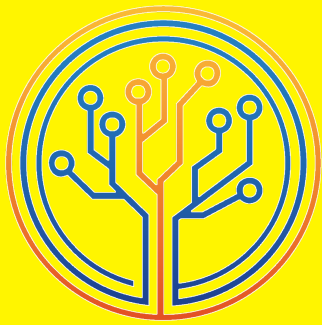


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INTELLECTUAL CAPITAL AND BANKING SECTOR: CONTRIBUTIONS TO UNDERSTAND THE RELATIONSHIP

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Abstract: *The main goal of this paper is to know what the literature about the intellectual capital within the scope of the banking sector refers to. It is concluded that even there are valid contributions and, therefore, meritorious, do not allow us to reach an objective answer about the value of the intellectual capital. The main reason for this, in addition to very complex methodological techniques, are based on past information, which further hinders the claim of any author.*

Keywords: *Intellectual Capital, Banking Sector, Measurement Methods*

Introduction

The topic of the intellectual capital still deserves a special attention, whatever the sector in which it is framed. There are studies related to its definition, such as those by Gogan, and Draghici (2013) and by Berzkalne and Zelgalve (2014), which confine the approach to the issue of its definition without a definition accepted, consensually, by the scientific community.

Even with this problem, what is found in terms of research with regard to a specific sector, specifically, as is the case with the banking sector?

Do the papers in this area bring something that allows us to conclude whether they contribute to overcoming this problem concerning their definition?

To know the answer, a brief review of the literature is helpful, and hence this paper.

Thus, the research question is: what do the papers that relate the intellectual capital within the banking sector say?

This sector largely uses intangible assets, among which intellectual capital stands out. This paper has 3 sections:

1. Section 1, with a brief introduction to the topic of intellectual capital related to the banking sector;
2. Section 2, with a review of the literature to fully explain the topic addressed;
3. Section 3, main conclusions.

Literature Review

The central and unique goal of this literature review is related to the knowledge of what has been published about the intellectual capital inserted in the context of the banking sector (excludes insurance, financial intermediation, and other areas). Thus, the idea is fundamentally centered on institutions that receive money (deposits) and apply money (grant credit). The geographic scope is not confined to any particular country but on a global scale.

Zou and Huan (2011) studied the relationship between the impact of the intellectual capital and the performance of banks listed on the Stock Exchange. However, effectively, the indices used were the aforementioned investments in securities, total loans granted, net income, number of workers, fixed assets, administrative and business expenses and total deposits,

They concluded that the efficiency of capital employed (CEE) and the efficiency of structural capital (SCE) showed a negative correlation with technical efficiency, while

efficiency of human capital showed a positive correlation. The correlations between CEE and HCE with technical efficiency were not statistically significant.

Masood and Serfi (2011) studied the banking system of the People's Republic of China (PRC) associated with its structure in which the market is inserted as well as the competitive conditions it faces. The sampling period runs from 2004 to the year 2007 and covered the 16 most relevant banking institutions, according to the authors' criteria. It is observed that this is a subjective choice, in that it is based on secondary data, materialized in their Financial Statements, noting whether they were based on criteria such as total assets, the number of workers, the volume of credit granted and/or fundraising.

The authors' study is pertinent in that, from 2004 to 2007, a period of only 13 years has passed, approximately, since, in 1978, there was only one bank with the dual function of serving as a central bank and a commercial bank. With the 1995 regulation, there was a greater opening of the sector, although with reduced private expression (the majority was state-owned), including foreign banks.

One of the virtues of this paper is to provide an idea of the evolution of competition in this sector, with the particularity of using other methodological measures than the traditional ones, such as the Herfindahl index in which a value (low) translates to low (high) competition. The measures are basically Panzar-Rosse (to calculate the market structure) and H-Statistic (sum of total income elasticities - outputs - in relation to prices - inputs).

The sample in question was a panel, which resulted in 64 observations (4 years in each of the 16 banks) and the technique was multiple econometric regression using the method of ordinary least squares.

They concluded that, in the period, despite the reduced degree of competition in the sector and, therefore, closer to monopoly, the sector proved to be competitive, based on the measures used. On the other hand, market power showed, in the period, a reduction in its level. However, one of the main conclusions highlighted by the authors was that the banks comprising the sample and the sector did not reveal themselves in a position to obtain high levels of profitability (net results) in a market characterized by monopolistic competition. There is a path to be followed in this direction in order to improve the sector through the profitability of each bank, individually.

Nazir et al. (2020) studied the performance of the intellectual capital in the financial sector (not just banking) in China, Hong Kong and Taiwan, that is, territories with more or less affinities with the former, in the present and/or in the past. For these authors, knowledge has coated, particularly in financial institutions, one of the most important intangible assets. The emphasis placed by the authors is based on 3 pillars: innovation, new technologies and the qualifications of workers who work in the financial sector in general, with banking, as the one that, due to the services it provides, which has more weight.

They used a sample of 76 financial institutions from these 3 territories, covering the period 2006-2016. The source of data for preparing the paper was information from the institutions themselves and Osiris (a private company providing financial information).

The technique used was an econometric regression using the methods of ordinary least squares. In the model used, for the dependent variable, they defined 3 possibilities: ROE and ROA and the productivity of the labor factor. For the independent variables, they defined the VAIC (CEE+HCE+SCE), CEE (efficiency of capital employed), HCE (efficiency of human capital), SCE (efficiency of structural capital), LNTS (log of total assets) and LEV (ratio of long-term debt to total assets).

As main lessons, it should be noted that financial institutions need to reinforce the constituent elements of the intellectual capital to increase financial performance, which presupposes that held, in the sample period, was not satisfactory.

Mohapatra et al. (2019), somewhat similarly to the previous authors, approached the relationship between the intellectual capital and banking performance, analyzing the Indian reality of the sector. This study arises from the need to study a problem faced by this sector in India after the 2008 crisis: the sharp increase in Non Performing Loans.

To this end, they resorted to the study of operational efficiency (performance measurement), in a sample of 40 Indian banks from 2011 to 2015. The basic information, cross-section, from which the study was carried out, was the Financial Statements of the banks considered in the sample, public information available and information provided by the Central Bank of India. They used an econometric regression, defining a multiple linear regression model with the aid of the ordinary least squares estimation method.

By way of conclusions, the authors found that 62% of public banks and 47% of private banks are inefficient, and it is highly recommended that this be reduced, via a reduction in inputs (interest paid) and/or an increase in outputs (interest received). On the other hand, of the 3 components of the intellectual capital, namely, employed capital, human capital and structural capital components, only the second is positively related to operational efficiency and the third, together with financial capital, exhibited a negative relationship. To increase their competitiveness, the banking sector in general should invest in the human capital component.

Vidyarthi (2018), is another author who focuses on the efficiency of the banking sector, also in India, but from a dynamic perspective. In the end, it seeks to assess how the intellectual capital and its components relate to banking efficiency. This is measured by the indicators, technical efficiency, pure technical efficiency and efficiency scale, while the intellectual capital is measured by, human capital, structural capital, financial capital employed and relational capital components. Its performance was measured by VAIC and MVAIC.

The sample, based on panel data, is made up of 38 banks listed on the Stock Exchange, covering the period from 2004 to 2005 and from 2015 to 2016. They used multiple econometric regressions using a multiple linear regression model and the ordinary least squares method for estimating the regression coefficients. The data had its origin in the CMIE-PROWESS.

With regard to the outcomes, the authors conclude that the intellectual capital, in its components, had a positive statistical significance, but with a low impact on the 3 efficiency measures mentioned. The efficiency of the human capital component revealed to have had statistical significance but with a low impact on the 3 measures of efficiency. The size of the bank and the level of indebtedness also revealed to have statistical significance and to constitute drivers of bank efficiency.

To conclude that a high investment in the intellectual capital components to improve banking efficiency and create value is possible and desirable, but it lacks defined policy measures, especially on interest (interest). The components that should be involved in particular are human capital and financial capital employed.

Ozkan et al. (2016), also following the 2 previous papers, carried out a study on the relationship between the performance of the intellectual capital and financial performance, but in the banking sector in Turkey. The constitutive sample includes 44 banks (of which 28 deposit banks, 12 development and investment banks, and 4 equity banks), which operated in Turkey from 2005 to 2014, making a total of 440 observations. The collection of basic information was obtained from the Financial Statements of the aforementioned banks available on the respective websites and on the Banks Association of Turkey and on the Participation Banks of Turkey.

To measure the performance of the intellectual capital, they used the VAIC. In general, in the case of Turkey in particular, it is affected by the efficiency of human capital.

They concluded that it was in development and investment banks that the highest average level of VAIC was obtained. If this is divided by its components, the authors found higher values for the efficiency of financial capital employed (CEE) and for the efficiency of human capital (HCE), which revealed to positively affect the financial performance of the banks included in the sample. However, CEE was found to have more influence than HCE. To achieve a higher level of profitability, banks in the Turkish banking sector will have to invest more in financial and physical capital.

Tiwari and Vidyarthi (2017), on the other hand, like Mohapatra et al. (2019), carried out a study on the same path. In fact, they seek to see what relationship could be established between the efficiency of the intellectual capital in banks and their performance. They constituted a sample of 39 banks listed on the India Stock Exchange, covering the period from 1999 to 2015 (Mohapatra et al. (2019) was from 2011 to 2015, remember). They retrieved the information needed for the paper at the Center for Monitoring Indian Economy (CMIE), and used panel data but only used panel fixed effects technique to verify similarities or differences.

They concluded that, there was a positive relationship between the intellectual capital and performance, but only the human capital and structural capital components showed a positive relationship with that performance. The outcomes also indicate that the efficiency of the intellectual capital of private banks was higher than that of public banks. It is urgent to take measures to measure the efficiency of the intellectual capital and, at the same time, develop policies that improve its potential in order to increase the performance in question.

Tran and Vo (2018), present a very pertinent approach that translates into a particularity. In fact, up to now, the authors approached recognize not only the existence of capital but also research possible relationships with other indicators such as profitability. These, however, inquire about whether it does and is important and whether bank managers, in the case of Thailand's banking sector, should care about it. It is, from another perspective, different from all other authors who, implicitly or explicitly, consider it as of mandatory relevance and should be the object of recognition and measures in the context of its importance.

However, the goal is to analyze the possible (causal) relationship between the effects of the intellectual capital performance on the financial performance of banks listed on the Stock Exchange. The sample considered was that of 16 banks, covering the period from 1997 to 2016. As an indicator of the measure of the intellectual capital and, therefore, of its performance, they used the VAIC and the ROA. The treatment of this study was carried out using panel data with fixed-effects and random-effects and, as an estimation method, the Generalized Moments Method, to research the possible causal relationship between the performance of the intellectual capital and financial performance.

As more evident results, we emphasize that profitability is determined by the efficiency of the capital employed component in making a profit. However, the efficiency of the capital employed has the effect of a small reduction in banking profitability, at present, but with increasing effects in future periods.

Some limitations are noted. The basic information was the Financial Statements, which may have manipulations, above all, related to (adjusted) accounting. Other aspects to carry out more in-depth studies should include other variables such as ownership of the property and the Non Performing Loans ratio as well as the ratio in R&D expenses.

Harris et al. (2019) are other authors who studied the relationship between the performance of the intellectual capital in the banking sector in Pakistan. It is a contribution like that of all the previous authors, but applied to the reality of Pakistan.

It starts by considering the extent to which corporate governance indicators, specific to banks and the banking sector, as well as to the country, have repercussions on the profitability of Pakistani banks.

The base sample, according to the Pakistani Central Bank, covered 33 banks operating in the country, of which 21 are private commercial banks, 8 public banks and 4 foreign banks. However, its focus is on the first 29 in which it is observed that the market share is 97.54%. The main source of basic information is the Financial Statements in addition to the aforementioned Pakistani Central Bank and the World Bank database. The period covered was initially from the year 2007 to the year 2016. As some indicators prove inaccessible or non-existent, the authors better understood that it would be more appropriate to cover only the period from 2012 to the year 2016, which via panel data caused the sample to have only 251 observations and, therefore, it was slightly unbalanced. The technique used was multiple linear econometric regression, via the Generalized Moments Method. Careful observation reveals that the authors used both quantitative (ROA, ROE, VAIC, ...) and qualitative (GOV, REGC, ...) variables, so it can be said that a triangular approach was used.

In terms of results, they showed an impact (linear and non-linear) of the performance of the intellectual capital on profitability in an inverted U-shaped relationship. In the 3 components of the dependent variable VAIC, CEE, HCE and SCE, in the first 2, the authors found a positive and statistically significant relationship, while in the third a negative relationship, with regard to the impacts on the profitability of the constituent banks of the sample. There is also a positive impact from factors such as management independence, directors' compensation and high market capitalization. Other factors revealed negative impacts such as the size of the Board, meetings of the Board, credit risk, level of concentration in the sector and economic growth. Insights into the importance of creating profitability-related drivers were also revealed by the study which further suggest that the impacts of the intellectual capital investment on profitability are of limited extent. All these conclusions are, for the authors, useful for policy makers, managers and even academic researchers.

Poh et al. (2018), conceived a paper whose goal is to research the relationship already discussed by other authors, between the intellectual capital and the financial performance of the banking sector in Malaysia.

The base sample consists of 10 Malaysia-based banks being considered as Malaysian and non-foreign. The sampling periods were 2: 6 years from the year 2011 to the year 2016 and 10 years from the year 2007 to 2016. The information to develop the study was based on their Financial Statements and which was publicly available. In terms of the method used, they used econometric regressions with 3 dependent variables to materialize the financial performance: ROA, ROE and indebtedness (LEV). As independent variables we have 4: the VAIC, HCE, SCE and CEE, with the meaning shown above.

The main outcomes obtained by the authors were that the 3 variables of financial performance were influenced by the 4 components of the intellectual capital. Both the 6- and 10-year sample revealed a statistically significant relationship with ROA. In ROE, the HCE also revealed, but only in the 6-year sample. The SCE revealed the aforementioned statistical significance in the 10-year sample. Therefore, in SCE there was statistical significance regarding LEV in the 6-year sample, whereas in the 10-year sample it was the HCE.

The results, globally, indicate that the banking sector needs to pay attention to the 3 components of intellectual capital SCE, HCE and CEE as these efficiency indicators have shown to have an influence to increase the financial performance of the sector in question.

Birindelli et al. (2020), in turn, carried out a study that sought to see the relationships between the disclosure of information related to the intellectual capital and financial distress in the Italian banking sector.

The sample consisted of a set of banks that have the particularity of having, as a whole, 65% and 68% of all banking assets in the banking sector in Italy, in 2016 and 2017, respectively. From these, they selected the 4 healthiest and the 2 least, based on information that, in 2014, was provided by the European Central Bank. The source of information was its respective Financial Statements and other information of a non-financial nature.

The technique used was content analysis, summarizing text into homogeneous categories, using a coding system. This allowed the authors to know to what extent the banks in the sample disclosed information about intellectual capital and how they reported it (in terms of its intensity and quality). As main conclusions, it is highlighted that the disclosure of the intellectual capital proved to be poor or very insufficient and the intensity varied between healthy and financially distressed banks. With regard to the quality of disclosure, healthy banks exhibited a high tendency towards non-qualitative disclosures, which is due to the fact that the focus is on strategies and relationships with stakeholders as opposed to disclosure of information in shorter periods in the which refers to banks in distress. In the case of banks seen from the perspective of their size and the independence of directors, there was no significant difference between healthy and distressed banks.

