in market power.

LITERATURE REVIEW

Business Sustainability

Based on global challenges such as climate changes and the need to act responsible, sustainability is a used term which is also not defined in a generally accepted way. Sustainable Development (SD) first came up in 1987 from the World Commission of Environment and Development (WCED), which is also known as the Brundtland report. They define SD as “the development which meets the needs of the present without compromising the ability of future generations to meet their own needs” (WCED, p. 43). Further definitions support this approach (e. g. Dunphy et al., 2000) or define SD as the aspects of business operations considering environmental, economic and social sustainability (Barlow, 2004). Despite some differences many of them argue that sustainability is one of the key factors regarding future competitiveness and business survival (e. g. Halgado Grandos, 2014).

By looking of the Dimensions of Sustainability, the key issues of sustainability are usually addressed and divided into the three dimensions of economic, ecological, and social factors. They are also known as the Three Pillars of Sustainability. This model is used in local, regional, and national contexts of governance, business, and organizations (Pope and Morrison-Saunders, 2005). However, the analogy is often criticized because of the unequal consideration, if one pillar breaks, it does not impact the entire house (Dawe and Ryan, 2002). Economic, value creation, economic performance, and market presence. Environmental is energy/materials flows, emissions, waste, transport or human and nature co-exists. Social is Work practices, working conditions, diversity and equal opportunities, social policy compliance, health, and human rights (Halgado Grandos, 2014).

According to Campbell (1996) these issues of sustainability result into three conflicts which is grow the economy, distribute the growth fairly, and in the process do not degrade the ecosystem. Decisions and ratings of current situations are required. Twenty-Fourth European Conference on Information Systems (ECIS), İstanbul, Turkey, 2016 3 Schoormann et al. Sustainability in Business Models.

Strategies of Sustainability is for implementing sustainable consumption there are mainly three strategies (Huber, 1995). Efficiency is the strategy is mostly seen as resource efficiency. It aims to reduce environmental damage. It tries to optimize the input-output ratios of production and consumption (Lüdeke-Freud, 2010). Current trends show that efficiency could enhance sustainability only at margins because there is no elementary change in the consumption. From consistency, it tends to bring industry in line with circular approaches of the nature. The ideal is the metabolic cycle which does not generate waste because every output is reused (Lüdeke-Freud, 2010).

Sufficiency. Due to the fact that habits of consumers have to rethink (Lüdeke-Freund, 2010), sufficiency aims to change present patterns of consumption and production by a new lifestyle and attitudes in society. To address these issues, business models can contribute (e. g.

Schaltegger and Wagner, 2008; Tukker et al., 2008). Beside the mainly discussed strategies, there are further approaches. For example, Gronau (2003) suggested a new strategy which is called participation. This requires the involvement of stakeholders.

Elements of sustainability in SMEs in Cottage Industries

Firstly, development in the face of growth challenges in human resources can be seen through administrative tasks among workers on issues including offer associations, generations, individuals occupied with the procedures, funds needed, and the important association for the organization to grow from industry to industry the big one. Davidsson (2006) argued that with the growth of the firm was changed and not the same as at the beginning. In this recommendation, the organization did not alter its authoritative documents or owners. However, they have altered some of their exercises to produce authoritative workers, in reaction to the growing industry situation. This was also related with Penrose (2009) that already said the constituting a new stage in a changing situation of industry is identified with a quality of an employee's choice.

Furthermore, the operational management, it was needed to organize the amount of something produced in a way to let the performance of an obligation of the cottage industries with a necessary condition. It was already stated that the HACCP system showed an insistent and peremptory request that are materials use up. The results showed that the dimension of the company was decisive for the achieving implementation of the HACCP initial proposal. Small scale undertakings can scarcely bear to satisfy the prerequisites of the ISO 22000, and in this manner, it was not favoured, which was in concurrence with Dora (2013) and Aggelogiannopoulos (2007). The printed material required by the HACCP approach truly blocked the development of the miniaturized scale undertakings, as it backed off the creation and along these lines made such organizations to be ease back to react to the higher request of their items. Small scale ventures could not bear to utilize somebody with particular learning and duties regarding standard consistence. Besides, keeping in mind the end goal to accomplish similarity, somebody from the organization must be capable. On account of MeatME it was one of its supervisors (Denchev 2014).

At the same time, Alam (2010) already stated in his research that the previous study has compatible that have shown in financial deficiency was the core challenges for SMEs growth. From his study, it showed that a financial deficiency has the higher indicate of something influence on the development of cottage industries SMEs. Same with result that was established by a research which conducted by Zain (2012), what categories of respondents from SMEs in cottage industries industry has drawn up abreast by a position financial deficiencies issues as the higher attention barriers. As approximately the financial deficiencies issues that has been occurred associated with SMEs were lack of something pledged as security for repayment of a loan, confusing loan application on fulfil a particular purpose, great in amount bank interest and a problem in established financial resources and a things that encouraged someone to do something either from bank or government agencies.

Consequently, SME's in Kota Bharu have seen a lot of adjustments in financial terms on facing a lack of market power. Step by step made at the start of the twenty-first century, the best effort was formed in the initiative towards the development of the level of return, tested by competition between organizations, established and capable of linking businesses, and rediscovering Blagoev's (2011) previous business. Although it was still pending its change procedure rather than its intended for the economic market, Kota Bharu has embarked on a correction in the structure that allows Kota Bharu's economic integration into the Malaysian

Single Market. Hence, the difficulties that caused cottage industries faced by small industry of cottage industries were to keep their development and strengthen the industry, which was governed by their achievable performance systems. Participating in the market has opened up new results and new demand for growing nutrition processing effort.

As researcher states the literature review of the study of the cottage industry which is growth challenge in human resources, lack in operation management, financial deficiencies and lack in market power.

Conceptual Framework

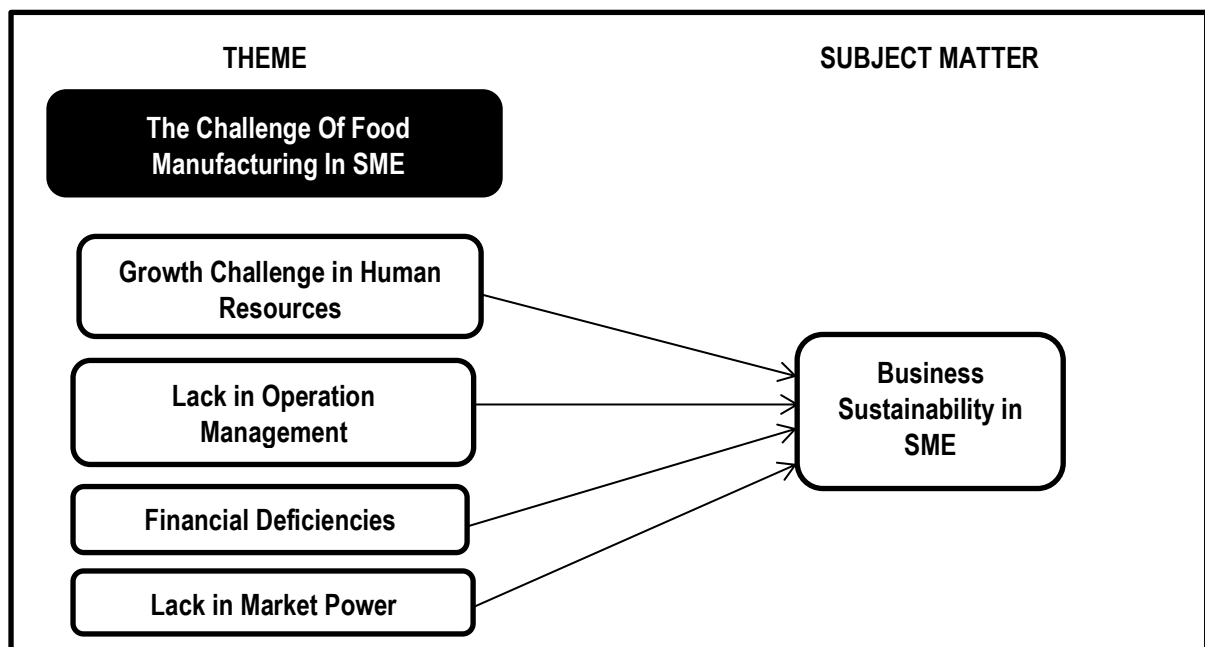


Figure 1: Conceptual framework. Adopted from Carneiro (2007), Taylor and Kane (2005), Mather (2005), Karipidis *et al.* (2009), Saru (2007), Rutherford (2003), Harrison (1997), Edelman *et al.* (2002), Mather (2005), Carpenter and Petersen (2002), Rahaman (2011), Alam, (2011).

The subject matter of these study is business sustainable in SME. While from the subject matter were bring out the theme of the study which is growth challenge in human resources, lack of operation management, financial deficiencies and lack of market power.

METHODOLOGY

Research Design

Information was accumulated by centre gathering interviews, we focused on the business owners that involved in SME's in Kota Bharu to get them answer the research objectives on what we were investigated. We tried to know what the challenge of cottage industries that they faced. Five informant were interviewed and it is suffice for this study, Creswell J.W (2009). Moreover, there is an informant with different genders were selected and participated in this study.

Research Site

Similar to the above notion, the research is to differentiate, illustrate, and describe the development challenges of small and medium enterprises (SMEs) that provide small and medium business development efforts in Kota Bharu.

Data Analysis Process

In this study, the researchers using qualitative method which is semi-structured interviews, researcher will interview and explore more about the business owners of the SME business in Kelantan. The interviews are completed by the tape recorded and was then transcript by using manual coding (Braun and Clarke, 2013). The study successfully conducted by getting six informants of the SME business owners. The purpose of this data is collected is to support and strengthen the qualitative results. In this chapter not only to strengthen the qualitative result but also can respond to this objective study, data has been collected through the aspects which is to identify the growth challenge in human resources, the lack of operation management, the relationship on financial deficiencies and the impact of the lack in market power.

RESEARCH FINDINGS

Data Analysis

Informant's profile

Respondent	Informant A	Informant B	Informant C	Informant D	Informant E
Gender	Male	Female	Female	Male	Female
Age	63	62	55	66	40
From	Pasir Puteh, Kelantan	Sabak, Kelantan	Tumpat, Kelantan	Pengkalan Kubu, Kelantan	Pengkalan Chepa, Kelantan
Position	Owner	Owner	Owner	Owner	Owner
Category	SME Company	SME Company	SME Company	SME Company	SME Company

Years In Business	13 years	30 years	20 years	35 years	11 years
Marital Status	Married	Married	Married	Married	Married
Reason For Venturing In Business	Interested in young business	in Try something new by business	Family business	Family business	Interested in business from young

Characteristics of the SME Company Selected

SME COMPANY	A	B	C	D	E
Year of Venturing In Business	2005	1988	1998	1984	2008
Kind of Activity on Business	Cottage industries of bread	Cottage industries of fish become a dry cracker	Cottage industries of meat, chicken and fish become a serunding	BUDU, the tangy, spicy and salty sauce made from fermented anchovies, is commonly used as a dip or flavouring for meals by Kelantan folk.	Various Murtabak manufactured in Sri Lily factory Murtabak King of Traditional Kelantan, Princess, Kabat and Sambusak. All in cool condition. Nice to have you. Stir in the local beef and chicken core
No. of employees	10 members	8 members	5 members	8 members	8 members

Capital	RM20000- RM50000	RM10000	RM10000	RM15000	RM10000
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Thematic Data Analysis

		SME COMPANY (Informants)					
		A	B	C	D	E	
Growth Challenge In Human Resources	recruitment	direct interview	recruit people village	mostly from	all the worker is from their own family	All their children from their own family	Direct interview
	training	weaknesses in terms of giving training classes to staff	Not because a people usually know how to do the food	provide villagers in Kelantan already do the processing	Not because family staff know how to do the processing food	Not provide their family already know the processing of the product	Provide to their staff in term of training before doing any processing of food
	rewards and benefit	money or travel incentives	extra time working and get the money		traveling among their family	Money or travel incentives among family	Bonus in term of money
identify the skills	hired the staff based on their experience in doing cottage industries	mostly from the experience hired staff	looking people before	mostly looking from the people before hired staff	Just take their family first to guide business taking any outside staff	Mostly looking from the people experience before hired staff	
Lack In Operation Management							

Depending on machinery	use instead	hand	Using machine.	the	Using machine.	the	Using machine	the	Using machine	the
Time needed to complete the production	Depends on the product, more the product, less time needed to complete one product.	on easier product, time to one	Cooking in a long time on the stove.		Not too long time needed to make keropok ikan.		Difficult in term of preparation the ingredient		Just take a long time on preparation of skin of murtabak	
Any certification used	SSM and HALAL JAKIM.	and	SSM and HALAL JAKIM.		SME business and HALAL JAKIM.		SSM and HALAL JAKIM.	and	The halal certificate was issued by JAHEIK, a member of the BMF PPIM, Kelantan state champion product in the Groom Big MECD 2004-2008 project. Monitored by the State Development Corporation of Kelantan, State Health Department, Department of Agriculture, and JAHEIK & SIRIM Berhad.	
Using preservatives	Benzoates and sorbates.	and	Spices,herbs and sodium salts.		-		Benzoic acid		Murtabak Raja spiced with chicken or local beef according to Kelantan's traditional King's Spice stuffed with high-grade eggs and	

onions without any preservative and 100% processed half cooked.

Financial Deficiencies

How to Manage finance	By using some from the famous 10 steps in financial management which is, creating budget, operating the business using the least amount and create emergency fund.	Using the old school system which is recording in and out, profit and loss. Suggest them to use the 10 steps so that they can know how to manage their financial by their own.	Use the 10 steps in managing the finance and all transaction were going through the bank.	By using some from the famous 10 steps in financial management which is, creating budget, operating the business using the least amount and create emergency fund.	By using some from the famous 10 steps in financial management which is, creating budget, operating the business using the least amount and create emergency fund.
Have any loan	100% from the owner and taking loan from relatives only.	Loan from the Amanah ikhtiar Association.	-	recipient of the Agro Bank Innovation Award where he received RM15,000	100% from the owner and loan from MARA
Having difficulty in takeout loan	-	Need to present the business ideas to get the loan.	-	Need to present the business ideas to get the loan.	-
Any collateral to secure the loan	-	Attending every week meeting with duration of 1 hour time each session and make a payment every week.	They collateral their heritage house that were given for two generations.	-	-

Lack In Market Power

concerns and understanding consumer product applications	Very concern	Consumers expect a steady increase in quality, safety and diversity of food	Consumers' perception of food quality is a dynamic variable	'We are looking into ways to market it internationally. The current packaging, I believe, is suitable for the world market. It is time for budu to be made known to the world', said informant.
rate the effects of buyer behaviour is critical in terms of cottage industries to achieve market success	Always doing the best rate to know every part of customer behaviour	There is a huge variety of consumers.	Consumers seek items to satisfy their basic needs and desires	Changed the packaging for my Budu sauce into tubes instead of bottles. informant want to make it easier for those who travel easily stored at home in the fridge for serving at any time by heating them in a pan or putting them in the microwave only
types of channel	Direct marketing and online marketing	Direct marketing	Direct marketing and online marketing	Direct marketing and online marketing
market share to increased your sales of product	-	-	-	Looking to international marketing. Looking in term of agrotech marketing processing of food

DISCUSSION

The challenges in the Human Resource, Finance deficiencies, Operation Management and Market Power, it does effect the flow of business. In another words, we can say that these kinds of problems can make the business become slow down or cannot expand and stay still at the same place without any improvements that will occur. The recruitment of families member do

make profit and work becoming easier, but there is no any involvement by another side or people, so, when the family members get another opportunity in another scope, another place, it will make the owner will having difficulties in findings other workers. In the other word to say, the owner didn't learn and know how to communicate with her worker someday that wish to be in the industry. The minimum numbers of workers also influence the rate of production product and also the limited space and machinery will affect the production of product said Cesar Chavez (1927).

To get in the problems arise in the financial, we spotted that the business were running through by not having to make a loan with the banks. This indicated that the business takes time to expand yet, they still make it. Even though they faced difficulties in the beginning, but they are holding up with Campbell Scott (2016) sayings, "work hard is great, being lazy sometimes is great, but failed potential is the worst". As they are having loan from other side rather than bank, they still need to work hard to make their business run well and become success as they choose the entrepreneur as their main interest in making money for life.

The lack in the operation management has made the industry become more slow and cannot expand properly and also due to the limited spaces in the shop, or factory, our research can conclude that how big is the space related to how many of machinery can be there and also the ability and affordability to buy machinery and to employ the workers to operate the business. It is all connected and our research has made all the three owner thinks more about the worker, the welfare and also the marketing of their product. The owner is working hard to provide the solutions to meet a most pressing goal, preserving their way of life for their kids and grandchildren, said Mike Pompeo (2002).

This indicates that all these research question relate to each other and it can be a very strong relations towards each other and can be a very good example to another entrepreneur that wish to open up a new business. On the other hand, we need to understand that not all people are being given the chances to open business by using 100% savings and loan from other institutions and not with bank. There are so many people that want to open the SME business but they are having problems with their loans and at last, the business didn't do well.

CONCLUSION

The aim of this study was to identify, describe, and analyse the challenges of small medium enterprise in the cottage industries in Kota Bharu. The conducted case study has taken into consideration the integration of activities into the small management bodies of one to two executives. This requires constant learning, insight, and flexibility. There are no more or less critical difficulties. To the potentially manageable category belong those that overcome and transform them into a stimulating series of events if they are met in the appropriate way by the managers. Challenges may be turned into opportunities and can cause the development of small-sized cottage industries enterprises. Their difficulties are mainly in the spheres of marketing, operations management, human resource management, and networking. However, from these spheres some difficulties can be assigned to the potentially non-manageable category. The latter are related to market pressure, business and political environment, and the regulatory framework.

Depending on their magnitude, such obstacles could result in subsequent ceasing of the business. Growth challenges, which are potentially non-manageable, are mainly in the financial sphere and the fraudulent business practices in the marketing sphere. By maintaining a good business with the good people surround us is not an impossible things to do. Nowadays there

are so many money institutions that will lend the money to the young and new entrepreneur so that they can start up their business. So do the SMEs entrepreneur in Kota Bharu. There are so many of them that it is grow like a mushroom and to be franks with other people, Kelantan is the one of the countries that producing young entrepreneur. So, there are no things to be surprise when mentioning about SMEs entrepreneur in Kota Bharu. In addition, Kelantan is really famous for the signature food and all food in term of cottage industries product.

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2nd International Conference on Tourism, Technology and Business Management

(2nd ICTTBM 2019)

eISBN: 978-967-2245-05-6

7-8 December 2019,

Holiday Villa Kota Bharu, Kelantan, Malaysia

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DOES FINANCIAL LITERACY REALLY MATTER FOR MALAYSIANS? A REVIEW.

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Abstract: *Malaysians lack financial literacy but are generally unaware of the fact. The national level of financial literacy measured in terms of financial knowledge, is still low among Malaysians. A survey by the Credit Counselling and Debt Management Agency (AKPK) found that 1 out of 3 Malaysians rated themselves as having a low level of confidence about financial management. Research on the issue has made some attempt to examine the cause of lower financial literacy and its effects on decision making, but studies have been limited. This paper examines studies on the topic compiled between the years 2017 and 2019 and some surveys made by organizations in Malaysia to see the current scenario of financial literacy in Malaysia. Up to the present, it is clear that, current approaches and strategies toward financial literacy have been ad-hoc. The latest initiative from the Financial Education Network concerned with empowering financial literacy is the National Strategy for Financial Literacy 2019-2023. Each of the organizations involved is committed to improving financial literacy among Malaysian by organizing financial education initiatives such as carnivals, clubs and seminars. The present study will benefit other researchers and maybe a reference for any organizations that will benefit from the updated statistics and information.*

Keywords: *Financial literacy, Financial Knowledge, Financial behavior*

Introduction

People are aware of the importance of improving the level of financial literacy but there is a significant disparity between their self-awareness and actions taken to achieve financial literacy. Low financial literacy among the young is one of the factors that contribute to bankruptcies. Malaysians within the age range of 18 to 44 years old face indebtedness, whereas the older generations face the serious financial challenges of retirement. The number of Malaysians declared bankrupt is increasing every year. This may indirectly affect economic growth as the main indicators of economic growth consist of savings, income and investment. The indebtedness problem may also indicate lower levels of savings and investment, which also impacts economic growth.

The AKPK Chief Executive Officer, Azaddin Ngah Tasir emphasized the importance of elevating the level of financial literacy to improve people's financial well-being. Literacy levels affects one's life in terms of financial decision making and financial planning starting from their initial stages of life until retirement. Atkinson and Messy (2012) found that financial literacy is generally higher in terms of financial behavior but financial knowledge is exceptionally low. Higher financial literacy promotes good financial behavior, which in turn, contributes to the growth of a county's economy. Therefore, financial literacy not only benefits individuals, but at a macro level it affects a nation as a whole.

In view of Malaysia's plan to achieve high-income nation status between 2016 and 2020, it was important to see if financial literacy in Malaysia resembles that of developed countries? With a desire to give a better understanding of why bankruptcy is so prevalent

among young people, the AKPK (2018) investigated financial behavior (spending, savings and debt management), concluding that at present, Malaysians retain to low level of financial literacy. This was, especially so among the low-income group who tend to have a low level of financial knowledge and prefer to deposit their money rather than investment it because of fear of risk. 1 in 10 Malaysians confessed that they are not disciplined in managing their monthly finances.

DEFINITION OF FINANCIAL LITERACY

Financial literacy is the measurement of how well an individual can understand and use personal finance-related information. It is divided into two dimensions; understanding/knowledge about personal finances and how to apply personal finances (Huston, 2010). Miller, Godfrey, Levesque & Stark (2009) agreed that financial literacy can be realized through creating incentives and environments that promote desired financial behaviors, such as saving, budgeting or using credit wisely. Literacy in terms of finance covers consumer credit and over-indebtedness. Of course, both mathematical ability and the understanding of financial terms (Worthington, 2006) combine to benefit the individual in making informed judgments and effective decisions regarding the use and management of money (Huang, Tawfik & Nagar, 2008).

LITERATURE ON FINANCIAL LITERACY: STUDIES IN MALAYSIA

Although there have been many studies of financial literacy in many different countries, personal finance has received little attention in Malaysia. This is in spite of there being clear reasons literacy is important to raise as an issue in Malaysia today. The present study represents an informed review of the body of literature regarding financial literacy among Malaysians. The findings from those studies were summarized in order to provide an outline of the current financial literacy scenario, as well as to identify the determinants of financial literacy that could be an important part of initiatives to improve financial knowledge, financial behavior and financial attitude.

Table 1: Summary of Previous Studies of Financial Literacy (2017 until 2019)

No.	Author(s)/Research title	Summary
1.	Hayei & Khalid (2019) Inculcating Financial Literacy among Young Adults through Trust and Experience	Students mostly do not has/very little has experienced in business activities at school or join their family business. Parents and the school authorities must realize that financial literacy is worth investing time and resources for future generation, to lead financially sustainable lives. Although less number of students are familiar with the concept of investment in real estate compared to other assets, the students' knowledge on financial costs and returns on investment are generally good.

2.	<p>Loh & Peong (2019)</p> <p>Determinants of Personal Financial Literacy among Young Adults in Malaysian Accounting Firms</p>	<p>It is important to encourage young adults to carry less debt, increase their wealth and have a better financial retirement plan as it have an impact to their lifelong financial well-being. Study shows the geographical locations and family characteristics are significantly related to the personal financial literacy of young adults in accounting firms, Malacca. However, financial education and financial experience do not influence young adults in their financial decision making.</p>
3.	<p>Ashaari & Md. Yusof (2019).</p> <p>Relationship between Financial Literacy and its Component: A Research on Working Women.</p>	<p>Working women in Universiti Utara Malaysia (UUM) being tested regarding their financial literacy and its component namely financial education, financial attitude, financial behavior and financial knowledge. Result indicates that financial literacy does not influence women financial knowledge. However, other components (financial education, financial attitude and financial behavior) influence financial literacy.</p>
4.	<p>Lee, Arumugam & Arifin (2019)</p> <p>A Study of Factors Influencing Personal Financial Planning among Young Working Adults in Kuala Lumpur, Malaysia</p>	<p>An employee included the young working adult have to make sufficient investment in their plan and direct those investment planned into suitable vehicles to meet desired and satisfaction future income objectives and goals. The young working adults need to improve their knowledge and literacy, and also understand the important of money in order to become more positive in terms of attitude. They also may ask financial planners for suggestion in order to build a better financial planning.</p>
5.	<p>Mokhtar, Moga Dass, Sabri & S F Ho (2018)</p> <p>A Preliminary Evaluation of Financial Literacy in Malaysia</p>	<p>Working people still do not understand the risk and investment.</p> <ol style="list-style-type: none"> 1. 43.8% believed they depend on EPF savings to meet living needs after retirement. 2. 83.7% had expenses higher than income. 3. 62% believed that debt can be inherited.