The authors consider that the disclosure of the intellectual capital should be considered as an asset management strategy to create more transparency and reputation.

Deol (2010), in a succinct way, this author deals with the strategic environment and the intellectual capital of the Indian banking sector. It states that the use of the intellectual capital and its constituent elements by companies is uncertain with regard to the effect of the strategic environment.

It is a case study on the entire Indian banking sector covering the period from 2001-2002 to 2005-2006. It considers how different banks react to reforms with deregulatory purposes regarding the development and exploitation of the intellectual capital they possess.

They conclude that public, private and foreign banks develop elements of intellectual capital (the already mentioned, structural capital, human and relational capital) in response to changes in their strategic environment. The answers appear uncertain in the history of each bank, individually and based on their intellectual capital endowments.

Shih et al. (2010) studied the assessment of knowledge creation and its relationship with the intellectual capital in the banking sector where there is an underlying claim to generalize factors related to the child of knowledge and the intellectual capital in the banking sector. The knowledge management KM was the measure adopted by the author as a factor in the creation of knowledge and the intellectual capital in banks. The idea is to explore the relationships between these 2, via the construction of correlation patterns between them.

The constitutive sample does not specify the geographic origin on which the study focused. It implies that banks were chosen without specifying which ones.

However, the sample consisted of 6 private commercial banks, 3 public banks and 1 cooperative credit. A total of 500 questionnaires were carried out, of which only 194 were used. The characteristics of the sample in question were gender, age, marital status, years of professional experience, position in the considered bank and educational level. It used structural equation modeling.

As main conclusions, it is highlighted that the performance of knowledge creation has a significant influence on the accumulation of human capital. Several literature considers this the main source of knowledge creation in the banking sector. The performance of this type of

capital exhibited a significant influence on structural capital and client capital. Their performance revealed an influence on the formation of structural capital.

El-Bannany (2013) addresses the issue of explaining the disclosure of the intellectual capital in the UAE banking sector. Briefly, what the author intends is to build a model in order to explain the reasons behind the changes in the level of disclosure of the intellectual capital in the banking sector in these 7 Emirates. The sampling period covers the years 2005 to 2009. The method used was the multiple linear regression.

The outcomes indicate that there are total reserves with regard to the indicators of banking risks, customer satisfaction and their loyalty, variables that, in previous studies, were not considered. These variables exhibited a relevant impact on the level of disclosure of the intellectual capital. The results also indicate that the size of banks and their age also had a significant impact on the level of disclosure of the intellectual capital. They also showed that the pressure on the intellectual capital (not considered in other studies) and the variable role of duality reveal that they do not have any effect on the disclosure of the level of disclosure of the intellectual capital.

Rosita et al. (2020) studied the relationship, within the Indonesian banking sector, the relationship between the intellectual capital and financial performance of public banks.

The sample was constituted from secondary data, that is, the Financial Statements of the considered banks, which are listed on the Indonesia Stock Exchange in the period between 2012 and 2016, being exclusively public banks (6). As dependent variables, the authors used ROE and ROA. As independents, the VAIC and its 3 components. Econometric regressions, with panel data, multiple linear regressions and the method of ordinary least squares were used.

In conclusion, the authors came to verify that the VAIC showed to be related to the ROA and all the components of the VAIC except CEE. Therefore, the efficiency of the intellectual capital in public banks constitutes a part of the reason why the improvement in performance with regard to ROA, in particular with regard to efficiency relative to the CEE. For this to be a success, it must be reinforced with capital, both financial and physical.

Conclusions

Regarding the relationship between the intellectual capital and its framing within the banking sector, it appears that this is a sector whose approaches are highly complex, although there are indicators that are common, such as the VAIC, M- VAIC and SCE, CEE and HCE, for instance. The development techniques of the practical or methodological part are highly complex and their understanding is impaired even by the most specialized researchers.

Thus, their understanding and even practical use is somewhat limited.

On the other hand, a concrete value, assumed by the intellectual capital, which allows us to know how much it is worth in euros (or in another currency), remains far from being an goal translated and fully achieved.

Thus, these approaches are wounded by this flaw, so the contribution seems to us to be far from what would be desirable, not allowing for comparisons.

The problem of knowing how to translate the value of the intellectual capital into euros remains unanswered. This problem is also one of the insurmountable limitations.

Future avenues of development are the elaboration of research works that fill this serious and limiting gap, without which knowledge regarding capital remains without a valid answer.

With regard to the answer to the research question, it is in the sense that it is still far from presenting satisfactory content, namely, to be used by sector players and hence, from a practical point of view, of very limited usefulness.

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DYNAMIC SAFETY INTERACTIONS FOR IMPROVING QUALITY OF WORK LIFE: A PROPOSED CONCEPTUAL FRAMEWORK FOR ENGINEERS IN MANUFACTURING INDUSTRIES

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Abstract: *In Malaysia's manufacturing industry, workplace accidents and injuries are a big problem. This industry has made only minor progress in terms of reducing fatalities and significant injuries. The fatal injury rate decreased marginally; however, the previous year's severe injury rate stayed unchanged. (Department of Occupational Safety and Health (DOSH), 2021). As a result, manufacturing safety continues to be a severe issue in Malaysia. The organisational nature of industrial accidents has been highlighted in safety literature, and empirical study has focused on determining the organisational, managerial, and environmental elements that influence accident causation. The majority of previous research has focused on the concept of safety culture (or safety climate). Scholars have recently begun to look into additional organisational elements, such as the impact of organisational environment, leadership style, and occupational stressors on industrial accidents. This study presents a conceptual framework to investigate the interaction between safety climate and safety behaviour in Malaysia's manufacturing sector, with the goal of developing more effective safety interventions to reduce accidents.*

Keywords: *Safety Climate, Safety Behaviour, Quality of Work-Life*

Introduction

Malaysia began its industrialisation effort in the 1960s with the vision of becoming an industrialised nation by 2020. The industrialisation has been a vital constituent of Malaysia's development strategies since it is part of a long-term goal of achieving the country's target to be a fully developed nation. This strategy requires large-scale investments, including new machinery, equipment, and technology (Said, Halim, & Said, 2012).

As reported by Wan (2016) in the new suitability index, Malaysia is ranked as the world's top manufacturing site, and the country's manufacturing industry is an essential backbone and contributor to the economy. For example, the manufacturing sector's contribution to the Gross Domestic Product (GDP) demonstrates its importance to the economy. (GDP), as reported by the Department of Statistics Malaysia (2021). Economic activity in the manufacturing sector achieved the highest economic growth of 6.6 per cent, and it is among the five key sectors that contributed significantly to GDP from 2019 to 2021 (see Table 1).

Table 1: Annual Growth of Five Main Economic Activities

Sectors	2019	2020	2020				2021 Q1
			Q1	Q2	Q3	Q4	
Agriculture	2.0	-2.2	-8.6	0.9	-0.3	-1.0	0.4
Mining & Quarrying	-0.6	-10.6	-2.9	-20.8	-7.8	-10.4	-5.0
Manufacturing	3.8	-2.6	1.4	-18.3	3.3	3.0	6.6
Construction	0.4	-19.4	-7.9	-44.5	-12.4	-13.9	-10.4
Services	6.2	-5.5	3.1	-16.2	-4.0	-4.8	-2.3

Source: Publication, Infographics, Pocket Statistics as of Q3 2018, Department of Statistics Malaysia

The Industrial Production Index (IPI) increased by 9.3 per cent in March 2021 compared to March 2020, based on the present positive trend in the manufacturing sector. . The growth in March 2021 was supported by the increase in Manufacturing (12.7%), Electricity (10.3 %,) and Mining (-1.9%) sectors (see Table 2).

Table 2: Industrial Production Index Malaysia March 2021

Industrial Production Index (IPI)	Mining	Manufacturing	Electricity
9.3%	-1.9%	12.7%	10.3%

Source: Statistics, Time Series Data, Labor Force Survey (LFS), Department of Statistics Malaysia

Although industrialisation, predominantly the manufacturing sector, is beneficial to the country, it has some negative impacts, such as industrial accidents and occupational stress diseases. These incidents have caused a substantial economic loss, including loss of man-days and productivity and pain and suffering to those injured.

The statistics of accidents in Malaysia's manufacturing industry show that the accident rate in this industry remains high. It illustrates that the manufacturing industry is among the critical sectors that require a vast and quick overhaul of the existing site safety practices. These ten sectors have seen Department of Occupational Safety and Health (DOSH) 1,948 occupational accidents since March 2021. The ten sectors are 1) restaurant & hotel, 2) utilities, including gas, electricity, water & sanitary service), 3) insurance, finance, real estate & business services, 4) construction, 5) storage, communication & transport, 6) manufacturing, 7) wholesale & retail trade, 8) public services & statutory authorities, 9) quarrying & mining, and 10) agriculture, forestry & fishery. Of the 1,948 accident cases, 42 were death cases, 1,831 were non-permanent disability cases, and 75 were permanent disability cases.

Amongst the ten sectors, the manufacturing sector recorded the highest number of occupational accidents with 1,420 cases (64%), with ten death, 1,172 non-permanent disability, and 58 permanent disability cases. Next, the agriculture, forestry, and fishing sectors have seen 265 cases (14%), with no death cases, but recorded a devastating 262 non-permanent disability cases and three permanent disability cases. Finally, the third-highest number of occupational accidents was recorded by the insurance, finance, real estate & business services sector that observed 113 (65%) cases, with five death cases, 102 non-permanent disability cases, and six permanent disability cases (see Table 3).

Table 3: Occupational Accidents Statistics by Sectors as of March 2021

Sectors	Non-Permanent Disability	Permanent Disability	Death	Total
Hotels and Restaurants	40	1	0	41
Utility (Electricity, Gas, Water and Sanitary Services)	43	0	0	43
Finance, Insurance, Real Estate and Business Services	102	6	5	113
Construction	43	4	23	70
Transport, Storage and Communication	68	1	2	71
Manufacturing	1,172	58	10	1,240
Wholesale and Retail Traders	64	1	0	65
Public Services and Statutory Bodies	25	0	0	25
Mining and Quarrying	12	1	2	15
Agriculture, Forestry and Fishing	262	3	0	265
Total	1,831	75	42	1,942

Source: International Policy and Research Development Division, Department of Occupational Safety and Health (DOSH)

Additionally, the manufacturing sector registered the highest number of occupational disease and poisoning incidents in 2020, with 82.3%. This was followed by the utilities (electricity, gas, water & sanitary service) sector with 9.1% and 2.4% from the mining & quarrying sector (see Table 4). Hence, the manufacturing sector workers are more vulnerable to accidental risks.

Table 4: Occupational Disease and Poisoning Statistics by Sectors as of March 2021

Sectors	Percentage
Hotels and Restaurants	0.5%
Utilities	9.1%
Finance, Insurance, Real Estate and Business Services	1.4%
Construction	0.3%
Transport, Storage and Communication	1.4%
Manufacturing	82.3%
Wholesale and Retail Traders	0.3%
Public Services and Statutory Bodies	1.3%
Mining and Quarrying	2.4%
Agriculture, Forestry and Fishing	1.3%
Total	100%

Source: International Policy and Research Development Division, Department of Occupational Safety and Health (DOSH)

Since the risk of accident occurrence is high in the manufacturing industry, it is a high-risk industry. The natural hazard of the manufacturing sector is highly reactive to the business cycle, especially in mature capitalist economies (Said et al., 2012). The statistics of accidents in the Malaysian manufacturing industry show that the accident rate in this industry is still high. This is because factors such as time, cost, and quality are considered ahead of safety (Hamid, Majid, & Singh, 2008). In other words, safety issues take a back seat in the manufacturing sector. Thus, the manufacturing industry's current site safety practices require a quick and colossal overhaul.

Purpose of the Study

Engineers play a critical part in the progress of Malaysia's technical breakthroughs. Furthermore, they serve as a key to wealth generation and assist the country in becoming a

global participant (Rahim, 2020). Engineers have substantially impacted the community, and every engineering project must be safe and beneficial to its users. Many scholars believe that circumstances that link both directly and indirectly to accidents exist. Poor well-being outcomes that have been connected to accidents, poor health, and safety could indicate a severe issue.

The extensive employment of new workers and new technology, machinery, and equipment is linked to the rapid growth of manufacturing industries during an economic upswing. Workers may be exposed to new risks as a result of the use of new technology. Similarly, new workers might encounter a higher risk of accidents because they are not familiar with the workplace environment hazard. The manufacturing industry is defined by a heavy emphasis on output. Operational safety is lowered as a result of high-performance pressures and time constraints. Engineers must meet stringent deadlines to complete their work. As a result, they may persuade workers to make concessions, putting their safety at risk. This has caused manufacturing engineers, who are legally obligated to develop and maintain a safe working environment for all employees. (Proven et al., 2020). The natural hazard of the manufacturing sector is very responsive to the business cycle, especially in mature capitalist economies.

There is a constant need for safety in various engineering professions, and in some circumstances, engineers are legally responsible for maintaining safety. A constant emphasis on the importance of safety in a hazardous setting may become a greater source of stress than the threats themselves. Langdon and Sawang (2018) have reported that carrying too much responsibility for other people's lives and safety is the main source of psychological stress. Furthermore, their research found that employment features are linked to ill-health, as engineers who work in physically demanding environments are more prone to illness.

As depicted in Table 3, the manufacturing industry has the highest rate of accidents. This scenario would result in financial loss and non-monetary losses, such as affecting the companies' reputation. Additionally, this scenario could worsen if limited research concerning engineers' well-being is conducted. Therefore, safety behaviours must be seriously addressed and promptly monitored at the workplace to prevent the rise in accident cases so that engineers can maintain excellent performance and increase their well-being.

In short, the individual well-being of engineers in the manufacturing sector is threatened. Therefore, a study of the relationship between the safety climate, safety behaviour, and the quality of work-life among professional engineers in Malaysian manufacturing industries is critical. As a result, the following research issues will be addressed in this study:

1. *To investigate the influence of safety climate on safety behaviour among professional engineers in Malaysian manufacturing industries.*
2. *To investigate the influence of safety behaviour on the quality of work-life among professional engineers in Malaysian manufacturing industries.*
3. *To investigate the mediating effect of safety behaviour in the relationship between safety climate and quality of work-life among professional engineers in Malaysian manufacturing industries.*

Proposed Conceptual Framework and Hypotheses

The proposed conceptual framework for this research is shown in Figure 1 and consists of the independent variable (safety climate), dependent variable (quality of work-life), and mediating variable (safety behaviour).

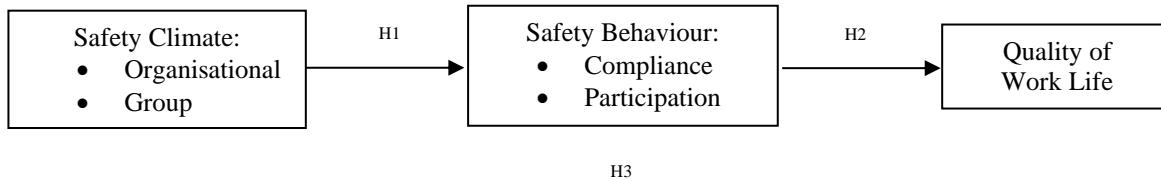


Figure 1: The proposed conceptual framework

The research hypotheses developed based on the framework are:

H1: Safety climate has a significant relationship with safety behaviour.

H2: Safety behaviour has a significant relationship with quality of work life.

H3: Safety behaviour mediates the relationship between safety climate and quality of work life.