		They mostly unaware of the roles of financial institutions ie. they thought AKPK was offering financial assistance. They also aware an existence of BNM, Securities Commission, Bursa Saham but not know in-depth the roles and functions of each financial institutions.
6.	Sawandi, Abu Bakar & Shaari, (2018) Financial Literacy among Malaysian: Level of Financial Knowledge Score	Current level of financial literacy among household age between 16 years old and above were still low to moderate. Has yet to reach a satisfactory standard.
7.	Ab Rahman, Tajudin & Ahmad Tajuddin (2018) The Significance of Islamic Financial Literacy among Youth in Malaysia	The study of Islamic financial literacy among students in Malaysia is still low. Younger generations considered an economic engines leads to sustainable development. Financial skills and knowledge still low even in advanced countries. As in US, the major problems is the large amount of consumer credit card debt. Thus the financial education not only benefits individuals but also to improve economic status.
8.	Yong, Yew & Wee (2018) Financial Knowledge, Attitude and Behaviour of Young Working Adults in Malaysia	Young Malaysian working adults residing in Klang Valley has poor financial management practices. Their attitude, which refers to the psychological tendency to decide what is best being a major roles (mediate the effects) in contributing knowledge to behavior.
9.	Ahmad, Mawar & Ripain (2018) Scale and determinants of financial literacy in Kolej Universiti Islam Antarabangsa Selangor students	As compared to financial education, financial knowledge in terms of having basic knowledge on money and asset management have more influence on young generations, particularly among university or college students. Objective financial educations is to enhance financial knowledge hence leads to financial behavior. The cost of conducting the financial educations is high as compared to its impact on participants.

10.	Yong & Tan (2018) The influence of Financial Literacy towards Risk Tolerance	Parent backgrounds plays major role in students' financial behavior. Overall, the university students present responsible attitude towards the financial management. The majority of university students possess sufficient financial literacy/knowledge, with 72% of the respondents passed the financial literacy components.
11.	Md Nawi, Wan Daud, Ghazali, Yazid & Shamsuddin (2018) Islamic Financial Literacy: A Conceptualization and Proposed Measurement	Despite the importance of financial literacy, the Islamic financial literacy also crucial for the survival of finance industry, especially Islamic finance. This study proof that lack of literacy in Islamic finance is actually a serious threat not only to individuals. This study has proposed four measurement for Islamic financial literacy. These measurement needs to be strictly adhered to Islamic principles.
12.	Ghazali, Azer, Mohamad, Arifin & Mat (2017) Personal Financial Literacy among High School Students in Raub Pahang Malaysia	High school students (age between 18 and 19) in Raub Pahang were not financially literate. It is suggested to promote personal finance subjects in all schools.
13.	Yew, Yong, Cheong & Tey (2017) Does Financial Education Matter? Education Literacy among Undergraduates in Malaysia	It shows that financial literacy among college and university students in Klang Valley area were low. Financial knowledge does not necessarily lead to better financial attitude. Factors contribute to high literacy among them depends on family members, work/life environment. Parents influence most as they are unable to impart relevant knowledge to their children if not financially literate.
14.	Abdullah, Ab Wahab, Sabar & Abu (2017) Factors determine Islamic Financial Literacy among Undergraduates	Factors influencing financial literacy among students in University Malaysia Sabah and Institute Pendidikan Guru (IPG) Sarawak Campus were to have good saving management or behavior of the personal financial management person. Overall, 47.6% toward achieving full

		level of financial literacy. Means not more than half of them were literate.
15.	Antara, Musa & Hassan (2017) Conceptualization and Operationalization of Islamic Financial literacy Scale	This study covers the Small and Medium Enterprise (SMEs), Halal sector. When business owner literate of Islamic finance, they will adopt Islamic financing. Thus allowing Islamic finance to develop create strong Halal link industry.

DISCUSSION OF CURRENT FINANCIAL LITERACY ISSUES

It can be seen from the above studies that the research focus in 2019 was to investigate the determinants of financial literacy among young adults, particularly high school and college students. This was with a view to identifying their literacy level for preparing the students for making better financial decisions in the future. Young adults face huge challenges once they start working. The literature suggested that the key factors affecting this younger age group are family and experience. Parental guidance and experience of creating business activities with family or at college level are important.

Several problems were diagnosed among this younger age group, especially students, including their savings and buying habits. A low level of financial knowledge would cause them suffering in the future. University or college students may practice good financial behavior through managing loans or scholarships. Also, at an early age, they might have learned how to accumulate and manage wealth effectively.

This issue among Malaysians youth had, in fact, been identifies years ago, when Prudential Assurance Malaysia Bhd (PAMB) launched an education programs for children in 2011 through the Cha-Ching and Duit Right programs. The aim was to inculcate financial resilience in society. PAMB was eventually recognized as the ‘Best Financial Education and Awareness’ at Karnival Kewangan 2017 by Bank Negara Malaysia and the Malaysian Financial Industry Institution. The objectives of these programs is to provide a platform to instil money-market skills in children aged between seven and 12. The Duit Right program focused on young people aged between 13 and 15, in the attempt to teach further money management skills.

Most of the literature in 2017 and 2018 focused on working/salaried people to identify their level of financial literacy and to examine how financial education, financial attitude and financial behavior affects them. Working individuals are less likely to manage their consumer credit wisely and lack financial planning. Salaried people have a permanent income that can be separated into savings and expenses. Savings can either be cash-in-hand savings or investments, which are, of course, based on the portion of investment and savings objectives of each individual. Studies show that some people do not have excess money at the end of month to put aside for buying insurance and even to invest in low-risk investments like Unit Trusts. The studies found this is to be due to a lack of knowledge about the financial products available on the financial market.

The rapid growth of Islamic finance should also be mentioned here, as a lack of Islamic financial literacy will not also adversely affect industry growth and is a concern. The focus of financial literacy has, therefore, widened to include Islamic finance industry to promote its

growth. The current literature has shown that Malaysians also need to be educated about Islamic product features. To address this need, studies on Islamic financial literacy set up basic measurements to test Islamic literacy, which comprises the concepts of money, Islamic banking, Takaful and *Shariah*-compliant investment. From here it might be determined whether the level of literacy among Malaysians is either high, medium or low.

New initiatives of the Financial Education Network (FEN): *National Strategy for Financial Literacy (2019-2023)*

This 2018 survey updated the current state of financial literacy in Malaysia, in terms of the level of financial knowledge. Low income households tended to have a low level of financial knowledge, with 92% of individuals having deposit accounts and little take-up of investment products. Regarding saving and budgeting, 84% of Malaysians claimed to save regularly and do so only for the immediate term, i.e typically withdrawing at the end of the month to cover daily subsistence expenses, As for; readiness for unexpected life events, only 17% of Malaysians had life insurance or Takaful cover. Regarding planning for retirement, 41% of Malaysians relied on their EPF savings as their main source of income for retirement. Finally, regarding awareness of risk and return, those who were investors were found to have unrealistic expectations.

To address the above scenario, certain initiatives were undertaken:

- The Ministry of Education, Malaysia – Elements of financial education were to be included in the curriculum for primary and secondary school students, adapting materials from subjects like moral education, accounting, business, and economics.
- Bank Negara Malaysia – Karnival Kewangan, Train-the-Trainers program was inducted among counselors in government agencies in order to give them guidance on how to conduct educational programs.
- Employees Provident Fund – The Retirement Advisory Service (RAS) aimed to raise financial literacy in order to improve the level of retirement savings and to help better retirement plans.

CONCLUSION

Financial literacy has affected more than just households. Studies has been conducted in Malaysia to test all age groups from students (Ibrahim et al.; 2010), Fazli & MacDonald; 2010) & Albeerdy & Gharleghi; 2015), to salaried/working adults (Boon et al.; 2011), Idris, et al; 2013) & Ali et al.; 2014). A high focus has been on students because of the financial challenges they will face on entering working life, in terms of managing a salary. Studies showed that, even though this group were not yet working, they actually still had valuable learning experiences from managing pocket money given by their parents, and from managing educational loans and scholarships.

Overall, it can be concluded from past studies that, Malaysians of all ages and backgrounds still possessed a low level of financial literacy. Most Malaysians only understood that one's income must always be able to cover expenses, without knowing that other financial products like insurance were also important to cover unforeseen circumstances. There was generally also a lack of savings for emergency needs. Bank Negara Malaysia had set up the Malaysian National Financial Blueprint 2011 - 2020 in order to strengthen the financial capability of Malaysians and make sure that this issue would continue to be an important priority and to provide support for Malaysians to be able to make well-informed, effective and

responsible financial decisions. This would, ultimately, be achieved by strengthening financial literacy among Malaysians with all the initiatives suggested by FEN.

SUGGESTIONS

Overall, all involved organizations are urged to give priority to financial literacy to all levels of the Malaysian community. Continuous financial education must be provided to all students. Improvements in financial attitudes and behavior may also be realized through financial socialization tools such as financial planners, media, the internet, and schools/universities. The most important influencer is, of course, parents as the first source of financial, guidance as studies have shown clear effects of early intervention.

DIRECTIONS FOR FUTURE RESEARCH

In discussing several directions for future research, studies of Islamic financial literacy are certainly needed. The study should also focus more on low income workers in Malaysia as they usually face accumulated debts because of high living costs. Studies might also review the effectiveness of the programs conducted by other institutions.

Literacy might also be tested among genders to identify any differences, as it is assumed that females prefer bank deposits to investments. If so, targeting females might help them to obtain better information on financial products, such as investment schemes and attributes.

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2nd International Conference on Tourism, Technology and Business Management

(2nd ICTTBM 2019)

eISBN: 978-967-2245-05-6

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STUDENTS' SATISFACTION AND LOYALTY MODEL TOWARDS HIGHER LEARNING INSTITUTION IN IR 4.0 ENVIRONMENT

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Abstract: *Students' satisfaction and loyalty are issues that the university's management need to address. Earlier studies discovered that many factors influence the students' loyalty towards their higher learning institutions, such as students' satisfaction, university's image, student's trust, and service quality. In addition, students' satisfaction is influenced by many factors, including instructor, administration, curriculum, physical and social environment, and technology facilities. Therefore, this research aims to construct students' satisfaction and loyalty model based on 3 different fields of study in higher learning institutions. Due to the complexity of the model, we used partial least squares structural equation model to model the relationship. The results from this study revealed that students' satisfaction is the most important factor that influences students' loyalty, followed by image of university and students' commitment. On the other hand, factors of technology, social environment, and quality of instructor also gave a great influence towards students' satisfaction. Therefore, to improve students' loyalty, the university management should continue to improve to meet their needs in IR 4.0 environment.*

Keywords: *Partial Least Squares, Structural Equation Modelling, Students' Loyalty, IR 4.0*

Introduction

It is important for the university's management to know the factors influencing students' satisfaction and loyalty. This study is vital due to the issues faced by higher learning institutions, such as budget constraints, accommodation, competition with other universities, and lower student enrolment. Therefore, students' loyalty is an issue to be considered by the university authorities for long-term strategic planning. Besides that, the perceptions of students' loyalty varied significantly among students of different background, such as age, ethnic background, and those studying different courses.

Past studies indicate that when students are satisfied with their institution, they will exhibit positive attitudes and behaviour towards the higher learning institution, especially in terms of loyalty. However, there is still a high percentage of Malaysian students who decide to pursue their studies in foreign countries. With the increasing competition in higher education sector and market demand on IR4.0 in teaching environment, the university's management should devise a strategy that not only attracts new students to enrol, but at the same time keeps existing student furthering their studies at the same university. The scope of the study shall consist of 3

colleges in one of higher learning institution in Malaysia. The 3 colleges are College of Business (COB), College of Arts and Science (CAS) and College of Law, Government and International Study (COLGIS). These 3 colleges are currently emphasize on IR4.0 environment on their delivering the knowledge towards the students. COB comprises of an impressive network of people setting the highest standards for business leaders and successful entrepreneurs in the industry. It consists of business administration, accountancy, finance, economics, banking, marketing, human resource management, insurance and risk management, Islamic banking and finance, muamalat, operations management, and technology management curricula, which are integrated with innovative methods and ideas to nurture business leaders as well as entrepreneurial potential. The college is also a member of The Association to Advance Collegiate Schools of Business (AACSB) and The European Foundation for Management Development (EFMD), and actively prepares to be accredited internationally. Meanwhile, CAS has a diverse mix of expertise in the fields of Computing, Social Development, Multimedia Technology and Communication, Quantitative Sciences, Education and Modern Languages, and General Studies. It serves as a centre of excellence in the fields of arts and sciences, as well as to develop competent and committed human capital to drive the nation and humanity. COLGIS offers advanced programmes of study in public management, law, international affairs, international business, and urban planning, as well as cross-university initiatives, including joint degree programmes.