Methodology

Population and Sample Size

This study used Hair, Black, Babin, and Anderson (2010)'s "10 times" rule of thumb to calculate the minimal sample size for real data collection. They suggested that the sample size should be at least five times the number of variable items to be examined. Nonetheless, a 5:1 ratio, i.e. five respondents to one observed variable item, is a more acceptable way to determine the sample size. The total number of items to measure all the variables is 48 in this current research. As such, the acceptable minimum sample size is 5 multiplied by 48, i.e. 240 respondents.

Sampling Technique

The purposive sampling technique was employed in this study. A specific type of person who can supply the needed information is picked in this strategy. They were chosen because they are the only ones with the necessary information or meet the study's criteria. (Sekaran & Bougie, 2010). In this study, professional engineers that conform to the inclusion criterion as follows are chosen:

1. registered as professional engineers with the Board of Engineers Malaysia (BEM);
2. accumulated at least 50 hours of Continuing Professional Development (CPD) activities in the year 2020; and
3. currently employed in manufacturing industries only.

Data Collection Procedure

Self-administered questionnaires will be used for data collection. The respondents are professional engineers registered with BEM. They must participate in CPD activities since they must have accumulated at least 50 hours of CPD per year to renew their practising certificates. The questionnaires will be distributed and emailed according to the scheduled activities. These activities' schedule will be retrieved from the Institute of Engineers Malaysia (IEM)'s website. Before each CPD activity, the researcher will approach the venue management to explain the research objectives and seek permission for the placement of the questionnaires and email them throughout the activity. After permission is obtained, the time to distribute the questionnaires will be arranged.

Instruments

The measurement items used in this study are adopted from past investigations with acceptable reliabilities (Cronbach's alpha). Ratings will be based on a 5-point Likert-type scale (1 =

strongly disagree; 5 = strongly agree) for all the measurement items. The measures adopted for this research are summarised in Table 5.

Table 5: Measures Adopted for This Research

Section	Variables	Dimensions	No of Items	Cronbach's Alpha	Sources
A	Safety Climate	Organisational Safety Climate	16	0.80	Zohar and Luria (2005)
B	Safety Behaviour	Group Safety Climate Safety Compliance Safety Participation	16 3 3	0.89	Neal and Griffin (2006)
C	Quality of Work Life		10	0.89	Sirgy et al. (2001)

Data Analysis

In the first phase, the Statistical Package for Social Sciences (SPSS) version 25 will be used for data analysis. The data were examined using SPSS statistical analysis, and the coding, outliers, and normality were analysed. SPSS will also generate descriptive statistics to show the data's characteristics in a frequency distribution, maximum, minimum, mean, standard deviation, and variance. In the second phase, hypothesis testing will be done using Partial Least Squares (PLS) with SmartPLS 2.0 M3. Following the approach, a research model analysis based on PLS regression was carried out in two stages: (1) assessment of the measurement model and (2) assessment of the structural model. Every measure in the model must be tested for validity and reliability in the first stage. The structural model was evaluated in the second stage by estimating the routes between the constructs, establishing their importance, and assessing the model's predictive strength.

Conclusion

The goal of this study is to give empirical data about the relationship between safety climate, safety behaviour, and work-life quality. This study will look at how people perceive the safety climate in terms of safety behaviour and work-life quality in Malaysia, where studies are scarce. This study also suggests that safety behaviour in the Malaysian manufacturing industries can mediate the association between safety climate and work-life quality.

For practical contributions, this type of conceptual framework, if verified empirically, would benefit parties like the government and National Institute of Occupational Safety and Health NIOSH, companies in the manufacturing industries, and researchers. For instance, the government, especially NIOSH, can enhance the safety and health standard of the workplace to raise the quality of human resources and overall national development. The success of human resources will speed up the attainment of national goals. Next, the manufacturing industries can enhance the worker's quality of life via the development of safety and health at the workplace. This framework could motivate workers to be more productive to raise company productivity, and work should be designed to provide engineers with power and control and give tasks that utilise their skills to raise satisfaction and decrease stress. Finally, researchers might be inspired to explore more and improve any company's safety and health issue besides suggesting that having job resource would lead to positive psychological outcomes. When more research is conducted, more solutions can be found.

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ACCEPTANCE AND THE USE OF TECHNOLOGY IN ONLINE LEARNING AT MALAYSIA COMMUNITY COLLEGES

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Abstract: *The Unified Theory of Acceptance and the Use of Technology (UTAUT) has been extended and the new model known as UTAUT2 with additional variables. Therefore, this study aims to carry out a systematic review of articles that have using the UTAUT and the extended model of UTAUT2. The reviews focus on the independent, moderator, mediator and dependent variables that shown in previous published articles. In additional, this study also identified application that user friendly for educators and students suggested by previous studies. The results produced are based on 34 articles from existing literature that discussed UTAUT and UTAUT2 model. Result for this study provides information that there were additional variables for independent variable and moderator variable used by the previous researchers to increase the validation of the theory. There is limited number of papers that examine UTAUT and UTAUT2 that been done by Malaysia Community College lecturers. End of this study, researchers suggested several applications that suitable for online classes and provides some views of additional variables in UTAUT studies.*

Keywords: *Education, Online Learning, Systematic Review, UTAUT, UTAUT2.*

Introduction

Covid-19 pandemic has become as global issue and affected widely. Due to this pandemic, the movement control order has been declared by most of the country in the world. The movement control order give impact to the social isolation especially on gathering (Raza, Qazi, Khan & Salam, 2020). The internet and technology has become an option in enhancing the communication during the pandemic. Prior studies proved that the use and application of technology provide positive impacts on medical, retail, banking as well as education (Jayaseelan, Koothoor & Pichandy, 2020; Mohd Ariffin, Ahmad & Haneef, 2020; Williams, Rana & Dwivedi, 2015). Technology has been adopt wisely in the field of medicine (Jayaseelan et al., 2020). Meanwhile, in the retail industry, technology has evolving the customer needs and preferences through online shopping and online shops, mobile payment, and internet banking facilitates (Mohd Ariffin, Ahmad & Haneef, 2020; Rahi, Abd. Ghani, Alnaser & Ngah, 2018; Tran, 2019). Whereas, in education, internet and technology make the learning process become more interactive (Raman, Singh, Rathakrishnan & Ismail, 2020).

Prior studies discussed that internet and technology could become as part of learning tools in education (Almaiah, Alamri & Al-Rahmi, 2019; Liu, Maimaitijiang, Gu, Zhong, Zhou, Wu & Hao, 2019). The internet and technology such as educational applications has been

proven improves the students' efficiency (Ameri, Khajouei, Ameri & Jahani, 2019). Internet and technologies give effective in education system, especially on the online learning (Mokhtar & Abu Karim, 2021). Thus, Alghazi et al. (2021) recommended the decision maker from education system should look into mobile learning as part of teaching parts.

Learning and teaching using internet and technology is still in the experimental stage (Kaliisa, Palmer & Miller, 2019). Instead of the positive impact of internet and technology on education system, there are some barrier on internet and technology that give effect to the use and acceptance among the user in education system. Internet and technology requires proper and adequate infrastructure to ensure the user could use it effectively. According to Qiao, Zhu, Guo, Sun and Qin (2021), teaching and learning process could be delay due to the performance of hardware and software, technical knowledge, attitude and lack of motivation. In understanding the user of internet and technology, Venkatesh, Morris, Davis and Davis (2003) introduced a model that examine the use and acceptance of the technology. The model known as The Unified Theory of Acceptance and the Use of Technology (UTAUT), and yet has been extended to UTAUT2 with additional variables. Therefore, the motivation of this study is to carry out a systematic review of articles that applying UTAUT and UTAUT2 in education system. It is hoped by understanding UTAUT and UTAUT2 model, the suitable education technology or applications could be proposed for the industry player.

Literature Review

Unified Theory of Acceptance and Use of Technology (UTAUT)

Unified Theory of Acceptance and Use of Technology also known as UTAUT has been introduced to examine acceptance and use of the technology (Chang, 2012; Venkatesh, Morris, Davis & Davis, 2003). The model of UTAUT has combining the prior model that study the human behaviour and computer science, including Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behaviour (TPB), combination of TAM and TPB, Theory of PC Utilization also known as MPCU, Innovation Diffusion Theory (IDT) as well as Social Cognitive Theory (SCT).

UTAUT model consist four main independent variables named performance expectancy, effort expectancy, social influence and facilitating conditions. The four antecedents will impact on the individual behavioural intention and also the use behaviour. The author also put four moderator variables in the framework namely age, gender, experience and voluntariness of use. In addition, 70% of the variance in user intention can be predicted by the UTAUT Model. Based on previous literature, Chao (2019) mentioned that the UTAUT model is the most effective model for analyzing technology acceptance, on the other hand, Almaiah et al. (2019) proposed that they extended model of UTAUT can increase the variance of user intention. Han and Conti (2020) combined UTAUT model with Post Acceptance Model (PAM) in their study to gain a clear difference before and after actual use. Figure 1 portray the UTAUT model.

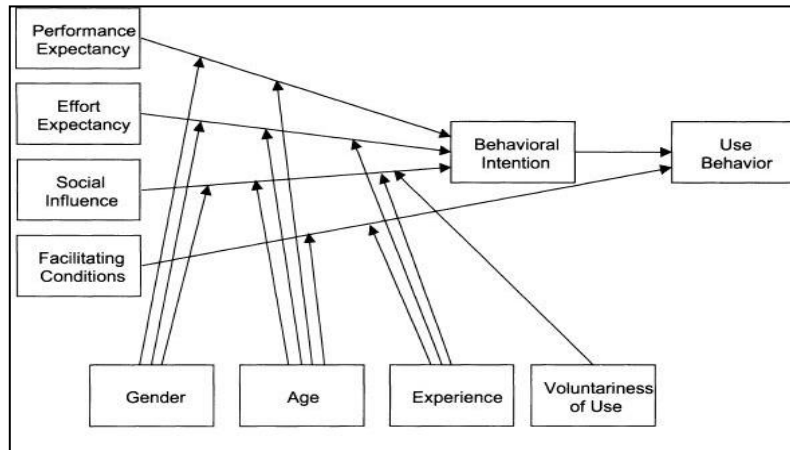


Figure 1: The Unified Theory of Acceptance and the Use of Technology Model

Source: Venkatesh et al. (2003)

The Definition of Variables in UTAUT

Many studies discussed UTAUT and use the variables suggested in UTAUT. UTAUT encompass performance expectancy, effort expectancy, social influence, facilitating conditions, behavioural intention and use behaviour. The definition of variables in UTAUT from several authors is presented in the following table (Table 1).

Table 1: The Definition of Variables in UTAUT

Variables	Definition	Sources
Performance Expectancy	The extent to which technology benefits the user when carrying out a specific activity	Venkatesh et al. (2003)
	The extent to which a user believes a system use will help achieving gains in task performance	Van Schaik (2009)
	The degree to which an individual believes that the system helps to improve job performance	Chao (2019)
	The degree of the confidence of the student who uses the application technology that it can increase their study performance	Abd Manan and Hanafi (2019)
Effort Expectancy	The degree of ease associated with the use of the system.	Venkatesh et al. (2003)
	The extent to which the user believes that the system will be easy to use (Van Schaik, 2009)	Van Schaik (2009)
	The degree to which a person considers it easy to use a specific system becomes the yardstick of its success	Jayaseelan, Koothoor and Pichandy (2020)
	Similar to the construct ease of use perceived in the Technology Acceptance Model	Azizi et al. (2020)
Social Influence	The degree to which an individual perceives that important others believe he or she should use the system	Venkatesh et al. (2003)
	The extent to which the user believes that important others believe he or she should use the system	Van Schaik (2009)
	The degree to which user perceives that significant persons believes technology use to be important	Diaz & Loraas (2010)
Facilitating Conditions	A user's perception of the disposable resources and support when performing a task	Venkatesh et al. (2003)
	The extent to which the user believes that an organizational and technical infrastructure exists to support system use	Van Schaik (2009)
	The degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system	Jayaseelan et al. (2020)

Behavioural Intention	User's intention to use the system The degree to which a person has formulated conscious plans regarding whether to perform a specified future behaviour.	Van Schaik (2009) Chao (2019)
Use Behaviour	User's rate of system used	Van Schaik (2009)

Source: Abd Manan & Hanafi (2019); Azizi et al. (2020); Chao (2019); Jayaseelan et al. (2020); Venkatesh et al. (2003)

From the perspectives of education system, studies by Raman and Rathakrishnan (2020) and Padhi (2018) suggested that performance expectancy has a significant relationship with behaviour intention. Abd Manan and Hanafi (2019) explained that performance expectancy as how the confidence of the student who uses the application technology that it can increase their study performance. In line with that, Almaiah et al. (2019) found that in the context of mobile learning, performance expectancy has a significant effect on behavioural intention.

From the student's perspective, Chao (2019) and Rahmaningtyas et al. (2020) identified that the effort expectancy is related to the ease of use of mobile learning. The technology that easy to use will has higher possibility of being accepted (Kaliisa et al., 2019). Meanwhile, social influence is one of the construct of UTAUT model. Social influence has been identified one of the contributor to the desire of using internet and technology. Studies by Gruzd, Staves and Wilk (2012) and Kaliisa et al. (2019) revealed that social influences play an important and positive role for someone to decide to use technology especially regarding mobile learning. In addition, Mubuke, Masaba, Ogenmungu and Kituyi (2017) stressed that educational institutions must provide for the students the guidance and technical support that could improve the engagement with learning technologies. Below, the researcher has identified the items represent UTAUT model by Vekantesh et al. (2003), listed in the Table 2.

Table 2: Items representing UTAUT

Variables	Items
Performance expectancy	I would find the system useful in my job. Using the system enables me to accomplish tasks more quickly Using the system increases my productivity If I use the system, I will increase my chances of getting a raise.
Performance expectancy	I would find the system useful in my job. Using the system enables me to accomplish tasks more quickly Using the system increases my productivity If I use the system, I will increase my chances of getting a raise.
Social influence	People who influence my behaviour think that I should use the system. People who are important to me think that I should use the system. The senior management of this business has been helpful in the use of the system. In general, the organization has supported the use of the, system.
Facilitating conditions	I have the resources necessary to use the system. I have the knowledge necessary to use the system. The system is not compatible with other systems I use. A specific person (or group) is available for assistance with system difficulties
Behavioral intention to use the system	I intend to use the system in the next <n> months. I predict I would use the system in the next <n> months I plan to use the system in the next <n> months.

Source: Venkatesh et al. (2003)

The set of questionnaire item was adapted and adopted by other researcher. Recent studies from the perspective of teaching and learning. For instance, Van Schaik (2009) and

Almaiah et al. (2019) measured UTAUT in higher education and their questionnaire items exhibits in the Table 3 and Table 4.

Table 3: Items from Unified Theory of Acceptance in Higher Education

Variables	Items
Performance expectancy	I find X useful in my studies. Using X enables me to accomplish tasks more quickly. Using X increases my productivity. If I use X I will increase my chances of progressing in my studies.
Effort expectancy	It is easy for me to become skilful at using X. I find X easy to use. Learning to operate X is easy for me.
Social influence	People who influence my behaviour think that I should use X. People who are important to me think that I should use X.
Facilitating conditions	University staff has been helpful in the use of X. In general, the university has supported the use of X.
Behavioural intention to use the system	I intend to use X in the next month. I predict I would use X in the next month. I plan to use X in the next month.
Motivation Intrinsic (Use Behaviour)	I find using X to be enjoyable. The actual process of using X is pleasant. I have fun using X.