Thus, by observing the variety offered by particular college, nurturing the student's loyalty is vital for successful higher learning institutions. Therefore, this research identifies different models between 3 colleges in a local university in order to denote the satisfaction factors that influence student's satisfaction and loyalty towards higher learning institution in IR 4.0 Environment.

Literature Review

One of the inputs in line with IR4.0 environment in higher learning institutions is Massive Open Online Courses (MOOC). It is a model for delivering and learning content online for any person who wants to take a course, with no attendance limit. It is usually free and credit-less (Gulati, 2013). In relation to this, higher learning institutions are critical on the development of student as major human capital for the nation in this new technology of teaching (Annamdevula, 2016). As such, the students' loyalty to higher learning institution is greatly influenced by various factors, including the level of students' satisfaction, the quality of services provided, and the image of the university (Yusof, Zaini, & Mansor, 2019). In IR 4.0 environment, the students' satisfaction can be defined in many ways, depending on the requirements of students on the university. Service quality is defined as the extent to which the service provided fulfils the customer's expectation. The image of the university reflects the students, who studied and are still studying there. This image has a direct influence on student's loyalty ((Helgesen & Nettet, 2007; Mohamad, 2009).

(Mohamad, 2009) demonstrated that students' loyalty is the intention to continue education at the same university and also to prefer the same institution for future educational needs. Students' loyalty has an attitudinal component, such as cognitive, affective, and conative (Hennig-Thurau, Langer, & Hansen, 2001; Marzo-navarro, Pedraja-iglesias, & Rivera-torres, 2005). Students will demonstrate their loyalty by recommending their university to others, returning to the institution by pursuing another level of education, and returning to activities with the institution under Alumni. Meanwhile, students' satisfaction also leads to termination,

which in turn leads to attrition (Kara & Deshields, 2004). This means that students' satisfaction is an important factor and key driver to students' loyalty (Thomas, 2011).

In higher learning institutions, high levels of satisfaction can increase the students' loyalty. (Helgesen & Nettet, 2007; Zaini, Mansor, Yusof, & Sarkawi, 2019) in their study showed that high levels of students' satisfaction are directly and indirectly related to student's loyalty, and that they are impactful than the effect of university's image. (Astin, 1993) indicated that just like any form of business, factors related to satisfaction levels and students' perceptions of quality will attract and retain students.

There are many analytical methods that could be used to analyse the relationships between factors; for instance, multiple linear regression, canonical correlation analysis, and principal component analysis. However, the partial least squares (PLS) path model proposed by (Wold, Ruhe, Wold, & W. J. Dunn, 1984) can also be implemented to analyse the relationship between variables. It has been widely used in many fields, such as safety and health (Ramli, Akasah, Idrus, & Masirin, 2013), marketing ((Henseler, Ringle, & Sinkovics, 2009), organisation (Sosik, Kahai, & Piovoso, 2009), management information system (Chin, Marcolin, & Newsted, 2003), behavioural sciences (Bass, Avolio, & Jung, 2003), business strategy (Hulland, 1999), etc. PLS is more appropriate when the interest is in prediction and theory development rather than in theory testing (Chin et al., 2003; Henseler et al., 2009). Thus, there is a significant need to further study on the satisfaction factors influencing students' loyalty towards higher learning institution in IR 4.0 Environment.

Methodology

Data Collection and Questionnaire Development

This study comprised of 469 respondents who have completed their studies in higher learning institutions. The respondents are classified into 3 main fields of study, which are College of Arts & Science (CAS), College of Business (COB), and College of Law, Government and International Studies (COLGIS). The data for this study were obtained through the questionnaire method. The questionnaire is constructed based on several previous studies, such as (Clemes, Gan, & Kao, 2008; Egyir, 2015; Taecharunroj, 2014). The questionnaire consists of 5 parts, which are Part A about the demographic of respondents, Part B about the students' satisfaction on University based on instructor, administration, curriculum, physical and social environment, and technology, Part C about the university's image, Part D about commitment, and Part E about the students' loyalty towards the university.

Based on questions in Parts B, C, D, and E, we proposed a model of students' satisfaction and students' loyalty in higher learning institution as displayed in Figure 1. The students' satisfaction and students' loyalty model consists of 3 explanatory variables; the university's image, students' satisfaction, and students' commitment to the university. At the same time, students' satisfaction is a mediator to students' loyalty, and it has 6 explanatory variables, which are instructor, administration, curriculum, physical and social environment, and technology.

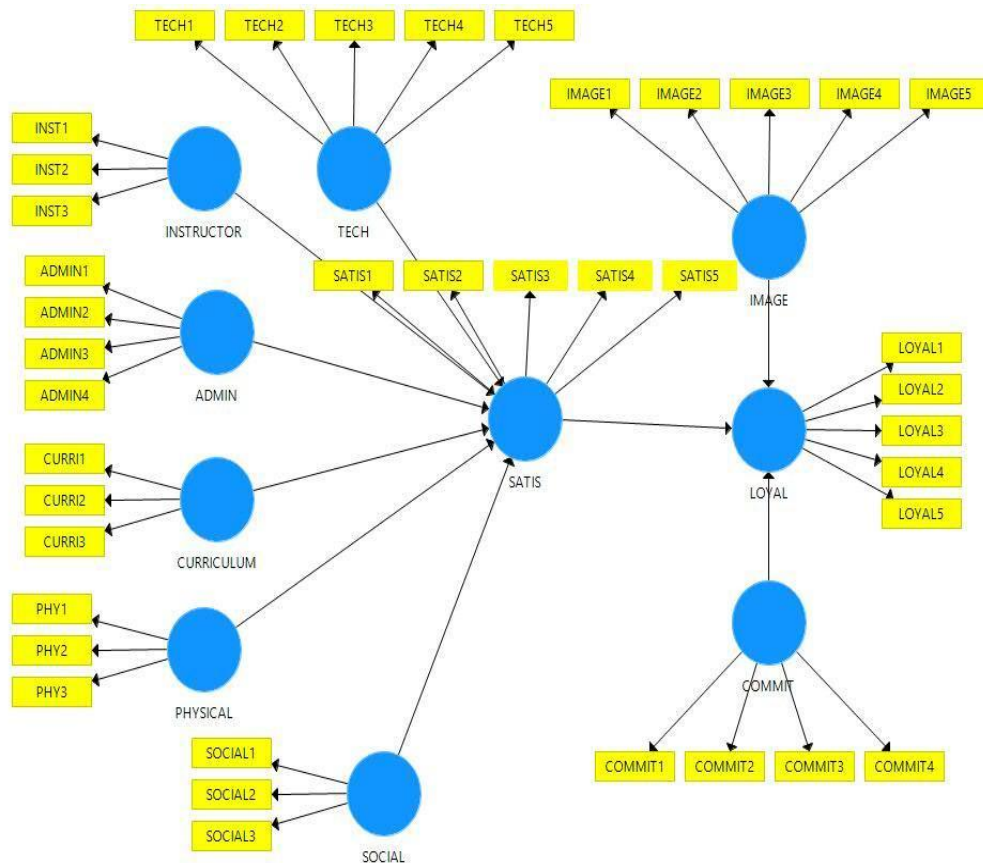


Figure 1: Proposed Students' Satisfaction and Students' Loyalty Model

Method of Data Analysis

The PLS structural equation model is conducted to test the proposed model. This approach lets us test the complex relationships of the theoretical model as shown in Figure 1 simultaneously. Two parts of the analysis will be conducted in the construction of the students' satisfaction and loyalty model using the PLS model: 1) validating measurement model, and 2) validating structural models. The SmartPLS software is also used to validate the measurement and structural model of students' satisfaction and loyalty model in Higher Learning Institutions.

Results and Discussion

Descriptive Analysis

Out of the 469 respondents, 69.5% were female while the remaining 30.5% were male. Survey respondents were represented by various ethnic groups. 67.4% of respondents were Malay, 24.1% Chinese, 6% Indian, and 2.6% others. 61.8% of the respondents were employed while 38.2 were unemployed. In order to identify the model differences between the fields of study at the university, the survey respondents also comprised 41.8% of CAS students, 44.8% COB students, and only 13.4% COLGIS students. Table 1 gives a summary of the results from respondents.

Table 2: Descriptive Analysis based on Respondent Profile

	Frequency	Percent
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Gender	Male	143	30.5
	Female	326	69.5
Race	Malay	316	67.4
	Chinese	113	24.1
	Indian	28	6
	Others	6	1.3
	Foreigner	6	1.3
	Field	CAS	196
	COB	210	44.8
	COLGIS	63	13.4
	Total	469	100

Path coefficient and Coefficient of Determination

3 types of students' loyalty models will be developed based on 3 fields of studies and colleges, such as CAS, COB, and COLGIS. Figures 2-4 display significant factors that contribute to students' loyalty model for CAS, COB, and COLGIS, respectively. The coefficient of determination, R^2 explains the amount of variation of the dependent variables. The R^2 value for loyalty path for CAS, COB, and COLGIS are 0.799, 0.787, and 0.694, respectively. For CAS models, there is a 79.9% variance in students' loyalty, which can be explained by students' satisfaction, university's image, and commitment. For COB models, there is a 78.8% variance in students' loyalty, which can be explained by students' satisfaction, university's image, and commitment. Meanwhile only 69.4% variance in students' loyalty can be explained by students' satisfaction, university's image, and commitment towards the COLGIS model. There are no differences between these 3 models based on R^2 , but there is a very small difference.