Source: Van Schaik (2009)

Table 4: Items from Applying the UTAUT Model to Explain the Students' Acceptance of Mobile Learning System in Higher Education

Variables	Items
Performance expectancy	Using M-Learning system enables me to accomplish my needs more quickly and more efficiently Using M-Learning system increases equity between all students Using M-Learning system would save students time Using M-Learning system increases the quality of learning process
Effort expectancy	The Use of M-Learning system is easy It is easy for me to become skilful at using M-Learning system By Using the M-Learning system I am able to obtain learning service easily
Social influence	Friends who are important to me think I should use M-Learning system Friends whose opinion I value would prefer me to use M-Learning system Friends who influence me think that I should use M-Learning system
Facilitating conditions	I have the resources necessary to use M-Learning system I have the knowledge necessary to use M-Learning system There is a specific person or group available for assistance with any technical problem I may counter
Social influence	People who influence my behaviour think that I should use X. People who are important to me think that I should use X.
Social influence	Friends who are important to me think I should use M-Learning system Friends whose opinion I value would prefer me to use M-Learning system Friends who influence me think that I should use M-Learning system
Facilitating conditions	I have the resources necessary to use M-Learning system I have the knowledge necessary to use M-Learning system There is a specific person or group available for assistance with any technical problem I may counter

Source: Almaiah et al. (2019)

The number of consumer in technologies is increasing and this situation motivates towards the extension of UTAUT model. Therefore, Venkantesh et al. (2012) proposed new

constructs in that related to the consumer and the new model is known as Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2).

Unified Theory of Acceptance and Use of Technology 2 (UTAUT)

Venkantesh et al. (2012) extended the UTAUT model into UTAUT2 by adding new construct. Hedonic motivation, habit and price value employed as part of independent variables. Hedonic motivation defined as the user pleasure of using a system (Azizi et al., 2020). Dečman (2020) proposed that hedonic motivation is the enjoyment of the students derives from using the technology. Habit defined as the degree of tendency user to perform habitual behaviour in the teaching-learning process (Azizi et al., 2020). Study by Dečman (2020) identified the user's habit give impact on the technology use. Meanwhile, price value explained as the user accepting of trade-off between the perceived benefits of system and the monetary cost paid for the adoption system (Azizi et al., 2020).

Systematic Review of UTAUT and UTAUT2

Raza et al. (2020) suggested that UTAUT and UTAUT2 model is relevant with the education system. Therefore, researcher listed out from previous studies that applying UTAUT in their studies. Table 5 summarized the UTAUT variable that includes independent variables, moderator or mediator variables and the dependent variables as well as applications from previous studies.

Table 5: Systematic Review of UTAUT and UTAUT2 Model to Explain the Students' Acceptance of Mobile Learning System in Higher Education

Authors (Year)	Independent Variables, Mediator and Moderating Variables	Dependent Variables	Internet/Technology Applications
Van Schaik (2009)	Independent: Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Mediator: Behavioural Intention Moderator: Gender, Age, Experience and Voluntariness of Use	Use Behaviour	University's website
Yang, Feng, & MacLeod (2017)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Connected Classroom climate	Use Behaviour	Cloud Classroom
Padhi (2018)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Mediator: Behavioural Intention	Use Behaviour	Open Educational Resources (OER)
Salloum and Shaalan (2018)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions	Use Behaviour	Web based e-learning

	Mediator: Behavioural Intention		
Bharati and Srikanth (2018)	Performance Expectancy Effort Expectancy Social Factors Facilitating Conditions Habit Hedonic Motivation Price Value Interactive Visual information	Use Behaviour	Mobile learning
	Mediator: Behavioural Intention		
	Moderator: Gender Age Experience		
Almaiah, Alamri, and Al-Rahmi (2019)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions	Use Behaviour	Mobile learning
	Mediator: Behavioural Intention		
Kumar and Bervell (2019)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Hedonic Motivation Price Value Habit	Use Behaviour	Google Classroom
	Mediator: Behavioural Intention		
Khechine and Augier (2019)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Anatomy and Anxiety Mediator: Behavioural Intention Moderator: Gender, Age, Experience and Attitude	Use Behaviour	PairForm
Chao (2019)	Performance Expectancy Effort Expectancy Mobile Self Efficacy Perceived Enjoyment Trust Mediator: Satisfaction Moderator: Perceived Risk	Behavioural Intention	Mobile learning

Ameri, Khajouei, Ameri, and Jahani (2020)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Habit Mediator: Behavioural Intention Moderator: Gender, Age and Experience	Use Behaviour	Mobile-based application (LabSafety)
Dečman (2020)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Hedonic Motivation Trust Habit	Behavioural Intention Use behaviour	Classroom Response System (CRS)
Rahmaningtyas et al. (2020)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions	Behavioural Intention Use behaviour	University website-based teaching
Raman et al. (2020)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Additional variables Perceived Technology Control Learning Outcome Clear Instructor Feedback	Behavioural intention	Google Classroom
Azizi et al., (2020)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Hedonic Motivation Price Value Habit	Actual Use	Blended learning
Raza et al. (2020)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Behavioural intentions Additional variables Social isolation Moderator Corona fear	Behavioural Intention	E-learning
Abbad (2021)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Behavioural intentions	Use Behaviour	Moodle (e-learning system)

Mokhtar and Abu Karim (2021)	Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Behavioural intentions	Behavioural intentions Use Behaviour	Google Classroom
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Aforementioned, the above table review the previous articles that related with UTAUT, UTAUT2 from the context of higher education.

Research Methodology

The main objective of this study is to gather the prior studies on UTAUT and UTAUT2 and presented in the systematic reviews. The data consists the variables that stated in the framework UTAUT and UTAUT2 as well as the technology that have been used in the previous literature to enhanced educators online learning capabilities. Twenty two paper was used as a references and another twelve articles used as a bibliography to enhance researcher understanding on the model and other authors findings.

Findings

Findings show that there are number of studies related to the use of technology from the education system conducted using UTAUT and UTAUT2 model. The original model of UTAUT proposed performance expectancy, effort expectancy, social influence and facilitating conditions as the independent variables, and relate those constructs with behavioral intention and use behaviour (Venkatesh et al., 2003). The gathering information shown in the systematic reviews found that the majority of the studies on UTAUT and UTAUT2 using all the four constructs in their study. Besides, there are prior studies that added new variables suggested as independent variables. There are a number of new suggested independent variables, for instance, connected classroom climate, anatomy and anxiety, trust as well as interactive visual information (Yang, Feng & MacLeod, 2017). The new variables introduced by the researcher to suit with their understanding, situation and scope of studies. Their study found that Connected Classroom Climate affected the social influence and performance expectancy and also direct relationship to cloud classroom acceptance (use behavior). In the study by Khechine and Augier (2019), they suggested anatomy and anxiety as an extended to the UTAUT by Venkatesh et al. (2003). In 2017, El-Masri and Tarhini added trust as another independent variable in the framework. Bharati and Srikanth (2018) added interactive visual information as an eight independent variable in the question. The rest of the articles all using the seven predictors in UTAUT2, behavioral intention as mediator variable and use behavior as dependent variable. In UTAUT2, Venkatesh et al. (2012) added hedonic motivation, price value and habit as additional Independent variables that have direct relationship to individual behavioral intention.

As mentioned earlier, four moderator variables also been listed in the framework namely as gender, age, experience and voluntariness of use. However, there are limited studies that examine the moderating variables. The moderating effect has been examined in the studies by Bharati and Srikanth (2018), Ameri, Khajouei, Ameri and Jahani (2020). In additional, there are studies that suggested new moderator. For instance, Chao (2019) suggested perceived risk and Raza et al. (2020) suggested Corona Fear as new moderator. In measuring behavioral intention, the variable has become prominent mediator in the most studies. However, there is other suggestion mediator from prior studies. Instead of behavior intention, Maruping, Bala, Venkatesh and Brown (2017) proposed behavioral expectation as the additional mediator.

Findings show that from the systematic reviews, it can be seen that Google Classroom has become popular applications among the researcher (Kumar & Bervell, 2019; Mokhtar & Abu Karim, 2021; Raman & Rathakrishnan, 2020).

Discussion and Conclusion

This study carries out the systematic reviews on UTAUT and UTAUT2 by focussing on the independent variables, mediator variables, moderator variables and also the dependent variable from the context of higher institutions. Besides seven antecedents listed in UTAUT and UTAUT2 (performance expectancy, effort expectancy, social influence, facilitation conditions, habit, price value and hedonic motivation), there are six additional independent variables listed called as connected classroom climate, anatomy, anxiety, mobile self-efficacy, perceived enjoyment, interactive visual information and trust. In this study also, researchers found one new moderator variable called perceived risk. All variables, as well as proposed variables have been found significant to the current situation. In conclusion, the additional variables have been added to improve the understanding on use and acceptance of technology especially in education.

The education online application wisely explored and many new application offers by the industry to be used by the online educators. The main stream application such as Google Classroom, Google Meet, Microsoft Teams, Webex, Facebook Live, Zoom and Skype for business are frequently in online education. However there are few number of new applications slowly explored by the educators nowadays namely soqql, nearpod and also clarisketch. In the meantime, tiktok, instagram and voice chat telegram also been used not only for entertainment in social media but also for the education purpose. This study contributes to the new understanding that future research can add any independent variables from the existing model of UTAUT. The extension of framework might bring a new contribution to the research field, specifically in system used behaviour. Future research could overlook the acceptance and use of application or website that suitable for educators as well as students. To increase the understanding in online education, the researchers from Malaysia Community College are recommend to use this model to see the student's behavioural intention and use behaviour in any online application that they used in the teaching and learning process.

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PERSEPSI IBU BAPA TERHADAP PENGAPLIKASIAN TEKNIK *TIME-OUT* ANAK TINGKAH LAKU DISRUPTIF

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Abstrak: Ibu bapa memainkan peranan dalam pembentukan tingkah laku anak-anak di rumah. Justeru, dalam institusi kekeluargaan ibu bapa adalah tunjang utama yang bertanggungjawab memberi pendidikan formal mahupun tidak formal. Walau bagaimanapun, pelbagai tingkah laku yang ditunjukkan oleh anak-anak ada yang merunsingkan ibu bapa iaitu tingkah laku disruptif. Tujuan kajian ini adalah untuk melihat persepsi ibu bapa terhadap pengaplikasian teknik *time-out* kepada anak bermasalah tingkah laku disruptif dan melihat keberkesanaan penggunaan teknik *time-out* yang digunapakai oleh ibu bapa dalam menangani tingkah laku disruptif anak mereka di rumah. Kajian kes ini menggunakan kaedah kualitatif yang melibatkan tiga orang ibu bapa sebagai responden kajian yang mempunyai anak bermasalah tingkah laku disruptif yang berumur antara 5 hingga 6 tahun. Instrumen kajian ini menggunakan kaedah temubual secara berstruktur untuk mendapatkan persepsi ibu bapa mengenai pengaplikasian teknik *time-out*. Dapatan kajian menunjukkan bahawa ibu bapa berpendapat bahawa penggunaan teknik *time-out* membantu menangani masalah tingkah laku disruptif anak-anak mereka di rumah. Ibu bapa juga berpendapat bahawa teknik dan prosedur yang betul perlu diketahui terlebih dahulu sebelum menggunakan teknik *time-out* kepada anak mereka. Oleh itu, penglibatan ibu bapa dalam menangani masalah tingkah laku disruptif anak adalah penting supaya tingkah laku ini dapat dibendung semasa mereka di alam persekolahan.

Kata Kunci: Persepsi, Tingkah laku disruptif, *Time-Out*

Pengenalan

Ibu bapa adalah antara individu yang paling rapat dengan anak-anak dan merupakan tunjang utama dalam sesebuah institusi kekeluargaan. Menurut Zulkifli et al. (2011) ibu bapa adalah individu yang hampir dengan anak-anak dan membantu dalam mencorakkan perkembangan peribadi anak-anak sejak dari kecil lagi. Oleh itu, ibu bapa sebagai platform utama dalam pembentukan personaliti dan kepribadian anak-anak sejak kecil bermula dari rumah. Faktor yang mempengaruhi personaliti seseorang ialah baka, bentuk tubuh badan, keadaan fizikal, kecerdasan, emosi, pengalaman awal kanak-kanak, pengaruh keluarga, pengaruh kebudayaan, pengaruh kawan, pengaruh sekolah dan pengaruh sosio budaya keatas kanak-kanak (Mardhiyyah & Nurazan, 2016). Hal ini menunjukkan bahawa dalam sistem keluarga ibu bapa berperanan dalam membentuk personaliti dan tingkah laku anak-anak kerana didikan awal dan asuhan diperlukan semasa di dalam rumah lagi. Ibu bapa mempunyai peranan dan tanggungjawab yang besar dalam mendidik anak-anak di rumah (Habibie et al., 2018). Ibu bapa berperanan sebagai penjaga, pendidik, pengasuh, pemimpin, perawat, penasihat dan kaunselor dari segi fizikal, mental dan rohani anak-anak. Ibu bapa dengan anak mempunyai hubungan yang sangat penting bagi mencetuskan perkembangan psikososial yang baik dan sihat

(Mohammad Khairi et al., 2016). Abd. Razak & Norani (2011) pula melihat penglibatan ibu bapa dalam mendidik anak-anak bukan sekadar menghantar ke sekolah tetapi ibu bapa seharusnya melibatkan diri dalam pendidikan anak-anak di rumah lagi. Hal ini bermakna pendidikan di rumah adalah sangat penting bagi perkembangan anak-anak ke arah yang lebih sihat. Penglibatan ibu bapa juga mampu memberi kesan positif terhadap pencapaian anak-anak dan seterusnya dapat membendung masalah disiplin yang berlaku.

Walau bagaimanapun, tingkah laku anak-anak yang pelbagai dan yang berbeza-beza itu kadang kala boleh merunsingkan ibu bapa dan boleh mengganggu persekitaran di dalam rumah. Tingkah laku yang mengganggu atau tingkah laku disruptif itu juga turut memberi kesan terhadap proses penyampaian maklumat yang disampaikan oleh ibu bapa kerana anak-anak tidak memberi fokus dan tumpuan semasa ibu bapa berkomunikasi dengan mereka. Justeru, teknik pengubahsuaian tingkah laku perlu diaplikasikan kepada anak-anak yang bertujuan untuk mengatasi tingkah laku disruptif yang berlaku di dalam rumah. Noor Aini & Norhafizah (2015) menyatakan bahawa pendekatan pengajaran yang bersesuaian dan teknik pengubahsuaian tingkah laku yang berkesan perlu dilaksanakan terhadap kanak-kanak semasa proses pengajaran pembelajaran berlangsung supaya tingkah laku disruptif dapat diatasi.

Bagi mengatasi tingkah laku disruptif yang berlaku dalam kalangan anak-anak di rumah, salah satu teknik pengubahsuaian tingkah laku yang boleh dilaksanakan adalah dengan mengaplikasikan teknik *time-out*. Wolf, McLaughlin & Williams (2006) berpendapat bahawa penggunaan *time-out* ini merupakan teknik pengubahsuaian tingkah laku yang berkesan dalam mengurangkan tingkah laku seperti tantrum, tingkah laku sosial yang tidak bersesuaian, menjerit, agresif, bergerak ke sana sini dan percakapan yang tidak sopan. *Time-out* atau tempoh pengasingan merupakan satu prosedur yang melibatkan individu ini diasingkan daripada persekitaran bagi mengurangkan tingkah laku yang mengganggu atau tingkah laku bermasalah (Donaldson & Vollmer, 2011). Manakala Miltenberger (2008) menakrifkan *time-out* sebagai kehilangan sesuatu yang bernilai (peneguhan) dalam jangka masa yang pendek disebabkan tingkah laku disruptif yang dilakukan oleh kanak-kanak tersebut.

Oleh itu, kajian ini adalah bertujuan untuk mengetahui persepsi ibu bapa terhadap pengaplikasian teknik *time-out* kepada anak-anak bermasalah tingkah laku disruptif yang berlaku di rumah dan melihat keberkesanan penggunaan teknik *time-out* yang digunapakai oleh ibu bapa dalam menangani tingkah laku disruptif anak mereka.

Keberkesanan Penggunaan *Time-Out* Terhadap Tingkah Laku Disruptif

Penggunaan *time-out* merupakan strategi yang efektif dalam membentuk disiplin kanak-kanak. Selain itu, sekiranya teknik ini digunakan berulang kali dengan cara yang betul secara tidak langsung dapat mengatasi tingkah laku disruptif kanak-kanak berkenaan. Penggunaan *time-out* ini dilihat berkesan kepada kanak-kanak yang mempunyai masalah tingkah laku seperti menjerit, memukul atau bertindak agresif (Schmitt, 1999). Keberkesanan penggunaan teknik *time-out* terhadap kanak-kanak dengan menggunakan prosedur yang efektif telah terbukti memberi kesan yang positif dalam mengatasi masalah tingkah laku disruptif mereka. Kebanyakan guru dan ibu bapa juga turut mengimplimentasikan teknik *time-out* ini di dalam kelas dan rumah (Donaldson & Vollmer, 2012). Hal ini menunjukkan penggunaan *time-out* telah digunapakai dengan lebih meluas dan bukan sahaja diaplikasikan di dalam kelas semata-mata tetapi turut digunakan oleh ibu bapa yang berada di rumah. Kebanyakan ibu bapa pada hari ini menginginkan yang terbaik untuk anak-anak mereka lebih-lebih lagi dalam membentuk tingkah laku dan disiplin anak-anak. Penggunaan teknik *time-out* ini juga dianggap sebagai strategi dalam membentuk tingkah laku kanak-kanak.

Keberkesanan penggunaan *time-out* ini terbukti dengan kajian yang dilakukan oleh Fhatin Nurnaqibah & Mohd Hanafi (2016) terhadap seorang kanak-kanak yang mempunyai tingkah laku disruptif iaitu sentiasa ingin mendapatkan perhatian dan kanak-kanak tidak memberi fokus semasa sesi pengajaran dan pembelajaran di dalam kelas. Dapatan penggunaan teknik *time-out* itu dapat memberi kesan terhadap perubahan tingkah laku kanak-kanak yang negatif kepada positif. dan turut menggunakan kata pujian sebagai penegasan selepas teknik *time-out* diberikan kepada mereka. Penggunaan *time-out* terhadap tingkah laku disruptif ini telah terbukti memberi kesan yang efektif dalam mengubahsuai tingkah laku yang tidak diinginkan. Namun, individu yang menggunakan teknik ini perlu mengetahui prosedur dalam mengaplikasikan teknik ini kepada kanak-kanak supaya penggunaan teknik dapat dilihat memberi kesan kepada penerima.

Teknik menggunakan *time-out*

Schmitt (1999) mengusulkan terdapat lima teknik yang untuk melaksanakan teknik *time-out* ini. Pertama, individu ini perlu membuat keputusan mengenai tempoh masa melaksanakan teknik ini kepada kanak-kanak. Tempoh masa perlu pendek atau singkat yang bertujuan untuk mengajar dan memberi kesedaran kepada kanak-kanak tersebut. Kebanyakan teknik ini dilaksanakan kepada kanak-kanak yang berumur 4 hingga 5 tahun. Peraturan bagi tempoh masa praktikal yang baik ialah 1 minit mengikut umur (dengan maksimum masa sebanyak 5 minit). Ini bermakna sekiranya kanak-kanak itu berumur 5 tahun, tempoh *time-out* yang dikenakan adalah selama 5 minit. Semasa melaksanakan *time-out* ini, individu perlu merekodkan masa dengan menggunakan jam randik atau pemasa (timer) dengan deringan supaya kanak-kanak mengetahui tempoh masa *time-out* itu tamat. Teknik yang kedua ialah menghantar kanak-kanak tempat *time-out* dilaksanakan. Kanak-kanak pada kebiasaanya sukar memahami dan mendengar arahan. Oleh itu, ibu bapa yang melaksanakan *time-out* ini perlu memegang tangan mereka dan membawa mereka ke tempat tersebut. Semasa mengasingkan mereka di suatu sudut, ibu bapa perlu memberitahu bahawa tingkah laku yang dilakukan itu salah dan tidak boleh dilakukan. Teknik ketiga ialah ibu bapa perlu memastikan tingkah laku disruptif tidak berulang semasa *time-out* dijalankan. Sekiranya berulang kembali, ibu bapa boleh menetapkan semula (*reset*) pemasa tersebut. Semasa di dalam *time-out* itu, kanak-kanak juga diminta untuk senyap dengan tidak menjerit-jerit atau membuat bising. Teknik seterusnya ialah memastikan bilik tersebut tidak rosak. Sekiranya semasa *time-out* itu kanak-kanak membuat kotor atau kerosakkan terhadap objek, ibu bapa boleh meminta kanak-kanak untuk mengemas terlebih dahulu selepas *time-out* dilaksanakan. Teknik yang terakhir melepaskan kanak-kanak daripada *time-out*. Sebelum melepaskan kanak-kanak, ibu bapa perlu memastikan kanak-kanak tidak melakukan sebarang tingkah laku disruptif di dalam tempoh masa yang ditetapkan. Ibu bapa yang memberi *time-out* ini juga boleh memberi arahan untuk kanak-kanak tidak membuat bising, sekiranya kanak-kanak membuat bising tambahan masa selama 1 minit boleh diberikan.

Metodologi Kajian

Kajian kes ini menggunakan kaedah kualitatif yang melibatkan *convenience sampling* iaitu persampelan bukan rawak dimana sampel kajian dipilih berdasarkan kriteria seperti kemudahan untuk diakses ke dalam tempat kajian, jarak geografi dan subjek kajian rela untuk menyertai kajian ini (Etikan, 2015). Oleh itu, responden yang terlibat di dalam kajian ini adalah tiga orang ibu bapa yang mempunyai anak bermasalah tingkah laku disruptif yang berumur antara 5 hingga 6 tahun.. Temu bual secara praktikal dan terperinci dilaksanakan bagi mendapatkan maklumat yang tepat. Menurut Kamarul Azmi et al. (2011), temubual mendalam merupakan pertemuan secara berulang kali dalam memahami pandangan responden mengenai

pengalaman dan kehidupan mengenai situasi yang berlaku ke atas diri mereka. Di dalam konteks ini, ibu bapa ditemubual selepas mereka mengaplikasikan teknik *time-out* kepada anak mereka selama empat minggu. Temu bual dijalankan untuk mengetahui persepsi mereka dalam mengaplikasikan teknik *time-out* ini.

Bagi melihat keberkesanan penggunaan teknik *time-out*, responden telah diterangkan mengenai prosedur menjalankan teknik ini dan pemerhatian dilaksanakan terhadap anak mereka dengan menggunakan borang kekerapan tingkah laku yang bertujuan untuk mencatat tingkah laku yang mengganggu di rumah tersebut. Kaedah pemerhatian menggunakan pakai reka bentuk A-B-A dimana terdapat tiga fasa yang terlibat. Fasa pertama iaitu A yang dikenali sebagai *baseline*, fasa ini lebih kepada pemerhatian dimana sampel kajian perlu mengenal pasti tingkah laku disruptif anak selama seminggu sebelum intervensi dilaksanakan. Seterusnya fasa B yang dikenali sebagai fasa intervensi atau rawatan yang diberikan terhadap tingkah laku sasaran tersebut. Fasa ini melibatkan pengaplikasian teknik *time-out* iaitu selama dua minggu dimana subjek kajian menggunakan teknik ini terhadap anak mereka. Fasa ketiga iaitu A ialah ialah fasa pemerhatian selepas intervensi dilaksanakan dengan menarik semula teknik *time-out* dan tempoh masa yang terlibat adalah selama seminggu. Responden menggunakan borang kekerapan untuk mencatat kekerapan tingkah laku disruptif yang berlaku selama empat minggu.

Dapatan Kajian

Dapatan kajian diperoleh melalui analisis transkripsi daripada temubual yang bertujuan untuk mengetahui persepsi ibu bapa mengenai tingkah laku disruptif anak dan keberkesanan penggunaan teknik *time-out*.

Tingkah laku disruptif yang berlaku di rumah

Tingkah laku disruptif anak-anak yang berlaku boleh mengganggu persekitaran di dalam rumah dan menjadikan keadaan tidak terkawal disebabkan berlakunya tingkah laku disruptif tersebut. Hal ini dapat dijelaskan melalui pernyataan yang dinyatakan dan dikongsi oleh responden.

“Ya mengganggu. Persekitaran di dalam rumah menjadi bising kerana mereka menangis dan menjerit-jerit.”

(int. Puan H/ 22.6.2020)

“Tingkah laku anak-anak memang mengganggu dan menyebabkan saya kadang-kadang naik darah. Dia orang suka menjerit-jerit dan siap tarik-tarik baju kalau bergaduh. Yang sorang menangis, yang sorang menjerit. Terus pening kepala saya.”

(int. Encik M/ 23.6.2020)

“Cuma bila ia nampak mengganggu bila budak ni tingkah laku disruptif yang dia buat ni mengganggu orang lain. Contoh, dia mengamuk, so bagi kesan untuk orang lain bagi perhatian sepenuhnya pulak dekat dia”

(int. Puan Z/ 23.6.2020)

Pelbagai tingkah laku disruptif yang ditunjukkan oleh anak di rumah dan mereka sering kali bertindak di luar kawalan dan menyebabkan arahan dan percakapan ibu bapa tidak didengari. Faktor adik-beradik juga menjadi asbab untuk anak-anak bertingkah laku disruptif.

“Biasanya mereka bergaduh lah”

(int. Puan H/22.6.2020)

“Anak saya selalunya dia suka merebut mainan dari abang dan adik dia. Kalau dia orang tak bagi mainan tu, anak saya tu akan rampas dengan kuat dan tolak abang adik dia tu.”

(int. Encik M/23.6.2020)

“Dia akan mengamuk kalau kita suruh dia buat benda yang dia tak nak. Contoh, saya suruh dia membaca atau menulis. Nanti mula la dia akan jatuhkan badan dia ke lantai dan bergulingguling sebab nak tunjuk protes”

(int. Puan Z/23.6.2020)

Selain itu, tingkah laku disruptif yang dilakukan oleh anak-anak juga terjadi secara kerap di dalam satu tempoh masa.

“Biasanya sehari tu boleh terjadi dalam dua atau tiga kali. Tapi bergantung kepada situasi mereka tu”

(int. Puan H/22.6.2020)

“Budak-budak tu tiga adik-beradik. Anak saya tu yang kedua memang cepat sikit panas. Kalau barang mainan dia tu, memang takdenya dia nak kongsi. Kalau ikutkan memang dalam satu hari tu dua tiga kali jugak kalau abang dia kacau dia, memang dia akan rebut mainan tu balik. Tapi dalam seminggu tu paling kerap dia bergaduh rebut mainan hari Sabtu ahad la. Sebab tak sekolah kan waktu tu.”

(int. Encik M/23.6.2020)

“Anak saya tu banyak habiskan masa dengan pembantu rumah. Sebab saya selalu on call je. Tapi. Kalau time saya ada di rumah, apa yang saya perhatikan dan pembantu selalu bagi tahu, anak saya tu ada la dalam seminggu tu dua atau tiga kali jugak mengamuk kalau di suruh buat kerja.”

(int. Puan Z/23.6.2020)

Kanak-kanak bertingkah laku disruptif ini disebabkan terdapat faktor yang mendorong mereka berkelakuan sedemikian.

“Punca mereka bergaduh tu disebabkan oleh berebut mainan dengan abangnya ataupun adik ambil mainan abang sehingga boleh menyebabkan abangnya menangis.”

(int. Puan H/22.6.2020)

“Anak saya ni memang obses sangat dengan kereta. Kalau beli kereta tu, memang lama dia akan main. Jadi dia ni jenis pantang kalau orang sentuh kereta tu. Kalau ada je orang yang usik kereta tu, mula la dia rampas dan menjerit marah kat orang tu.”

(int. Encik M/23.6.2020)

“Macam saya cakap tadi la. Sebab dia mengamuk sampai berguling tu disebabkan saya suruh dia buat kerja. Macam membaca suku kata. Dia ni suka melukis. Kalau melukis memang lama. Suka menyendiri.”

(int. Puan Z/23.6.2020)

Namun begitu, sekiranya tingkah laku disruptif ini tidak diubahsuai dengan segera ianya akan memberi kesan kepada diri mereka dan tingkah laku disruptif ini memang wajar diubahsuai pada peringkat awal demi kelancaran proses pembelajaran mereka.

“Pada pandangan saya, ia perlu diubahsuai demi masa depan anak-anak la.”
(int. Puan H/22.6.2020)

“Memang patut pun tingkah laku disruptif anak-anak diubahsuai. Yelah, budak-budak ni kecil lagi. Kalau kita tak ajar dia dari kecil macam mana la nanti bila dia orang da besar. Lagipun, kita ni tak nak la orang cakap kita tak pandai didik anak. Tak pandai jaga anak pulak.”
(int. Encik M/23.6.2020)

“Pada pandangan saya, memang wajar tingkah laku disruptif ini diubahsuai. Ibu bapa yang patut ubahsuai pada peringkat dirumah lagi”
(int. Puan Z/23.6.2020)

Pengaplikasian teknik time-out terhadap tingkah laku disruptif anak

Tingkah laku disruptif anak-anak yang berlaku di rumah adalah tingkah laku disruptif yang secara kerap berlaku dan tingkah laku yang ingin diubahsuai. Pemerhatian selama seminggu dilakukan dengan mencatat setiap tingkah laku disruptif yang dilihat dan diperhatikan. Pada minggu seterusnya, teknik *time-out* dilaksanakan mengikut teknik yang diberikan bagi mengatasi masalah tingkah laku disruptif anak di rumah. Pengetahuan mengenai teknik *timeout* sebelum mengaplikasikan kepada anak-anak adalah penting yang bertujuan supaya teknik *time-out* yang digunakan itu memberi kesan dalam menangani masalah tingkah laku disruptif anak-anak.

“Saya ada pernah dengar dan membaca mengenai teknik time-out pada sebelum ni la.”
(int. Puan H/22.6.2020)

“Saya dengan isteri sama-sama buat kat anak kan. Saya pernah membaca kat internet la pasal teknik time-out ni.”
(int. Encik M/23.6.2020)

“Saya memang tahu pasal time-out ni. Saya pun banyak buat pembacaan terhadap teknik timeout ni”
(int. Puan Z/23.6.2020)

Walaupun ibu bapa memiliki pengetahuan mengenai teknik *time-out* ini, ibu bapa juga tidak terlepas daripada berhadapan dengan kesukaran dalam mengaplikasikan teknik ini kepada anak mereka. Kesukaran utama yang dihadapi ibu bapa adalah mengenai kekangan masa dalam mengaplikasikan teknik *time-out* ini. Ibu bapa yang bekerja di dalam bidang professional kadang-kadang tidak dapat meluangkan masa bersama anak-anak dirumah sehingga sukar mengaplikasikan teknik *time-out* kepada anak-anak mereka.