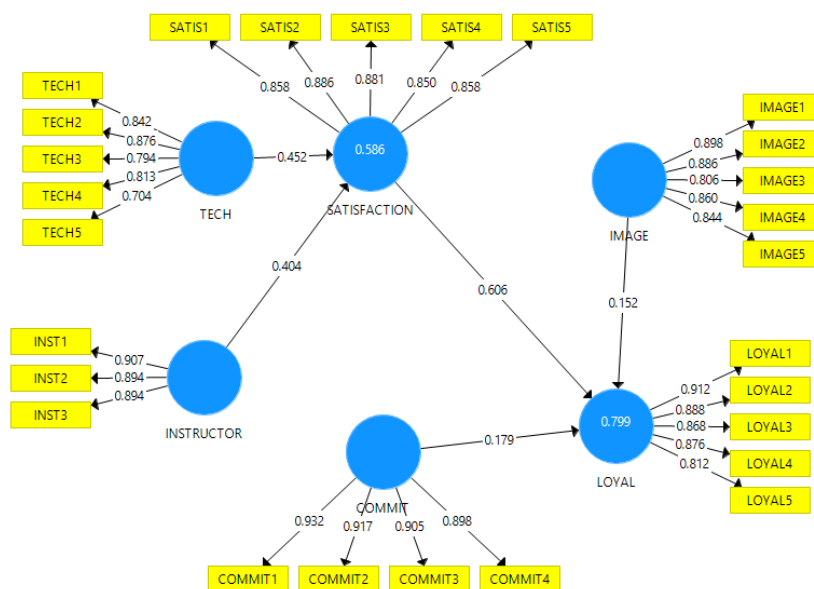


Figure 2: The Students' Loyalty Model for CAS

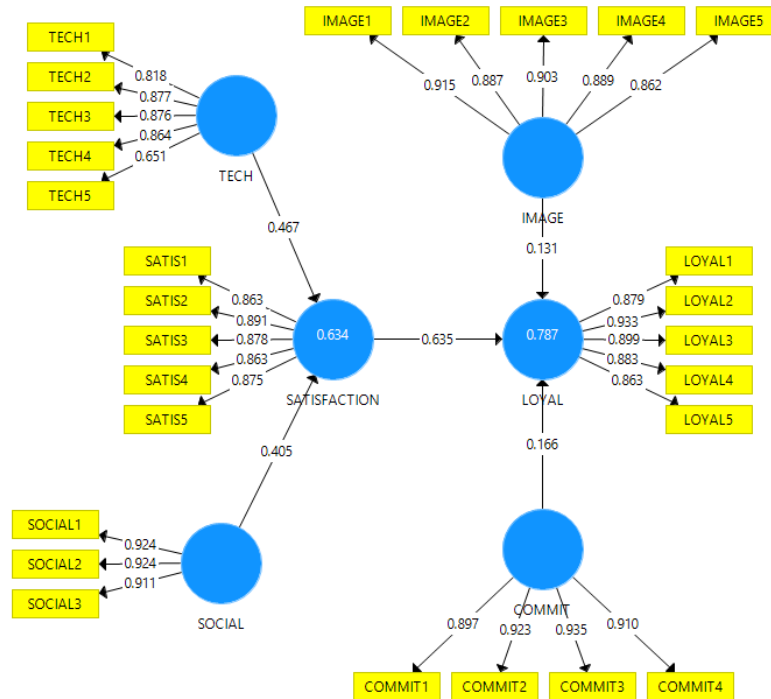


Figure 3: The Students' Loyalty Model for COB

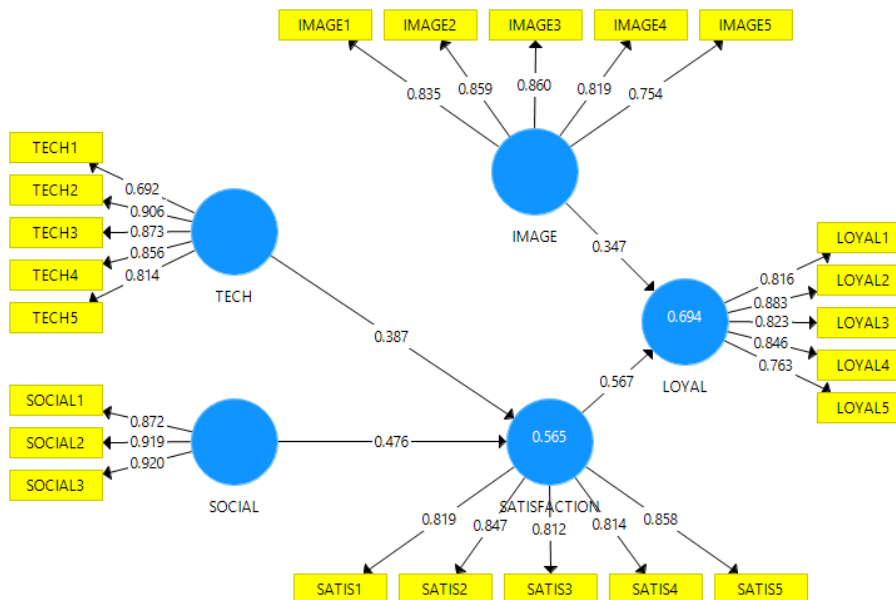


Figure 4: The Students' Loyalty Model for COLGIS

However, these 3 models projected a difference in terms of their path towards students' satisfaction. For CAS students' loyalty model, path students' satisfaction and university image are statistically significant to students' loyalty and this model showed a high predictive ability with coefficient of determination R^2 value, which is 0.799. 2 paths from instructor and technology to students' satisfaction are also significant with moderate predictive ability R^2 value, which is 0.586. Meanwhile, for COB students' loyalty model, all 3 paths (students'

satisfaction, university's image, and commitment) are significant to students' loyalty with R^2 value of 0.787. For students' satisfaction, only paths from social environment and technology were significant, and their R^2 value is 0.63.4. On the other hand, for COLGIS students' loyalty model, path from students' satisfaction and university's image are significant to students' loyalty with an R^2 value of 0.694. Same as COB model, only paths from social environment and technology to students' satisfaction were significant with an R^2 value of 0.565. Tables 2 – 4 give a path coefficient and statistical test values for CAS, COB, and COLGIS students' loyalty model, respectively. COB and COLGIS models proved that paths technology and social environment are statistically significant to students' satisfaction. For CAS, paths from instructor and technology to students' satisfaction were found statistically significant. This finding showed that technology is very important in order to make sure that the students' are satisfied and loyal to their university.

Table 2: Path Coefficients for CAS Students' Loyalty Model

	Sample Mean	Standard Deviation	T Statistics	P Values
Admin -> satisfaction	0.095	0.079	1.217	0.224
Commitment -> loyalty	0.187	0.092	1.952	0.051
Curriculum -> satisfaction	0.011	0.085	0.128	0.898
Image -> loyalty	0.149	0.077	1.973	0.049
Instructor -> satisfaction	0.241	0.088	2.749	0.006
Physical -> satisfaction	0.171	0.103	1.654	0.098
Satisfaction -> loyalty	0.602	0.079	7.614	0.000
Social -> satisfaction	0.121	0.082	1.449	0.147
Technology -> satisfaction	0.316	0.080	3.891	0.000

Table 3: Path Coefficients for COB Student Loyalty Model

	Sample Mean	Standard Deviation	T Statistics	P Values
Admin -> satisfaction	0.052	0.059	0.846	0.398
Commitment -> loyalty	0.170	0.082	2.014	0.044
Curriculum -> satisfaction	0.027	0.067	0.405	0.685
Image -> loyalty	0.129	0.065	2.013	0.044
Instructor -> satisfaction	0.134	0.087	1.610	0.108
Physical -> satisfaction	0.061	0.076	0.883	0.377
Satisfaction -> loyalty	0.632	0.089	7.114	0.000
Social -> satisfaction	0.317	0.073	4.278	0.000
Technology -> satisfaction	0.344	0.088	3.813	0.000

Table 4: Path Coefficients for COLGIS Student Loyalty Model

	Sample Mean	Standard Deviation	T Statistics	P Values
Admin -> satisfaction	0.050	0.199	0.304	0.761
Commitment -> loyalty	0.112	0.158	0.752	0.452

Curriculum -> satisfaction	0.131	0.148	0.771	0.441
Image -> loyalty	0.339	0.135	2.455	0.014
Instructor -> satisfaction	0.082	0.197	0.177	0.860
Physical -> satisfaction	0.105	0.120	0.830	0.407
Satisfaction -> loyalty	0.476	0.164	2.902	0.004
Social -> satisfaction	0.303	0.163	2.074	0.038
Technology -> satisfaction	0.341	0.144	2.448	0.014

Conclusion

This study achieved all the objectives of the research by presenting 3 models of Higher Learning Institutions students' satisfaction and loyalty model based on their field of studies. This study used the PLS structural equation models to model the relationship among several independent variables to identify factors that influence students' satisfaction and loyalty towards higher learning institution. 3 different models between 3 colleges in a local university were identified in order to recognise the satisfaction factors influencing students' loyalty towards Higher Learning Institution in IR 4.0 environment. The image of university, commitment, and student satisfaction are also significant factors towards students' loyalty. The findings also show that technology factors are a major contributor to students' satisfaction and thus to students' loyalty.

Acknowledgments

The authors acknowledge Universiti Utara Malaysia, which funded this research under the Research Generation University Grant (S/O Code: 13877).

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PROTOTAIP PEMBANGUNAN APPS BERGERAK UNTUK PENJEJAKAN, PENJADUALAN DAN KAPASITI MELALUI APLIKASI PLATFORM BERSILANG DAN PERANTI BERASASKAN ANDROID (TRASCA)

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Abstrak: Kelewatan ke kuliah adalah satu fenomena yang sering berlaku di dalam kampus universiti disebabkan pelbagai faktor. Kelewatan ini antaranya adalah disebabkan oleh ketidakcekapan akan penyedia perkhidmatan bas yang terjebak di dalam kesesakan, ketidakcukupan bilangan bas, masa menunggu yang lama dan sebagainya. Ianya adalah antara punca mengapa pelajar kurang konsentrasi ketika berada dalam sesi pengkuliah. Maka, kajian ini bertujuan untuk membangunkan satu sistem prototaip yang dipanggil TRASCA untuk membantu para pelajar mengatur masa yang efisien melalui aplikasi bergerak atas talian dan telefon pintar berasaskan Android. Sistem ini berupaya untuk menjangka masa ketibaan, kelewatan dan kapasiti penumpang sesebuah bas ketika sedang beroperasi. Sistem ini juga akan membantu pihak universiti untuk merealisasikan program 'green campus' dan 'green transportation' pada masa yang sama.

Kata kunci: aplikasi Apps, bas, jadual, kapasiti, masa universiti

Pengenalan

Perkhidmatan pengangkutan memainkan peranan yang penting kerana dan ianya menyokong kepada pelaksanaan pelbagai aktiviti yang memerlukan pergerakan contohnya dalam sektor perindustrian, pelancongan dan pendidikan (Chit & rakan-rakan, 2017). Pada hari ini pengangkutan melalui perkhidmatan bas telah menjadi nadi utama kepada para pelajar untuk bergerak khususnya di dalam kawasan kampus universiti bagi melakukan pelbagai aktiviti dan di kawasan sekitarnya. Perkhidmatan bas berhenti-henti di dalam kampus telah direalisasikan oleh hampir ke semua universiti awam (UA) di Malaysia. Ada perkhidmatan yang disediakan oleh pihak universiti dengan kerjasama anak syarikat dan ada juga yang berkolaborasi dengan pihak swasta. Namun secara umumnya objektif perkhidmatan bas tersebut adalah untuk memudahkan para pelajar bergerak sama ada ke pusat pengajian, bilik kuliah atau fasiliti-fasiliti lain di dalam kampus khususnya. Walau bagaimanapun, perkhidmatan bas yang telah disediakan tidak menerima maklum balas yang begitu positif. Terdapat banyak rungutan, keluhan dan rintihan dari para pelajar akibat dari ketidakcekapan dan ketidakberkesanan pihak-pihak yang mengendalikan operasi bas berkenaan (Selamat, 2018). Ada masanya para pelajar terpaksa menunggu tanpa sebarang petunjuk bilakah bas akan tiba. Ada pada masa-masa tertentu, bas yang tiba sudah dipenuhi dan ada kadang-kalanya bas yang dinanti tiba lewat dan yang lebih parah apabila tidak muncul langsung (Hassan, 2018).

Antara sebab-sebab mengapa perkara ini berlaku ialah jadual waktu pengoperasian bas yang dipaparkan di dalam halaman web universiti tidak begitu konsisten, tidak mengikut jadual yang sepatutnya ketika beroperasi, lewat akibat kesesakan lalulintas dan jadual yang tidak dipaparkan bukan berada dalam masa yang sebenar (real-time). Namun sepatutnya maklumat trafik sebegini dapat dikongsi bagi manafaat semua pihak yang terlibat (Rahman & rakan-rakan, 2019; Kumpel & rakan-rakan, 2015).

Kajian Literatur

Ketibaan bas tepat pada masanya adalah amat penting bagi para pelajar dan menunggu dalam tempoh masa yang panjang dan lama adalah satu faktor yang tidak menggalakkan mereka untuk menggunakan perkhidmatan bas yang telah disediakan (Zhou & rakan-rakan, 2014; Buana & rakan-rakan, 2016; Tan & Wong, 2016). Ini pasti akan menyebabkan mereka lewat ke kuliah dan akan menimbulkan pelbagai masalah lain seperti tidak fokus kepada pembelajaran kerana letih (berjalan kaki atau berbasikal) (Hashim & Haron, 2013). Oleh itu, adalah amat penting untuk menyediakan masa ketibaan bas yang tepat kepada pelajar kerana ia dapat mengurangkan masa menunggu di perhentian bas, pusat pengajian dan dewan kuliah serta mudah untuk mereka membuat untuk keputusan yang efisien mengenai pelan perjalanan dalam masa sebenar (Hashim & rakan-rakan, 2013). Menurut kajian yang dilakukan oleh Hashim dan rakan-rakan (2013) terhadap perkhidmatan bas di dalam kampus kepada 12 buah universiti di Malaysia mendapati 51.5% pelajar menggunakannya di dalam kampus, 21.9% menggunakan motosikal, 20.4% menggunakan kereta, 2.5% menggunakan teksi dan 8.9% pelajar menggunakan pelbagai jenis pengangkutan lain (basikal, *Grab*). Hasil kajian mereka mendapati para pelajar lebih gemar menggunakan perkhidmatan bas. Oleh itu pihak universiti seharusnya memandang serius apa-apa permasalahan yang timbul berkaitan dengan perkhidmatan bas yang disediakan di dalam kampus. Adalah penting bagi pihak universiti dan penyedia perkhidmatan membuat penambahbaikan dari segi bilangan dan kualiti agar perkhidmatan bas dalam kampus terus menjadi keperluan utama bagi para pelajar. Akibatnya, mereka akan lebih memberikan fokus untuk terus menguasai pelajaran dan mendapat keputusan yang cemerlang dari aspek akademik dan kokurikulum.