“Pada awalnya agak sukar la untuk saya aplikasikan kepada anak- anak”
(int. Puan H/22.6.2020)

“Mula-mula tu memang susah sikit la. Yelah, budak baru 5 tahun, apa je yang dia faham. So, sebelum nak buat teknik ni memang saya kasi dia faham dulu. contoh saya akan cakap kalau dia asyik bergaduh je, saya suruh berdiri menghadap dinding sampai saya kata stop”
(int. Encik M/23.6.2020)

“Pada awalnya memang saya nampak susah. Sebab benda baru kan bagi anak tu. So, saya memang bagi terang dekat dia dulu supaya dia tak terkejut atau perasaan dia terganggu masa saya buat teknik ni kat dia.”
(int. Puan Z/23.6.2020)

Pelbagai cabaran dihadapi semasa mengaplikasikan teknik *time-out* ini kepada anak-anak tetapi cabaran itu dilihat pada sudut positif demi masa depan anak-anak.

“Cabaran saya semasa mengaplikasikan teknik time-out ini adalah anak yang paling kecil tu ahh buat muka kesian macam dia buat muka simpati lah nak supaya dia boleh terlepas daripada pengasingan ni.”
(int. Puan H/22.6.2020)

“Nak kata cabaran ni banyak sebenarnya. Tapi yang paling mencabar bila kita da suruh dia pergi dinding, dia da menjerit-jerit menangis. Sampai keluar hingus-hingus masa menangis tu. Nak faham kan dia pun satu cabaran jugak. Tapi saya dan isteri memang akan bergilir-gilir la masa bagi dia ni time-out.”
(int. Encik M/23.6.2020)

“Cabaran yang saya nampak masa bagi teknik time-out ni pada anak saya ialah bila dia melakukan tingkah laku lain masa hukuman diberi. Dia siap jilat-jilat dinding kalau saya suruh dia berdiri menghadap dinding”
(int. Puan Z/23.6.2020)

Di samping itu, walaupun ibu bapa terpaksa berhadapan dengan kesukaran dan cabaran semasa mengaplikasikan teknik *time-out* ini, mereka juga berpendapat bahawa teknik ini memberi kesan dalam mengubahsuai tingkah laku anak-anak di rumah. Penggunaan teknik ini dilihat sebagai satu medium pengubahsuaian tingkah laku yang boleh memberi impak positif.

“Bagi pandangan saya ia amat bagus kerana kita tak perlu nak bebel-bebel (membebel), marah-marah dengan anak atau menyakitkan mereka dengan merotan mereka. Ermm, ya amat membantu kerana mereka akan bermaafan antara satu sama lain kerana pergaduhan itu akan jarang berlaku”
(int. Puan H/22.6.2020)



Rajah 1: Graf Perekodan Data Kekerapan Tingkah Laku Anak Puan H

Berdasarkan graf di atas Puan H telah memilih satu tingkah laku disruptif anak iaitu tingkah laku bergaduh di dalam rumah. Pemerhatian yang dijalankan oleh Puan H mendapati bahawa pada minggu pertama pemerhatian, tingkah laku tersebut berlaku secara kerap iaitu sebanyak 9 kali bermula hari isnin sehingga ahad. Walau bagaimanapun, pemerhatian hanya dilakukan pada hari yang Puan H tidak mengalami kesibukan. Selepas mengaplikasikan teknik *time-out* didapati bahawa tingkah laku anak menurun kepada 6 kali pada minggu kedua dan kekerapan berlaku sebanyak 5 kali pada minggu ketiga. Pada minggu keempat penarikan intervensi, pemerhatian dilakukan sekali lagi dan mendapati bahawa tingkah laku anaknya menurun dengan kekerapan sebanyak 2 kali.

Berikut merupakan hasil temubual yang dijalankan bersama Encik M dan graf tingkah laku anaknya selama 4 minggu.

“Teknik time-out ni memang bagus untuk aplikasikan kepada anak yang ada masalah tingkah laku disruptif ni. Bagi saya teknik ini amat membantu. Walaupun saya guna dalam masa 2 minggu sedikit sebanyak nampak la perubahan dan kesan kepada anak-anak. Satu lagi lepas je aplikasikan teknik ni, saya kan bagitahu kat dia. Kalau kita main kena kongsi, kena mintak baik-baik tak boleh rampas. Yang penting, terangkan kepada dia sebab kita buat macam ni”
(int. Encik M/23.6.2020)



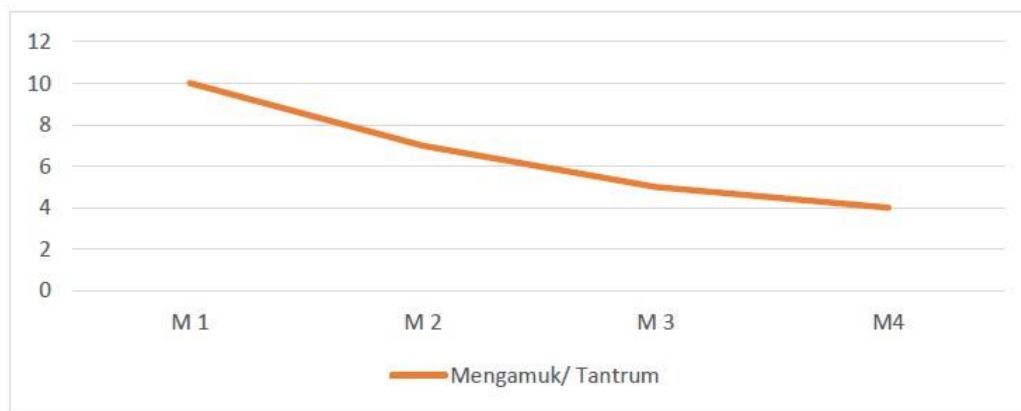
Rajah 2: Graf Perekodan Data Kekerapan Tingkah Laku Anak Encik M

Berdasarkan graf di atas Encik M telah memilih satu tingkah laku disruptif anak iaitu tingkah laku berebut permainan. Pemerhatian yang dijalankan oleh Encik M mendapati bahawa pada minggu pertama pemerhatian, tingkah laku tersebut mempunyai kekerapan sebanyak 12 kali bermula hari isnin sehingga ahad. Selepas mengaplikasikan teknik *time-out* didapati bahawa tingkah laku anak menurun kepada 10 kali pada minggu kedua dan kekerapan berlaku sebanyak 6 kali pada minggu ketiga. Pada minggu keempat merupakan minggu intervensi tidak dijalankan dan melalui pemerhatian di lakukan sekali lagi mendapati bahawa tingkah laku anaknya menurun dengan kekerapan sebanyak 4 kali. Peneguhan berbentuk ganjaran diberikan dimana Encik M memberi anaknya bermain semula sekiranya permainan itu dimainkan bersama abang dan adiknya.

Puan Z yang mempunyai anak bermasalah tingkah laku disruptif yang berumur 6 tahun turut berpendapat bahawa teknik *time-out* memberi kesan terhadap masalah tingkah laku disruptif anak tersebut.

“Memang bagus la. Nampak kesan tingkah laku anak tu berubah dan ianya perlu sabar masa nak aplikasikan teknik ni kepada anak dan sangat membantu”

(int. Puan Z/23.6.2020)



Rajah 3: Graf Perekodan Data Kekerapan Tingkah Laku Anak Puan Z

Berdasarkan graf Puan Z telah memilih satu tingkah laku disruptif anak iaitu tingkah laku mengamuk atau tantrum. Pemerhatian yang dijalankan oleh Puan Z mendapati bahawa pada minggu pertama pemerhatian, tingkah laku tersebut berlaku secara kerap iaitu sebanyak 10 kali bermula hari isnin sehingga ahad. Walau bagaimanapun, pemerhatian dilakukan tidak secara kerap kerana mempunyai kekangan dari segi kesibukan bekerja. Dua minggu intervensi dilaksanakan dimana pada minggu pertama intervensi didapati bahawa tingkah laku anak menurun kepada 7 kali dan pada minggu kedua intervensi kekerapan berlaku sebanyak 5 kali. Pada minggu keempat adalah minggu penarikan intervensi dilakukan dan berdasarkan pemerhatian dilakukan mendapati bahawa tingkah laku anaknya menurun dengan kekerapan sebanyak 4 kali.

Walaupun banyak rutin harian yang terpaksa dilakukan, namun responden tidak mempunyai kekangan dalam mengaplikasikan teknik *time-out* kepada anak mereka.

“Bagi saya ia tak mengganggu pun rutin harian kerja saya”

(int. Puan H/22.6.2020)

“Tak mengganggu pun. Sebab selalunya memang saya akan luangkan masa untuk anak-anak. Macam mana pun, kita kena ada masa dan usaha untuk ubah tingkah laku anak-anak. Kalau bukan kita, siapa lagi. Jangan harapkan semua kat orang lain. Tu kan anak kita”

(int. Encik M/23.6.2020)

“Saya guna teknik bila saya rasa ada masa untuk bantu anak saya tu. Kalau ikutkan memang tak ada masalah mengganggu rutin harian saya pun. Saya sendiri yang kena pandai urus masa dengan anak-anak”

(int. Puan Z/23.6.2020)

Perbincangan

Penggunaan *time-out* ini dilihat memberi kesan dalam membentuk tingkah laku anak-anak di rumah kerana ibu bapa berpendapat bahawa teknik ini dapat membantu mereka mengelakkan diri daripada selalu memarahi atau merotan anak-anak. Selain itu, ibu bapa mempunyai perspektif bahawa penggunaan teknik ini dapat mengurangkan mereka daripada selalu memebel di rumah. Walau bagaimanapun, apabila ibu bapa mengaplikasikan teknik *time-out* ini, ibu bapa perlu menerangkan sebab dan alasan memberi hukuman kepada anak tersebut supaya anak memahami perbuatan atau tingkah laku yang dilakukan adalah salah.

Di samping itu, ibu bapa perlu berhadapan dengan pelbagai jenis tingkah laku disruptif yang berlaku di rumah yang ditunjukkan oleh anak-anak. Walaupun banyak tingkah laku disruptif yang dikesan namun ibu bapa hanya perlu memberi fokus terhadap tingkah laku yang ingin diubahsuai. Antara tingkah laku yang disruptif yang dikenal pasti melalui pemerhatian responden terhadap anak ialah suka bergaduh dengan adik-beradik, berebut permainan dan tidak suka berkongsi mainan dengan orang lain dan terakhir sekali suka mengamuk sambil berguling di atas lantai apabila diminta untuk melakukan sesuatu tugas. Tingkah laku tersebut dianggap mengganggu untuk mendapatkan perhatian orang lain dan tidak sesuai dari aspek sosial dan kurang matang (Saadah et al., 2008). Oleh itu, ibu bapa juga berpendapat penggunaan teknik *time-out* antara kaedah yang dapat membantu mereka untuk memberi disiplin kepada anak-anak agar tingkah laku disruptif ini tidak dilakukan di luar rumah. Ibu bapa juga berpandangan bahawa *time-out* ini salah satu inisiatif untuk ibu bapa mendidik anak-anak di rumah lagi dan melalui pengaplikasian teknik ini terhadap anak, ibu bapa dapat melihat bahawa tingkah laku disruptif ini semakin berkurang dan terbukti memberi kesan dalam mendidik anak-anak.

Kajian ini mendapati bahawa tingkah laku disruptif anak-anak yang berlaku di rumah didorong oleh gangguan faktor persekitaran di dalam rumah. Justeru, ibu bapa dilihat perlu mempunyai pengetahuan dalam mengatasi masalah tingkah laku disruptif supaya masalah itu tidak memberi impak negatif kepada orang lain. Pandangan ibu bapa terhadap pengubahsuaian tingkah laku disruptif adalah positif dan amat bersetuju bahawa tingkah laku yang mengganggu ini patut diubah suai untuk masa depan kanak-kanak itu sendiri. Menurut Saadah et al. (2008), antara salah satu kaedah untuk menangani masalah tingkah laku disruptif anak-anak adalah melalui sistem kekeluargaan. Ibu bapa dan adik-beradik merupakan aspek utama dalam perkembangan sosialisasi. Oleh itu, ibu bapa mempunyai tanggungjawab yang besar dalam mempengaruhi anak-anak ke arah yang lebih baik. Ibu bapa juga perlu mencari dan menimba ilmu pengetahuan mengenai penggunaan teknik *time-out* sebelum mengaplikasikan kepada anak-anak mereka. Kajian Adibah et al. (2016), menyokong bahawa masalah tingkah laku yang ditunjukkan oleh kanak-kanak boleh diubahsuai berdasarkan proses modifikasi yang berkesan kerana tingkah laku tersebut bersifat tidak kekal dan masih boleh dibentuk. Ibu bapa juga mempunyai pandangan bahawa teknik *time-out* ini berkesan dalam mengubahsuai tingkah laku

disruptif anak-anak. Donaldson & Vollmer (2011), menyatakan bahawa *time-out* pada kebiasaannya digunakan di sekolah dan rumah terbukti memberi kesan dalam mengatasi tingkah laku kanak-kanak yang tidak diingini. Manakala Wolf et al.(2006), mempercayai bahawa teknik *time-out* yang digunakan ini merupakan satu bentuk disiplin yang dijalankan kepada kanak-kanak dan bukan dilihat sebagai hukuman.

Kesimpulan

Kesimpulannya, pengetahuan dan teknik asas dalam mengaplikasikan teknik *time-out* ini perlu dikuasai oleh ibu bapa supaya memberi kesan dalam menangani tingkah laku disruptif anak-anak di rumah.

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PERANAN ZAKAT DI MALAYSIA DALAM MENDEPANI PANDEMIK COVID-19

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Abstract: *Pandemik COVID-19 yang melanda, mengejutkan seluruh dunia, tidak mengira bangsa ataupun agama. Kesan daripada pandemik dapat dirasai samada dari sudut kesihatan, sosial dan, ekonomi. Impak yang diberikan jelas menjejaskan pertumbuhan ekonomi dunia, khususnya di Malaysia. Di sebalik musibah yang melanda, dapat dilihat bantuan yang dihulurkan oleh warga dunia khususnya masyarakat di Malaysia bagi membantu mereka yang terkesan dan terjejas akibat daripada pandemik COVID-19 ini. Institusi zakat di Malaysia juga tidak terlepas melaksanakan tugas mereka membantu asnaf-asnaf yang memerlukan bantuan khusus semasa pandemik ini. Maka dalam kajian ini, pengkaji akan mengkaji dengan lebih mendalam tentang bantuan yang diberikan dan saluran yang digunakan untuk membantu asnaf zakat yang terjejas akibat pandemik COVID-19. Selain itu, kajian ini juga bertujuan mengetahui kesan bantuan yang diberikan kepada asnaf kepada pertumbuhan ekonomi negara semasa pandemik. Metodologi yang digunakan adalah analisis kandungan daripada kajian-kajian terhadap zakat dan, data-data daripada institusi zakat. Hasil kajian menunjukkan kesan yang positif terhadap ekonomi penerima dengan bantuan yang diterima oleh asnaf daripada institusi zakat.*

Keyword: *Zakat, Pandemik, COVID-19.*

Pendahuluan

Pandemik COVID-19 memberi impak yang sangat besar terhadap kehidupan manusia sama ada dari segi ekonomi, sosial, pendidikan dan lain-lain. Keadaan yang dahulu normal bertukar dalam sekelip mata kepada keadaan yang merunsingkan. Kesan pandemik ini dirasai oleh setiap manusia di atas muka bumi pada hari ini. Keadaan ekonomi dan kesihatan menjadi semakin buruk dan merosot sehingga menyebabkan berlakunya perubahan yang ketara terhadap taraf kehidupan seseorang. Islam adalah agama yang membawa rahmat buat sekalian alam. Islam adalah agama yang mencakupi seluruh aspek kehidupan, bukan hanya menyentuh bab hubungan manusia dengan Tuhan akan tetapi termasuk hubungan manusia dengan makhluk. Sistem zakat yang telah lama wujud dalam perundangan Islam adalah solusi utama untuk membantu meringankan beban mereka yang ditimpa ujian hidup seterusnya membaik pulih ekonomi umat Islam terutama pada saat krisis seperti hari ini.