Namun terdapat kajian yang menunjukkan bahawa penggunaan perkhidmatan bas di dalam kawasan kampus secara ektensif akan memudaratkan kesihatan fizikal pelajar (Melton & rakan-rakan, 2018). Walaupun begitu impaknya kepada pelajar adalah sangat minima dan ianya bukan satu faktor yang tidak menyokong pihak universiti untuk menyediakan satu perkhidmatan yang berkualiti kepada para pelajarnya. Isu berkaitan dengan kapasiti pelajar di dalam bas pula, kajian yang dilakukan oleh Pi dan rakan-rakan (2018) telah mendapati majoriti bas yang beroperasi adalah berada dibawah tahap kapasiti yang sepatutnya (tidak penuh). Ini bermakna perkhidmatan bas yang disediakan untuk membawa pelajar dengan jumlah yang optima adalah tidak berlaku (pada setiap masa beroperasi). Aplikasi pengesanan *Automatic Passenger Counter* (APC) tanpa wayar yang boleh mengesan kapasiti pelajar adalah alat yang penting boleh digunakan untuk menyelesaikan masalah ini. Aplikasi bas (Bus Applications) yang digunakan bersama telefon pintar dan melalui *Bus Positioning System* (BPS) adalah salah satu kaedah pengesanan lokasi yang memainkan peranan penting dalam menyokong pelaksanaan pelbagai aktiviti terutamanya bagi pelajar (yang menggunakan pekhidmatan bas) di dalam kawasan kampus universiti (Feng & rakan-rakan, 2018).

Kampus Universiti Utara Malaysia

Kampus utama Universiti Utara Malaysia (UUM) terletak di Sintok, kira-kira 42 km ke utara Bandaraya Alor Setar, Kedah terkenal dengan keluasannya yang saujana mata memandang. UA ini terkenal dengan jolokan nama 'Universiti Di Rimba Hijau' mempunyai lebih dari 20,000 pelbagai jenis flora dan fauna. Walaupun kawasan kampus ini luas tetapi dengan kadar kepadatan populasi pelajar (melebihi 28,000) dan staf (melebihi 4,000) telah menjadikan jalan rayanya menjadi sesak terutamanya ketika pada waktu puncak. Kesesakan ini terjadi kerana terdapat pertambahan jumlah kenderaan secara drastik dan konsisten keluar dan masuk ke dalam kawasan kampus di antara jam 7.30 pagi sehingga 2.30 petang. Pada masa yang sama kesesakan ini telah memberikan cabaran kepada penyedia perkhidmatan bas di dalam kampus.

Impak secara langsung telah meningkatkan kadar kelewatan pelajar ke pusat pengajian dan ke bilik kuliah yang berlokasi secara tidak berpusat di dalam kampus universiti. Di samping itu, pertambahan jumlah pelajar dan kenderaan milik staf serta pelajar dari tahun ke tahun adalah antara faktor (kesesakan) yang menyumbang kepada kadar kelewatan lebih kritikal. Ini adalah hakikat yang dihadapi oleh penyedia perkhidmatan bas di dalam kawasan kampus UUM di Sintok. Pergerakan perkhidmatan bas-bas ini juga dipengaruhi pelbagai keadaan lain seperti jumlah pelajar yang ramai ke kuliah (pada waktu puncak) dan sesekali berlakunya insiden kemalangan serta perubahan cuaca (hujan lebat dan panas terik). Akibat dari masalah ini, kelewatan pelajar ke kuliah akan mengganggu fokus mereka untuk belajar secara konsisten dan juga mungkin memberikan impak negatif kepada emosi dan sikap. Pada masa yang sama konsentrasi pensyarah ketika mengadakan kuliah turut terganggu dengan kehadiran pelajar yang lewat. Malahan fokus pensyarah dan pelajar-pelajar lain semakin terganggu apabila mereka (pelajar yang lewat) meminta sistem kehadiran 'QR Code' ditayang dan ditutup berulang-ulang kali.

Lantaran itu, satu aplikasi bergerak (mobile apps) secara atas talian yang menggunakan telefon pintar dibina dengan kolaborasi sistem pengesanan, sistem penjadualan dan sistem kapasiti secara masa sebenar atau sebuah model prototaip yang di panggil sebagai 'TRASCA'. Sistem TRASCA ini dibangunkan untuk membantu menyelesaikan permasalahan yang kini menjadi 'igauan' pelajar ketika menggunakan perkhidmatan bas di kampus. Sistem ini berupaya untuk 'melihat' pergerakan semua perkhidmatan bas sama ada sedang beroperasi atau tidak (di dalam kampus UUM dan kawasan sekitarnya). TRASCA juga dapat menyediakan jadual pengoperasiannya secara 'masa sebenar' bagi mengawal dan memantau pergerakan bas. Sistem ini mampu memberikan maklumat kepada para pelajar mengenai beberapa perkara, antaranya pelajar akan punyai jangkauan anggaran masa ketibaan atau bertolak setiap bas di setiap laluan dan hentian (Inasis, pusat pengajian, dewan kuliah, pusat sukan dan lain-lain) dan dengan jumlah kapasiti penumpang di dalam bas yang sedang beroperasi.

Artitektural TRASCA

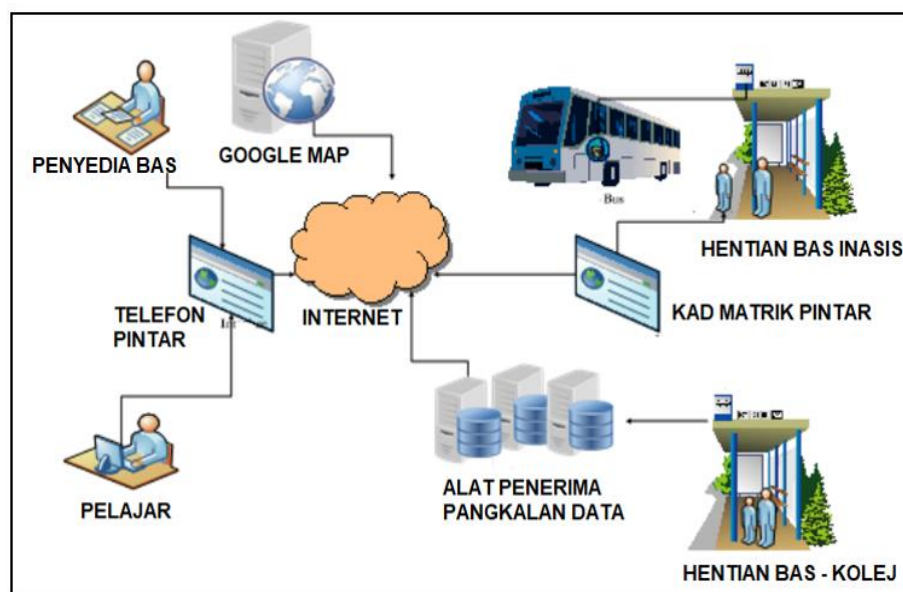
Sistem ini akan dibangunkan menggunakan teknologi aplikasi hibrid, menggunakan aplikasi telefon pintar dan kad matrik pintar pelajar. Permohonan yang dilakukan melalui sistem *Smart Apps* ini menggunakan platform bersilang (cross-platform) yang berupaya mengambil data dari lokasi dan posisi bas melalui sistem *Geographical Positioning System* (GPS) dan dipaparkan dalam melalui telefon pintar (milik pelajar) yang diintegrasikan dengan *Google Maps Application* (GMA). Satu contoh ilustrasi artitektural mengenai bagaimana TRASCA ini berfungsi dipaparkan seperti pada rajah 1. Para pelajar yang berdaftar akan menggunakan telefon pintar masing-masing untuk memuat turun aplikasi bergerak TRASCA dan ianya boleh digunakan serta merta dan mempunyai hubungan kolaborasi bersama kad pintar mereka. Para pelajar boleh memuat turun Apps TRASCA dari *Google Play* atau *Apple Play Store* ke dalam

telefon pintar. Setiap pelajar mengaktifkan sistem itu dengan nama pengguna dan kata kunci sedia ada.

Paparan di telefon pintar akan memaparkan seperti berikut;

- lokasi dan masa sebenar bas yang sedang beroperasi,
- kuantiti bilangan kapasiti pelajar di dalam sesebuah bas,
- anggaran masa bas akan tiba atau bertolak dari satu hentian ke hentian seterusnya.

Semua maklumat ini diproses oleh sistem TRASCA yang terdiri dari pelayan (server), pangkalan data maya (virtual database), GMA, alatan seperti pegasan (sensor), penerima (receiver) dan sebagainya.



Rajah 1: Arkitektur TRASCA

Objektif Kajian

Kajian ini mempunyai tiga objektif iaitu:

- Untuk membangunkan sistem TRASCA berasaskan teknologi pintar atas talian untuk diaplikasikan oleh para pelajar UUM ketika menggunakan perkhidmatan bas.
- Untuk menjalankan kajian tinjauan aplikasi sistem TRASCA terhadap para pelajar UUM yang menggunakan perkhidmatan bas.
- Untuk membuat cadangan praktikal kepada pihak UUM dan penyedia perkhidmatan bas untuk mengaplikasikan sistem TRASCA.

Metodologi Kajian

Kajian ini bertujuan untuk membangunkan sistem TRASCA bagi memudahkan para pelajar UUM untuk menggunakan masa dengan sebaiknya ketika dalam proses menunggu bas semasa hendak ke pusat pengajian, dewan kuliah dan sebagainya dengan bijaksana. Terasnya, kajian ini akan menggunakan tiga fasa bagi menjayakan pembangunan sistem tersebut.

Fasa Pertama

Pembangunan sistem TRASCA dengan menggunakan pelbagai peralatan digital dan atas talian seperti berikut:

- a) Pembangunan TRASCA yang boleh diakses oleh pelajar melalui telefon pintar masing-masing dibuat melalui metodologi pembangunan pantas (agile development methodology) (Harned, 2018). Ringkasnya, metodologi ini dijalankan dalam empat fasa yang dijalankan secara selari, iaitu (i) fasa analisis, (ii) fasa reka bentuk, (iii) fasa pembinaan dan (iv) fasa ujian.
- b) TRASCA dibangunkan dengan kombinasi platform bersilang; menggunakan GPS dan GMA. Peralatan seperti pengesan (sensor) dan penerima (receiver) akan ditempatkan di dalam bas dan boleh diakses melalui WiFi. Manakala, pengaturcaraan API (Application Programming Interface) pada perkhidmatan aplikasi bergerak akan mengatur masa pergi atau pulang dari bas, lokasi dan maklumat kapasiti pelajar secara masa sebenar melalui pelayan tanpa wayar.
- c) Semua maklumat yang diterima disimpan di dalam pelayan (server) dan pangkalan data maya (database virtual) dan boleh diakses melalui WiFi dan telefon pintar.
- d) Kajian tinjauan akan dilakukan untuk melihat keefektifan TRASCA ketika beroperasi dan akah ianya dapat mencapai objektif pembangunannya. Semua defek akan ditambahbaik dilakukan sebaik sahaja kajian tinjauan selesai.

Fasa Kedua

Satu kajian mendapatkan respon dari para pelajar akan dilakukan seperti berikut:

- a) Para pelajar UUM yang mempunyai kad matrik pintar, nama pengguna, kata kunci dan juga telefon pintar akan digalakkan untuk menjadi responden (analisis unit = pelajar)
- b) Para responden akan minta untuk terlibat dalam ujikaji lapangan ini selama dua minggu hingga ke sebulan bagi mendapatkan data demi untuk proses penambahbaikan ketika TRASCA dalam proses pengujian.
- c) Jumlah para pelajar yang terlibat dalam ujikaji ini adalah kira-kira 380 individual bagi setiap kumpulan (Sekaran & Bougie, 2016). Kajian tinjauan ini akan mendapatkan data sekurangnya dari tiga kumpulan semasa ujikaji itu berlangsung.
- d) Borang soal selidik (melalui *Google Form*) akan diberikan kepada para responden untuk menilai akan prestasi TRASCA dan semua data yang diperolehi akan dianalisis menggunakan perisian SPSS dan PLS-SEM.

Fasa Ketiga

Laporan akan ditulis berdasarkan dapatan yang diperolehi dari data analisis bersama-sama beberapa cadangan yang boleh dipraktikkan khususnya pada pihak pengurusan UUM dan juga pihak penyedia perkhidmatan bas. Pada masa akan datang, kajian ini boleh ditambahbaik dengan menambah elemen *Radio Frequency Identification* (RFID). RFID mampu memberikan impak yang maksimum kepada sistem TRASCA. Namun masa ini, aplikasi RFID adalah tidak meluas kerana kosnya yang masih mahal atau kos tidak efektif. Misalannya harga seunit pemancar dan penerima RFID bernilai antara RM5 ribu hingga RM80 ribu.