Zakat

Zakat berasal daripada perkataan arab yang membawa maksud baik, suci, bertambah dan berkembang. Dari segi istilah, zakat bererti sejumlah harta tertentu yang diwajibkan oleh Allah SWT untuk diagihkan kepada mereka yang berhak (al-Qaradhawi, 1987). Zakat merupakan salah satu rukun daripada rukun-rukun Islam yang terkait dengan hak seorang Muslim terhadap penciptanya dan hak seorang Muslim terhadap Muslim yang lain. Zakat adalah ibadah yang merangkumi sosial, kewangan dan sistem ekonomi yang perlu kepada ijtihad dan qiyas yang berterusan untuk disesuaikan dengan keadaan dan masa (Mohamad Zaim Ismail, 2015). Allah SWT telah berfirman dalam Surah al-Taubah ayat 71 yang menerangkan tentang ciri-ciri orang beriman dan kewajipan zakat yang bermaksud:

“Dan orang-orang yang beriman, lelaki dan perempuan, sebahagiannya menjadi penolong bagi sebahagian yang lain; mereka menyuruh berbuat kebajikan dan melarang daripada berbuat kejahatan; dan mereka mendirikan sembahyang dan memberi zakat, serta taat kepada Allah dan Rasulnya. Mereka itu akan diberi rahmat oleh Allah; Sesungguhnya Allah Maha Kuasa lagi Maha Bijaksana.” (al-Taubah: 71)

Maqasid Syariah

Maqasid Syariah terdiri daripada dua perkataan iaitu *Maqasid* yang membawa maksud menuju, berjalan lurus, kebenaran dan keadilan (Fairuzabadi, 1971). Seterusnya, *Syariah* yang membawa maksud kaedah hidup yang memandu manusia. *Maqasid Syariah* pula bermaksud hikmah dan makna yang diambil kira oleh syara' dalam keseluruhan atau sebahagian aspek pensyariatannya (Ibn Asyur, 2001). *Maqasid Syariah* ialah objektif hukum syara' serta rahsia Allah dalam penetapan sesuatu hukum daripada hukum-hukumNya (al-Fasi, 1993). Al-Ghazali mengkategorikan *Maqasid Syariah* kepada dua bahagian iaitu al-Dini (berkaitan agama) dan al-Duniawi (berkaitan dunia) (Imran Ahsan, 2000). Al-Syatibi membahagikan *Maqasid Syariah* kepada tiga kategori utama iaitu *al-Dharuriyyat* (keperluan), *al-Hajiyyat* (kehendak), dan *al-Tahsiniyyat* (kelengkapan) (al-Qaradhawi, 1993).

Al-Dharuriyyat pula terbahagi kepada lima cabang iaitu *hifz al-din* (penjagaan agama), *hifz al-nafs* (penjagaan nyawa), *hifz al-nasl* (penjagaan keturunan), *hifz al-'aql* (penjagaan akal) dan *hifz al-mal* (penjagaan harta) (al-Syatibi, 1996). Dalam membincangkan ilmu *Maqasid Syariah*, al-Syatibi (1996) turut membawa isu *maslahah* (kebaikan) dan *mafsadah* (keburukan) sebagai kayu ukur penetapan sesuatu hukum atau ijtihad. Setiap pandangan atau ijtihad perlu bersandarkan kepada pemeliharaan lima cabang *al-Dharuriyyat* agar *maslahah* dapat dicapai dan *mafsadah* dapat dielak.

Zakat Dan Sejarah Awal Dalam Menangani Krisis

Sejarah zakat ini bermula dengan pensyariatannya secara umum di Mekah. Kemudian ia mula disyariatkan secara khusus beserta perincian syarat-syaratnya pada tahun ke-2 Hijrah ketika Nabi Muhammad s.a.w berada di Madinah berdasarkan kepada penurunan ayat 141 Surah al-An'am (Ibn Kathir, 1998). Melalui pensyariatannya ini, zakat menjadi salah satu instrumen yang berperanan membantu masyarakat Muslim mengembangkan pontesi dan menghadapi krisis yang melanda sama ada berskala mikro atau makro.

Bermula pada zaman pemerintahan Nabi s.a.w, zakat menjadi salah satu inisiatif bagi menangani krisis kemiskinan yang melanda masyarakat Madinah. Salah satu contoh yang jelas ialah pemberian zakat kepada golongan Ahli Suffah yang menetap di Masjid Nabawi (Al-Muqid, 2015). Ini berdasarkan kepada sandaran Hadis Nabi s.a.w yang dinukilkan oleh Al-Bukhari (2001) melalui periwayatannya oleh Abu Hurairah yang berikut:

Maksud: Dan Ahli Suffah merupakan tetamu-tetamu Islam. Mereka tidak memiliki harta, ahli keluarga bahkan sesiapa pun (yang mampu membantu mereka). Jika Rasulullah s.a.w diberikan sedekah (zakat), Baginda mengutuskan pemberian itu kepada mereka dan tidak mengambil sedikit pun daripadanya. Jika Baginda diberikan hadiah, Baginda akan menikmati hadiah tersebut dan berkongsi bersama-sama mereka (Ahli Suffah). (Riwayat Bukhari: Hadis No 6452)

Ahli Suffah merupakan golongan para sahabat Nabi s.a.w berwarganegara Mekah yang mengikuti ekspedisi penghijrahan besar-besaran ke Madinah. Ketika itu, mereka terpaksa meninggalkan aset dan harta mereka di Mekah serta tidak mempunyai ahli waris di Madinah yang boleh membantu. Walaubagaimana pun, golongan ini semakin lenyap selepas peristiwa pembukaan semula Mekah dan perluasan kawasan wilayah yang menatijahkan kepada pemilikan semula harta mereka dan peningkatan kestabilan ekonomi mereka (Al-'Umari, 1994; Ibn al-Jauzi, 2001). Peristiwa ini membuktikan bahawa zakat berupaya menjadi alat sokongan kepada masyarakat Muslim ketika berlakunya krisis dan bencana.

Bantuan Institusi Zakat Dalam Pandemik COVID-19

Zakat yang dikeluarkan oleh mereka yang wajib membayar disalurkan kepada mereka yang memerlukan. Dalam suasana biasa yang berlaku sebelum pandemik COVID-19, bantuan diberikan kepada asnaf, atau orang yang layak menerima, secara berkala atau bantuan *one-off*. Setiap institusi atau pusat zakat sentiasa bersungguh-sungguh membantu mengagihkan bantuan kepada yang memerlukan. Tekanan ekonomi yang dihadapi rakyat amat membimbangkan selepas kerajaan mengumumkan Perintah Kawalan Pergerakan (PKP) pada tanggal 18 Mac 2020. Ramai dikalangan rakyat terkesan disebabkan sektor ekonomi yang kebanyakannya tidak dapat dijalankan. Dalam sebuah laporan kajian yang dikeluarkan oleh Jabatan Perangkaan Malaysia pada 14 April 2020, hampir keseluruhan penduduk di Malaysia seramai 33.8 juta rakyat terkesan dengan pelaksanaan PKP. Selain daripada impak kepada sektor ekonomi, gaya hidup rakyat seperti sektor pendidikan, kesihatan, keselamatan, aktiviti keagamaan, dan hubungan sosial juga terjejas dengan PKP ini. Justeru, pelbagai pihak menjalankan tugas membantu merawat kegawatan ekonomi yang berlaku. Institusi zakat tidak terlepas membantu dengan pelbagai jenis bantuan kepada mereka yang memerlukan, tidak terhad kepada asnaf yang dibantu sebelum pandemik berlaku.

Bantuan Majlis Agama Islam Wilayah Persekutuan (MAIWP)

Sebagai salah satu institusi zakat terbesar di Malaysia, MAIWP terus menerus memberikan bantuan kepada golongan yang memerlukan tidak terhad kepada asnaf zakat sahaja. Dalam laporan yang dikeluarkan oleh MAIWP ("Maklumat Bantuan Kecemasan #MUSAADAHCOVID19 MAIWP," 2021), sebanyak RM25.11 juta telah disalurkan kepada pelbagai pihak yang memerlukan melalui program Musaadah COVID-19 MAIWP. Terdapat lima jenis peruntukan khas diberikan oleh MAIWP untuk COVID-19 ini. Bantuan kewangan zakat secara bulanan, sebanyak RM9.67 juta, yang diberikan kepada 24,196 asnaf dipercepatkan kepada tarikh 19 hari bulan setiap bulan. Ini merupakan satu langkah membantu dan memudahkan urusan ekonomi keluarga asnaf yang memerlukan untuk kelangsungan kehidupan. Selain itu, bantuan khas tambahan RM500 seorang kepada 24,196 asnaf juga disalurkan tambahan daripada bantuan bulanan yang diterima.

Di samping itu, peranan MAIWP tidak berhenti setakat asnaf, akan tetapi bantuan juga diberikan kepada hospital sekitar Wilayah Persekutuan. Sebanyak RM3.27 juta dalam bentuk bantuan peralatan pernafasan diberikan kepada tujuh buah hospital. Ini sesuai dengan

keperluan yang meningkat semasa COVID-19. Kemudian, sebanyak RM49000 diperuntukkan bagi bantuan makanan harian sepanjang PKP diberikan pada tujuh lokasi dan RM15000 diperuntukkan untuk bantuan bantal dan tilam di pusat khusus gelandangan. Laporan yang dikeluarkan ini menunjukkan komitmen MAIWP membantu mereka yang memerlukan.

Bantuan Lembaga Zakat Selangor (LZS)

Peranan institusi zakat membantu asnaf diteruskan walaupun berlaku pandemik COVID-19. Selain bantuan kewangan bulanan yang diberikan, LZS telah memperuntukkan RM11.8 juta bantuan khas COVID kepada 27,536 orang penerima. LZS juga tidak terlepas memberi bantuan peralatan perubatan kepada 13 buah klinik dan hospital terpilih di Selangor, dengan peruntukan sebanyak RM0.8 juta. Tidak dilupakan juga, LZS telah memberi bantuan makan kepada pelajar Institut Pengajian Tinggi dan pusat jagaan menerusi 21 buah institusi di sekitar Selangor (Lembaga Zakat Selangor, 2020).

Bantuan Majlis Agama Islam Johor (MAIJ)

MAIJ juga tidak terlepas berperanan membantu mereka yang terkesan dengan COVID-19 ini. Sebagai institusi yang menguruskan kutipan dan agihan zakat, MAIJ telah memperuntukkan RM5.7 juta dalam pelbagai bentuk bantuan dan sumbangan semasa PKP pada 18 Mac 2020 sehingga 31 Mac 2020 (“Majlis Agama Islam Johor - Facebook,” 2020). Bantuan tunai tambahan kepada asnaf diberikan tambahan daripada bantuan bulanan yang dipercepatkan bagi meringankan beban asnaf di negeri Johor. Selain itu, RM310,000 telah dibelanjakan bagi memberikan bantuan *one off* kepada individu yang disahkan positif COVID-19 dan ahli keluarga mereka serta kepada keluarga atau waris pesakit yang meninggal akibat daripada COVID-19.

Kesemua bantuan yang diberikan ini selari dengan tujuan institusi atau pusat zakat yang menjadi saluran utama membantu masyarakat yang berada dalam kesusahan. Berdasarkan carian pengkaji terhadap laman sesawang rasmi Majlis Agama Islam setiap negeri, dapat diringkaskan jenis bantuan dan jumlah bantuan yang diagihkan, dengan beberapa pengecualian beberapa pusat zakat. Data yang diambil ini merupakan data dari PKP pada Mac 2020 dan bukan yang terkini disebabkan sebahagian maklumat tidak dapat ditemui.

Jadual 1: Bantuan Khas COVID-19 yang Diberikan oleh Pusat-Pusat Zakat di Seluruh Malaysia

Pusat Zakat	Jenis Bantuan	Jumlah Bantuan (RM)
Majlis Agama Islam Wilayah Persekutuan (MAIWP)	Bantuan Zakat Bulanan dipercepatkan	64.09 juta
	Bantuan Zakat Khas	
	Bantuan Peralatan Pernafasan di Hospital	
	Bantuan Makanan Harian PKP	
	Bantuan Bantal & Tilam untuk Gelandangan	
	Bantuan Gelombang Ketiga COVID-19	
Lembaga Zakat Selangor (LZS)	Bantuan Khas COVID	12.7 juta
	Bantuan Peralatan Perubatan	
	Bantuan Makanan IPT & Pusat Jagaan	
Majlis Agama Islam Johor (MAIJ)	Bantuan Tunai Tambahan	5.7 juta
	Bantuan <i>One Off</i> Pesakit COVID	
	Bantuan <i>One Off</i> Hilang Punca Pendapatan	
	Bantuan Pelajar Mesir & Jordan	
	Bantuan Tahfiz Dan Madrasah	
	Bantuan Aset Perubatan Dan Bukan Perubatan	

Zakat Pulau Pinang	Bantuan Peniaga Kecil Asnaf MAINJ Bantuan <i>One Off</i> OKU Pakej bantuan khas zakat COVID-19 Skim bantuan makanan kecemasan PKP 3.0	Tiada Maklumat
Lembaga Zakat Negeri Kedah (LZNK)	Bantuan Hospital Bantuan Agihan Khas Skim Bantuan Khas PdPR Bantuan Makanan Penduduk Terjejas TEMCO	39.4
Majlis Agama Islam Dan Adat Melayu Perak	Bantuan Kotak Makanan Bantuan Kecemasan Kelangsungan Hidup Bantuan Khas Modal Pusingan Bantuan Terputus Bekalan Makanan Bantuan Pengurusan dan Kebajikan Pelajar Luar Negara Sumbangan Khas Petugas Barisan Hadapan COVID-19 Sumbangan Khas Peralatan Kesihatan dan Perubatan Sumbangan Khas Peralatan Pencegahan COVID-19 Pelan Kontingensi	11.95
Majlis Agama Islam Negeri Sembilan	Bantuan Khas COVID-19	12.8
Majlis Agama Islam Melaka	Bantuan Khas COVID-19	4.26
Majlis Ugama Islam Dan Adat Resam Melayu Pahang	Bantuan Khas COVID-19 2021 Agihan barangan asas	1.13
Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)	Agihan Zakat Sumbangan Topeng Muka	101.3
Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)	Bantuan Khas COVID-19	68
Majlis Ugama Islam Sabah (MUIS)	Sumbangan kepada Kementerian Kesihatan Bantuan One Off kepada Asnaf Bantuan Kepada Hospital	3.66
Tabung Baitulmal Sarawak	Bantuan Khas COVID-19	Tiada Maklumat
Majlis Agama Islam Dan Ada Istiadat Melayu Perlis (MAIPs)	Inisiatif Bantuan Rangsangan Asnaf MAIPs	5.5

*Data yang dikumpulkan terhad kepada data yang sedia ada di laman sesawang majlis agama negeri atau pusat zakat negeri.