Jangkaan Hasil Penyelidikan

TRASCA akan membantu menyelesaikan sebahagian dari permasalahan yang dihadapi oleh para pelajar dan membantu pensyarah di samping memudahkan penyedia perkhidmatan bas

mengawal dan memantau pergerakan bas-bas di kawasan kampus UUM, Sintok. Berikut adalah hasil dapatan yang dijangkakan dari pembangunan sistem ini:

- a) Para pelajar dapat mengesan pergerakan bas dan lokasinya secara masa sebenar dan membantu mereka untuk menjangkakan masa bas untuk tiba atau akan bertolak. Dengan adanya maklumat ini mereka boleh menggunakan masa tersebut dengan sebaik-baiknya.
- b) Maklumat ini juga boleh dikongsi bersama para pelajar lain (melalui *Apps Telegram/Whatapps*) agar mereka juga dapat menguruskan masa dengan efisien dan tiba di hentian bas/dewan kuliah/pusat pengajian pada masa yang tepat.
- c) Para pelajar juga mendapat maklumat awal sekiranya bas yang dinantikan lewat, berkapasiti penuh, atau bas tersebut mengalami insiden, maka mereka boleh mendapatkan bas seterusnya atau mencari alternatif pengangkutan lain tanpa membuang masa (dengan menunggu di hentian bas).
- d) Pihak penyedia perkhidmatan bas yang mempunyai akses terus kepada TRASCA berupaya untuk mengawal dan memantau semua pergerakan bas dengan masa sebenar. Jika berlakunya insiden, kelewatan atau berkapasiti penuh, bas-bas alternatif akan digerakkan demi untuk melangsungkan pergerakan bas dengan lebih efisien. Ini akan menjadikan perkhidmatan bas di dalam kampus lebih 'mesra pengguna dan menjadikan para pelajar lebih bijak untuk memanfaatkan masa yang terluang.
- e) Penggunaan bas yang optima dan efisien di dalam kampus mampu menjimatkan masa dan petrol sekaligus membantu pihak penyedia perkhidmatan bas mengurangkan kos operasi sekaligus mengurangkan impak gas CO₂ terhadap alam sekitar (merealisasikan program *green campus*). Menurut Lucian-Ionel dan rakan-rakan (2015), CO₂ adalah punca yang paling signifikan merosakkan alam sekitar dan perubahan kepada iklim dunia.
- f) Sistem ini berupaya mengurangkan kesesakan jalan raya ketika waktu puncak semasa jumlah kenderaan pelajar dan staf berada di atas jalan raya pada masa yang sama. Ini kerana bas perlu beroperasi secara optima (berkapasiti penuh) dan meminimalkan bas yang tidak optima berada dalam kesesakan jalan raya.

Kelebihan TRASCA

Antara kelebihan sistem TRASCA yang akan dibangunkan ini ianya adalah kos efektif. Kos yang akan dilaburkan dalam kajian ini adalah minimum bagi hampir semua sistem yang menggunakan aplikasi bergerak, API atas talian, tanpa wayar, masa sebenar serta meluas jarak frekuensinya. Antara penyumbang kepada kos yang efektif ini adalah kerana pihak UUM telah menyediakan WiFi dan kad matrik pintar pelajar manakala penyedia perkhidmatan bas telah pun beroperasi semasa ini. Antara kelebihan baru yang akan diperolehi dari penyelidikan ini adalah, sistem TRASCA adalah yang pertama mempunyai aplikasi kapasiti melalui APC. Aplikasi ini membantu para pelajar untuk mengetahui bahawa bas yang sedang dinantinya atau sedang beroperasi mempunyai kapasiti penumpang di dalamnya. Sebagai contoh, bas yang sedang beroperasi akan melalui 'Laluan A' telah mempunyai kapasiti penuh (optima) maka mereka boleh mengatur masa menunggu kepada aktiviti lain ataupun menunggu bas yang seterusnya tanpa perlu menunggunya di hentian bas untuk jangka masa yang lama. Oleh itu, dengan sedikit penambahbaikan kepada sistem pengangkutan ini, sistem TRASCA akan membantu para pelajar UUM untuk bertindak bijak dalam mengatur masa mereka ketika berada di Inasis, pusat pengajian dan dewan kuliah. Apabila masa menunggu bas dapat dijangka, mereka akan berasa lebih selesa dari kesesakan atau berasakan di dalam bas yang akan memberikan mereka peluang untuk tiba ke destinasi (pusat pengajian/dewan kuliah) pada

masa yang tepat. Malahan konsentrasi untuk belajar dan motivasi mereka untuk ke kuliah dapat dipertingkatkan. Pensyarah juga lebih fokus untuk memberikan kuliah dengan lancar tanpa ada gangguan pelajar yang sering masuk ke kelas ketika sesi kuliah sedang berlangsung.

Kampus Hijau

Pada masa yang sama, kepenggunaan ‘QR Code’ akan lebih efektif apabila semua pelajar berada di dalam bilik/dewan kuliah pada masa yang telah ditetapkan. Selain itu, TRASCA akan membantu mengoptimalkan pengoperasian bas dan mengurangkan impaknya CO₂ kepada alam sekitar di dalam kawasan kampus. Pihak UUM boleh mendapat manfaat dari aplikasi sistem ini khasnya untuk menjayakan program *Green Campus* seperti (a) pembangunan kelestarian pendidikan, (b) pembangunan kelestarian dari aspek penyelidikan, (c) menyediakan platform perkhidmatan sosial dalam pembangunan kelestarian dan (d) pembangunan kelestarian dari aspek kampus pintar (Yusoff, 2017). Perkhidmatan sebegini boleh menjadi satu pemangkin kepada program pengangkutan yang mampan (sustainable) (Haque & Chin, 2013). Ini kerana kajian ini juga mampu memberikan impak yang lebih bersifat kelestarian ataupun aplikasi teknologi hijau yang boleh dicapai oleh pihak UUM. Ini adalah kerana kebanyakan universiti-universiti di Malaysia telah melaksanakan program *Green Technology* di dalam persekitaran kampus. Oleh itu, dengan mempunyai sistem perkhidmatan bas yang efisien dari segi kawalan masa dan meminimalkan impak dari pengeluaran CO₂, maka program kampus hijau akan dapat direalisasikan (Hemmingsen, 2018).

Kesimpulan dan Cadangan Masa Hadapan

Kajian ini bertujuan untuk membangunkan sebuah sistem yang dipanggil TRASCA. Sistem ini berupaya membantu pelajar UUM mengatur masa menaiki perkhidmatan bas di dalam kampus ke pusat pengajian atau ke bilik kuliah dengan efisien. Sistem yang beroperasi secara atas talian ini menggunakan platform bersilang (teknologi hibrid - telefon pintar, API, kad pintar pelajar, GPS, APC) berupaya untuk merendahkan kadar kelewatan pelajar dan meningkatkan konsentrasi mereka ketika dalam sesi pengkuliah. Kajian ini juga antara yang terawal untuk dibangunkan dan diaplikasikan secara “live” pada sejumlah populasi (para pelajar) yang besar di UA di Malaysia. Jika sistem TRASCA ini dapat diperluaskan, ianya boleh diaplikasikan pada sektor pengangkutan bas di kawasan metropolitan yang mana jangkaan jumlah kapasiti penumpang sangat perlu diketahui lebih awal oleh para pengguna yang kini sangat mementingkan masa perjalanan. Tambahan pula sistem ini boleh mengurangkan kadar insiden pada waktu puncak kepada pengangkutan air atau feri di Sarawak. Sistem TRASCA ini juga boleh dijadikan satu model kepada pihak bertanggungjawab atau agensi-agensi kerajaan untuk membuat keputusan yang lebih baik dalam melaksanakan infrastruktur pengangkutan hijau (green transportation) di bandar-bandar pada masa hadapan.

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2nd International Conference on Tourism, Technology and Business Management

(2nd ICTTBM 2019)

eISBN: 978-967-2245-05-6

7-8 December 2019,

Holiday Villa Kota Bharu, Kelantan, Malaysia

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IBADAH MASYARAKAT MELAYU ISLAM NUSANTARA : BUDAYA & TUNTUTAN PERUBAHAN

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Abstrak : Kesedaran masyarakat Melayu Islam dalam beribadah amat meningkat hari ini. Terdapat banyak para jamaah di masjid-masjid, khususnya di bandar-bandar. Pendidikan di masjid untuk orang awam juga bertambah maju dan meluas, dalam bidang 'aqidah, fiqh, akhlak dan juga ilmu-ilmu pelengkap seperti tafsir, hadith dan lain-lain. Di dalam mempelajari ilmu-ilmu asas ini, masyarakat Melayu Islam masih lagi terikat dan menjadi budaya, di mana mereka menekankan aspek membaca, melaku (fi'li) dan menjaga adat-adat, tanpa memberi tumpuan yang maksimum kepada soal kefahaman dan nilai-nilai diri dari ibadah tersebut. Sebagai contoh, belajar al Quran pada aspek boleh membaca dengan bertajwid, kemudian hafaz, tarannun, dan kepelbagaian qiraat. Masalah maksud, pemahaman, tadabbur serta cara beramal dengan ayat -ayat yang dibaca tidak diberi keutamaan. Begitu juga dengan ibadah-ibadah lain seperti solat, doa dan lain-lainnya. Budaya begini kurang memberi impak perubahan kepada nilai hidup cemerlang masyarakat Melayu, sedangkan al Quran menjanjikan kecemerlangan bagi mereka yang sempurna solatnya dan ibadah-ibadahnya, seperti maksud firman Allah : "Sesungguhnya solat dapat mencegah perbuatan fahsyah dan mungkar" dan juga maksud firman Allah: " Sekiranya penduduk negeri itu beriman serta bertaqwa pasti kami majukan@lapangkan segala keperluan hidup mereka". Perkara seperti ini amat memerlukan kepada satu kajian khusus dalam asas-asas benar kenapa ianya terjadi begitu, kemudian mencadangkan pendekatan yang terbaik bagi merialisasikan janji Allah ini melalui program-program bersepadu untuk masyarakat awam di masjid-masjid khususnya dan juga para pelajar di pusat pengajian. Maka tulisan ini akan memberi tumpuan kepada bentuk-bentuk ibadah yang menjadi budaya masyarakat melayu islam, dan kesannya kepada kehidupan individu, keluarga serta masyarakat. Seterusnya mencadangkan penambahbaikan kepada sistem pendidikan awam di masjid serta perubahan-perubahan yang harus diambil oleh pihak-pihak berwajib demi merialisasikan umat Melayu Islam Nusantara merupakan "Khairul Ummah" dan "Ummah Rahmah lil alamin".

Kata kunci: Masyarakat Melayu Nusantara, Khairul Ummah , Rahmatan Lil Alamin dan budaya.

Pengenalan

Budaya dan agama menjadi satu komponen yang penting dalam kehidupan masyarakat Melayu Islam, ianya menjadi satu pengaruh yang dipegang kuat oleh mereka, di mana ia dapat dilihat dalam budaya mengaplikasikan Ibadah dalam kehidupan seharian. Dalam masyarakat Melayu, ciri-ciri Islam menjadi asas kelakuan dan tindakan, bentuk dan hubungan, intisari nilai, sikap, dan pandangan islam menjadi jiwa dalam keseluruhan sosial dan budaya orang Melayu. Namun ada beberapa perkara penting yang amat diperlukan, tetapi ianya terabai dan tidak banyak mendapat tempat dalam masyarakat. Antara perkara-perkara tersebut ialah kurang penghayatan nilai-nilai apa yang dibaca dalam ibadah harian kerana bacaannya dalam Bahasa Arab.

Pelaksanaan Ibadah seorang Muslim tidak lari dari menggunakan Bahasa Arab, ini menjadikan Bahasa Arab adalah satu Bahasa utama yang perlu difahami serta dihayati. Dewasa

ini kesedaran masyarakat melayu islam dalam beramal makin meningkat tetapi masih kurang penekanan terhadap kefahaman dan nilai, yang masih lagi terikat dengan menekankan kepada aspek membaca, menghafal dalam melakukan ibadah tanpa memberi tumpuan kepada memahami maksud dalam bacaan ibadah yang dilakukan.