Sumber: (Lembaga Zakat Selangor, 2020; Majlis Agama Islam Negeri Johor, 2021; Dana Khas Agihan Zakat Membantu Usaha Menghadapi Pandemik Wabak Covid-19, 2020; "Pemberian Bantuan Khas MAIM COVID-19 Negeri Melaka," n.d.; "MAINS Sediakan Peruntukkan Khas Covid-19," 2020; "PBMains Salur Bantuan RM8.5 Juta," 2020; Lembaga Zakat Selangor, 2020; "Covid-19: MAIK Agih Zakat RM12.6 Juta Bantu Asnaf," 2020; "MAIK Belanjakan RM33.4 Juta Bantu Rakyat Terjejas Covid-19," 2021; "RM22 Juta Diperuntukkan Bantu Penduduk Terjejas COVID-19 Di Kelantan," 2021; "MAIDAM SUMBANG 4,000 TOPENG MUKA UNTUK CALON SPM," 2021; "COVID-19: MAIPk Peruntuk RM11.95 Juta Dana Khas Agihan Zakat," 2020; "COVID-19: Pusat Zakat Sabah Beri Bantuan Khas Kepada 9,600 Penerima," 2020; "COVID-19: Pusat Zakat Sabah Sumbang RM1.4 Juta Bantu Kementerian Kesihatan," 2020; "Majlis Ugama Islam Dan Adat Resam Melayu Pahang," n.d.)

Kesan Bantuan Institusi Zakat Kepada Penerima

Bantuan dan agihan yang diberikan oleh pusat-pusat zakat memberi impak yang positif terhadap penerima zakat. Allah telah melimpahkan kurniaan kepada ramai manusia bukanlah

untuk dikumpul buat dirinya sahaja. Dalam setiap harta yang diperolehi, ada di sana hak-hak yang perlu diberikan kepada golongan yang memerlukan. Zakat yang diwajibkan ke atas setiap Muslim yang cukup haul dan nisab pasti akan dapat membantu golongan yang memerlukan kerana zakat merupakan mekanisme pengagihan kekayaan yang diiktiraf oleh agama Islam (Patmawati Hj Ibrahim, 2008). Terdapat banyak kajian berbentuk empirikal yang menunjukkan keberkesanan atau peranan zakat dalam membantu masyarakat dari aspek ekonomi. Menurut Patmawati Hj Ibrahim (2006), kesan agihan zakat terhadap agihan pendapat dalam kalangan penerima zakat dari asnaf fakir miskin memberikan kesan yang baik. Berdasarkan kajiannya lagi, dengan agihan zakat, ketidakseimbangan agihan pendapatan dalam kalangan asnaf fakir miskin berjaya dikurangkan (Patmawati Hj Ibrahim, 2008). Hal ini hanya mampu dilaksanakan apabila setiap mereka yang wajib membayar zakat menunaikan tanggungjawab sosialnya terhadap masyarakat.

Pemberian zakat kepada mereka yang memerlukan ini perlulah dikelola dengan baik agar impaknya kepada kehidupan penerima lebih besar. Zakat produktif atau zakat yang dengan pemberiannya membolehkan penerima menghasilkan sesuatu secara berterusan adalah bantuan zakat yang terbaik dalam suasana yang realistik (Amalia & Mahalli, 2012). Bantuan zakat kepada mereka yang bekerja sendiri sedikit sebanyak dapat membantu meringankan kesusahan yang dihadapi terutamanya dalam pandemik COVID-19 sebagaimana yang dilaporkan dalam kajian Block, Kritikos, Priem, & Stiel (2021) terhadap bantuan yang diberikan oleh Kerajaan Jerman kepada rakyat mereka.

Maqasid syariah dapat dicapai dengan bantuan-bantuan yang diberikan oleh pusat zakat ini kepada mereka yang memerlukan. *Hifz al-Nafs* atau menjaga nyawa, adalah salah satu daripada lima maqasid syariah yang perlu dijaga. Bekalan makan yang diberikan kepada mereka yang dikenakan Perintah Kawalan Pergerakan Diperketatkan (PKPD) merupakan inisiatif yang amat perlu dilakukan bagi memastikan kelangsungan kehidupan mereka dapat diteruskan. Selain itu, bantuan *one-off* yang di berikan oleh pusat zakat negeri kepada asnaf semasa PKP Mac 2020 merupakan inisiatif yang amat perlu dilakukan demi membantu masalah kewangan yang dihadapi asnaf dengan terhentinya aktiviti ekonomi pada ketika itu, dan ini secara tidak langsung telah memelihara kepentingan harta sebagaimana dituntut dalam Islam menerusi maqasid *Hifz al-Mal*.

Kesimpulan

Zakat merupakan elemen penting dalam sektor ekonomi sesebuah negara terutama kepada masyarakat Muslim. Manfaat zakat tidak terhad hanya kepada pembayar zakat sebagaimana firman Allah:

“Ambillah (sebahagian) dari harta mereka menjadi sedekah (zakat), supaya dengannya engkau membersihkan mereka (dari dosa) dan mensucikan mereka (dari akhlak yang buruk); dan doakanlah untuk mereka, kerana sesungguhnya doamu itu menjadi ketenteraman bagi mereka. Dan (ingatlah) Allah Maha Mendengar, lagi Maha Mengetahui.” (QS. At-Taubah: 103)

Peranan zakat juga boleh dilihat kepada penerima atau asnaf yang menerima zakat. Pusat pungutan zakat setiap negeri bertindak dengan pantas dan cekap apabila negara menghadapi wabak COVID-19 dengan saluran dan agihan bantuan yang diberikan kepada asnaf. Ini membuktikan bahawa setiap zakat yang dibayar telah dimanfaatkan dan diagihkan. Zakat juga memainkan peranan menjaga maqasid syariah yang digariskan oleh Islam sebagai perkara yang amat penting untuk dijaga. Namun, kecekapan sebahagian institusi zakat dalam mengemas kini maklumat berkaitan bantuan perlu diperbaiki. Ini bagi memastikan

akauntabiliti atau rasa tanggungjawab sebagai institusi yang menguruskan pembayaran dan pengagihan zakat yang melibatkan jutaan ringgit setiap tahun, dapat dipertanggungjawabkan.

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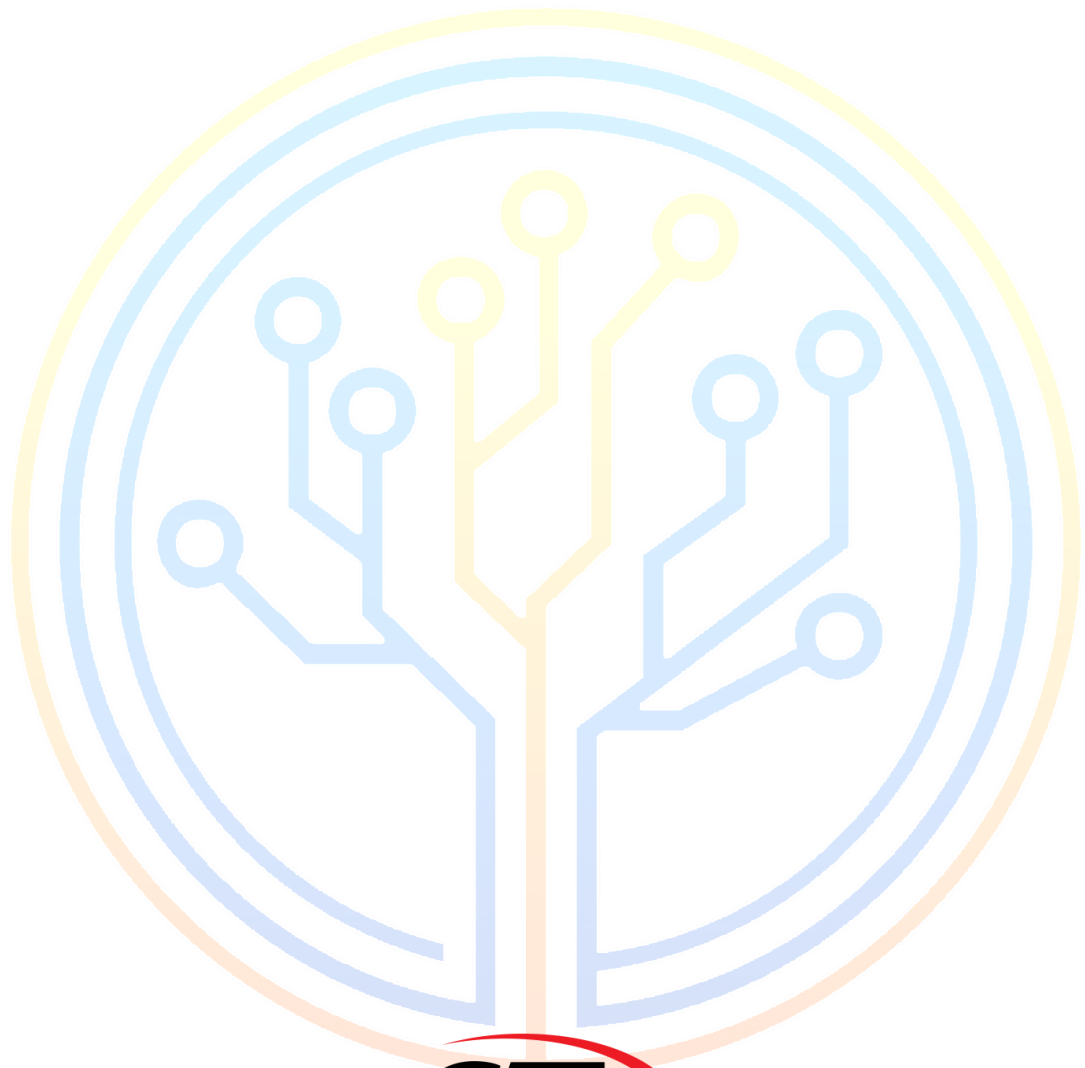
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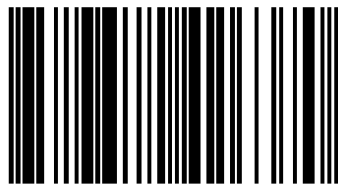
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GAE'S CONFERENCES 2021



2nd Penang International Multidisciplinary Conference 2021 (2nd PIMC 2021)

Date: 23-24 January 2021

Venue: Penang, Malaysia

Website: <https://submit.confbay.com/conf/pimc2> @ <http://2pimc2021.egax.org/>

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4th International Conference on Global Business and Social Science 2021 (4th ICBSS 2021)

Date: 20-21 February 2021

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3rd Langkawi International Multidisciplinary Conference 2021 (3rd LIMC 2021)

Date: 13-14 March 2021

Venue: Langkawi, Malaysia

Website: <https://submit.confbay.com/conf/limc3> @ <http://3limc2021.egax.org/>

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6th International Conference on Education, Business, Islamic and Technology 2021 (6th ICEBIT 2021)

Date: 3-4 April 2021

Venue: Ipoh, Perak, Malaysia

Website: <https://submit.confbay.com/conf/icebit6> @ <http://icebit2021.egax.org/>

Email: icebitofficial@gmail.com; conference2@egax.org



5th International Conference Business, Tourism and Technology 2021 (5th ICBTT 2021)

Date: 24-25 April 2021

Venue: Online

Website: <https://submit.confbay.com/conf/icbtt5> / <http://icbtt2021.egax.org/>

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5th ICGBSS 2021

**5th International Conference on Global Business and Social Science 2021
(5th ICGBSS 2021)**

Date: 27-28 May 2021

Venue: Kuala Lumpur, Malaysia

Website: <https://submit.confbay.com/conf/icgbss5> @ <http://5icgbss2021.egax.org/>

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3rd IRCMST 2021

**3rd International Research Conference on Multidisciplinary in Social Sciences and
Technology 2021 (3rd IRCMST 2021)**

Date: 26-27 June 2021

Venue: Cameron Highland, Malaysia

Website: <https://submit.confbay.com/conf/ircmst3> @ <http://ircmst2021.egax.org/>

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2nd IRCASE 2021

**2nd International Research Conference on Applied Sciences and Engineering 2021
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Date: 26-27 June 2021

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Website: <https://submit.confbay.com/conf/ircase2> @ <http://2ircase2021.egax.org/>

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ICAT 2021

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and Technology (2nd ICMASIT 2021)**

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**4th International Conference on Tourism, Technology and Business Management 2021
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Date: 1-2 August 2021

Venue: Kota Bharu, Kelantan, Malaysia

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**4th International Research Conference on Humanities, Social Sciences and Technology 2021
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Date: 21-22 August 2021

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Venue: Cameron Highland, Malaysia

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3rd Penang International Multidisciplinary Conference 2021 (3rd PIMC 2021)

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**6th International Conference on Social Sciences, Humanities and Technology 2021
(6th ICSHT 2021)**

Date: 23-24 October 2021

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4th Langkawi International Multidisciplinary Conference 2021 (4th LIMC 2021)

Date: 20-21 November 2021

Venue: Langkawi, Malaysia

Website: <https://submit.confbay.com/conf/limc4> @ <http://4limc2021.egax.org/>

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4th IRCMST 2021

4th International Research Conference on Multidisciplinary in Social Sciences and Technology (4th IRCMST 2021)

Date: 27-28 November 2021

Venue: Kuala Lumpur, Malaysia

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5th IRCHST 2021

5th International Research Conference On Humanities, Social Sciences and Technology (5th IRCHST 2021)

Date: 11-12 December 2021

Venue: Kota Bharu, Kelantan, Malaysia

Website: <https://submit.confbay.com/conf/irchst5> @ <http://5irchst2021.egax.org/>

Email: irchstofficial@gmail.com; conference2@egax.org



3rd IRCASE 2021

3rd International Research Conference on Applied Sciences and Engineering 2021 (3rd IRCASE 2021)

Date: 11-12 December 2021

Venue: Kota Bharu, Kelantan, Malaysia

Website: <https://submit.confbay.com/conf/ircase3> @ <http://3ircase2021.egax.org/>

Email: ircaseofficial@gmail.com; conference2@egax.org



5th ICIEL 2021

5th International Conference on Islamic, Education and Law 2021 (5th ICIEL 2021)

Date: 18-19 December 2021

Venue: Ipoh, Perak, Malaysia

Website: <https://submit.confbay.com/conf/iciel5> @ <http://iciel2021.egax.org/>

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**International Virtual Conference on Social Sciences, Engineering and Technology 2021
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Date: 8 September 2021

Venue: Online

Website: <https://submit.confbay.com/conf/ivcoset2021> @ <http://ivcoset2021.egax.org/>

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**International Virtual Conference on Engineering, Innovation and Social Sciences 2021
(IVCEIS 2021)**

Date: 2 December 2021

Venue: Online

Website: <https://submit.confbay.com/conf/ivceis2021> @ <http://ivceis2021.egax.org/>

Email: ivceisofficial@gmail.com; conference2@egax.org



**International Virtual Conference on Social Sciences, Education and Innovation 2021
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Date: 14 June 2021

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