Masyarakat Melayu Islam

Masyarakat Melayu merupakan masyarakat yang bertutur dengan Bahasa melayu sebagai Bahasa ibundanya. Masyarakat ini tinggal di negeri-negeri melayu yang hari ini dinamakan seperti Negara Malaysia, Indonesia, Brunei, Singapura, Selatan Thailand dan beberapa tempat lain di Nusantara. Menurut Zainal Kling, Alam Melayu dapat ditakrifkan sebagai sebuah kawasan geografi yang meliputi seluruh wilayah kependudukan manusia rumpun Melayu yang berbahasa Melayu yang pernah menjadi *lingua franca* di seluruh Asia Tenggara terutamanya di kawasan kepulauan yang kini menjadi unit-unit geopolitik atau negara Indonesia, Malaysia, Filipina, Selatan Thailand, kelompok-kelompok di Kampuchea dan Vietnam serta Taiwan. Mereka ini kebanyakannya beragama Islam dan mereka melaksanakan tuntutan agama yang berbagai terutamanya solat lima waktu (dalam Bahasa Arab), puasa di bulan Ramadhan, berzakat dan menunaikan haji di Mekah.

Ibadah dan Bahasa Arab

Ibadah pula ialah segala kewajipan yang diperintahkan oleh agama ke atas umat islam, sama ada ianya secara fardhu ain ataupun fardhu kifayah, atau tuntutan sunah yang melibatkan bacaan, amalan hati dan perbuatan. Ibadah dari segi Bahasa bermaksud taat (ketaatan), tunduk dan merendahkan diri, dan harapan hamba kepada Tuannya sehingga kekal rapat. Ianya juga satu kelakuan yang dilakukan berserta dengan bacaan. Manakala bacaan pula merupakan hanya satu Bahasa sahaja iaitu Bahasa Arab berdasarkan pendapat jumur ulama'. Maka wajib ke atas umat islam belajar Bahasa arab untuk mampu sekurang-kurangnya memahami bacaan-bacaan rukun (wajib) qauli dalam solat.

Bahasa Arab dalam budaya Masyarakat Melayu

Bahasa ialah satu alat perantara untuk berhubung antara seseorang dengan seseorang yang lain atau juga antara hamba dengan Pencipta. Bagi umat islam, Bahasa Arab merupakan satu Bahasa yang sering digunakan kerana ianya satu Bahasa yang digunakan dalam ibadah harian seperti solat, membaca al quran, zikir dan lain-lain. Bahasa arab yang dimaksudkan dalam kajian ini ialah Bahasa arab untuk faham ibadah yang wajib dibacakan dengan menggunakan Bahasa tersebut.

Budaya yang dimaksudkan di sini ialah kebiasaan masyarakat dalam membaca satu-satu tuntutan agama yang harus dibaca menggunakan Bahasa Arab. Ini berti bahawa telah menjadi adat dan budaya kebanyakan masyarakat meleyu, mereka memberi penekanan kepada bacaan-bacaan dalam ibadah tanpa menekankan kefahaman dan nilai-nilai yang boleh mendatangkan kesukaan serta khusyu' dalam ber'ibadah kepada Allah, yang akan merubah kehidupan mereka dengan yang lebih baik dan lebih sempurna.

Sesungguhnya khusyu' dalam beribadah merupakan satu tuntutan yang amat penting yang merupakan asas segala hubungan dengan Allah, Tuhan Pencipta Alam. Hal ini jelas digambarkan dalam al-quran surah Al mu'minun ayat 1 dan 2:

قَدْ أَفْلَحَ الْمُؤْمِنُونَ (1) الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ (2)

Yang bermaksud : “sesungguhnya beruntunglah orang yang beriman. Iaitu orang-orang yang khusyuk dalam solatnya.”

Memahami serta menghayati apa yang dibaca dalam ‘ibadah seperti solat akan menatijahkan khusyuk’ dan rasa seronok dalam beribadah serta penuh yakin dengan pertolongan Allah dalam semua urusan hidup. Ini berdasarkan firman Allah pada surah al tolaq, ayat 2 :

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا

Maksudnya : “siapa yang bertakwa kepada Allah nescaya baginya jalan keluar “.

Oleh sebab itu menjadi keperluan kepada masyarakat melayu untuk memahami Bahasa arab kerana Ibadah tanpa memahami apa yang dibaca tidak memberi nilai yang terbaik kepada seorang muslim, dan boleh membawa kepada kurangnya nilai khusyuk’ atau kesempurnaan berhubung dengan Allah dalam ibadah.

Justeru itu, memahami Bahasa arab ataupun bacaan dalam ibadah merupakan satu perancangan yang perlu dilakukan, demi perubahan budaya masyarakat melayu islam ke arah yang lebih sempurna dan sekaligus mengangkat martabat umat di nusantara ini menjadi satu masyarakat terbilang, justeru memahami nilai diri sepanjang melakukan ketaatan kepada Allah. Kehidupan yang terhasil dari nilai ‘ibadah yang sempurna akan mendapat bantuan Allah dalam semua bidang kehidupan dunia dan akhirat, seperti dalam firman Allah surah Al- A’raf ayat 96:

وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ

Maksudnya : “ kalaulah penduduk negeri-negeri itu beriman serta bertaqwa (kepada Allah) pasti kami bukakan (mudahkan/lapangkan) ke atas mereka segala keberkatan dari langit dan bumi...”

Pendekatan dan pelaksanaan modul

Bagi menjayakan perancangan di atas, tiga perkara asas perlu diwujudkan, iaitu :

1. Mengadakan satu institusi khas, sekurang-kurangnya di masjid-masjid seluruh negara, bagi membuka ruang kepada masyarakat awam mendalami ilmu agama secara bersystematik dan bermodul serta wujudkan peng’itirafan (syahadah).
2. Adakan modul khas sekurang-kurangnya, modul bagi memahami Bahasa Arab ‘ibadah dan dapat dipelajari oleh semua lapisan masyarakat dalam jangka masa yang tidak lama.
3. Wujudkan pusat latih guru program khas tersebut bagi menyegerakan perubahan masyarakat dari hanya mampu membaca bacaan-bacaan dalam ‘ibadah , kepada mampu memahami , menghayati dan mengambil manfaat dari ibadah-ibadah yang mereka amalkan itu.

Kajian dan Cadangan modul

Satu kajian keperluan di atas telah dibuat dan hasilnya mendapti bahawa masyarakat melayu islam ramai yang hanya mampu membaca bacaan dalam ibadah mereka dengan baik tanpa memberi tumpuan sebaiknya kepada kefahaman serta implikasi nilai dalam kehidupan harian. Dapatan kajian yang diperolehi menyokong penuh akan satu pendekatan perlu diadakan dan dengan pendekatan itu akan mampu membawa perubahan besar kepada masyarakat melayu islam di nusantara ini , khususnya masyarakat Islam di Malaysia.

Bagi mengakhiri kertas ini, pengkaji telah menurunkan sampel modul yang akan disiapkan bagi tujuan tersebut, iaitu:

أناKAEDAH 1
I/my/mine
Saya/Aku

Saya hamba	أَنَا عَابِدٌ	Saya	أَنَا ...	0.1
Tuhanku	رَبِّي زِدْنِي عِلْمًا	Saya Punya	بِي ... اسم + ي	1.1
Saya telah menghadapkan	وَجَّهْتُ وَجْهِي	Saya Telah	تُ ... فعل + تُ	2.1
Saya berlindung	أَعُوذُ بِاللَّهِ	Saya akan/sedang/sentiasa	أُ... فعل + أُ	3.1
Selamatkanlah akan saya	أَجْزِنِي مِنَ النَّارِ	akan saya	نِي... فعل + نِي	4.1
Untuk saya	لِي وَارْحَمْنِي	Untuk Saya	ي... حرف + ي	5.1

Keterangan:

Kegunaan kata ganti nama diri pertama merujuk kepada satu (**seorang**) terbahagi kepada tiga bahagian :

- 1- Kata ganti nama bersama kata nama.
 - Untuk yang bersambung dengan kata nama ada dua kaedah :
 - Digunakan pada permulaan ayat, merujuk kepada diri sendiri.
 - Digunakan dengan bersambung dengan kata nama dengan menggunakan huruf (ي) merujuk kepada pemilikan ataupun kepunyaan seseorang.
- 2- Kata ganti nama bersama kata perbuatan.
 - Untuk yang bersama dengan kata perbuatan ada tiga kaedah :
 - Perbuatan yang telah berlaku : Digunakan dengan bersambung huruf (تُ) pada huruf terakhir kata perbuatan.
 - Perbuatan yang sedang / akan berlaku : Digunakan dengan bersambung huruf (أُ) pada permulaan kata perbuatan.
 - Kata suruhan (memohon / doa) : Digunakan dengan bersambung huruf (نِي) pada huruf terakhir kata perbuatan.
- 3- Kata ganti nama diri bersama kata penghubung.
 - Untuk yang bersambung dengan kata penghubung ada satu kaedah :
 - Kata ganti nama yang bersambung dengan kata penghubung digunakan dengan menyambungkan kata penghubung dengan huruf (ي) merujuk kepada diri sendiri.

CONTOH DARI BACAAN SOLAT DAN IBADAT HARIAN

وَمَا أَنَا مِنَ الْمُشْرِكِينَ	KAEDAH0.1
إِنَّ صَلَاتِي وَنُسُكِي	KAEDAH1.1
وَجَنَّتُ وَجْهِي	KAEDAH 2.1
أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ	KAEDAH 3.1
وَاجْبُرْنِي وَارْفَعْنِي	KAEDAH4.1
رَبِّ اغْفِرْ لِي	KAEDAH5.1

أنا	7 kali disebut dalam alquran
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Doa Antara Dua Sujud

رَبِّ اغْفِرْ لِي وَارْحَمْنِي وَاجْبُرْنِي وَارْفَعْنِي وَاهْدِنِي وَعَافِنِي وَأَعْفُ

عَنِّي

Ya Allah, ampunilah dosaku dan rahmatilah daku, lindungilah daku, angkatlah darjatku, rezekikan daku, berilah aku petunjuk, selamatkanlah daku dan maafkanlah akan daku

وَارْفَعْنِي Dan tinggikanlah saya	وَاجْبُرْنِي Dan cukupkanlah saya	وَارْحَمْنِي Dan kasihanilah saya	لِي Bagi saya	اغْفِرْ Ampunilah	رَبِّ Tuhan
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عَنِّي Akan saya	وَأَعْفُ Dan maafkanlah	وَعَافِنِي Dan sembuhkanlah saya	وَاهْدِنِي Dan berilah saya petunjuk	وَارْزُقْنِي Dan rezekikanlah saya
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Rujukan

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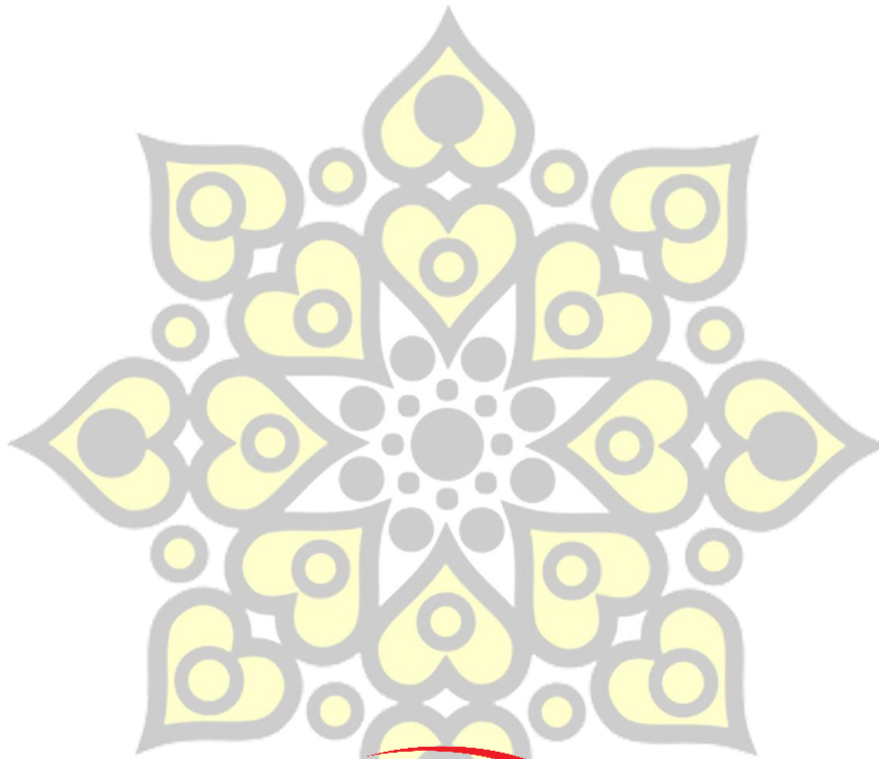
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Global Academic Excellence (M) Sdn. Bhd.

(1257579-U)

KELANTAN, MALAYSIA

ISBN 978-967-2245-05-6



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