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A SECURE WIRELESS COMMUNICATION USING NFC BASED ON SYMMETRIC ALGORITHM

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Abstract: *Security is an important element for the success of Near Field Communication. Due to high interoperability, protection of NFC data from unauthorized users or attackers are required. NFC provides no reliable security against privacy protection or protection against a device being vulnerable to coincidental reception of malicious data. A few problems such as data modification, data corruption, man in the middle attack and relay attack could be a major threat if any kind of authentication is not involved before the NFC transactions. Hence, implementation of NFC application must consider all possible features which is not only efficiency element, but also secure element is more than necessary to make the fullest use of this technology. The proposed system focuses on the protection of the data during NFC transactions using a unique key value and symmetric algorithm and trying to secure the transferred data from various possible attacks.*

Keywords: *Symmetric Algorithm, Near Field Communication (NFC), Wireless Communication*

Introduction

Wireless communication is one of the fastest growing technologies in communication engineering [1]. This communication can be in long distance or short distance. Wireless communications means transceiving information without using any physical medium. Wireless communications are connected without cables covering everywhere [2]. It is much easier and faster to get devices to communicate without cables. A few technologies in wireless technologies such as RFID (tracking application), NFC (contactless application), IrDA (pointing device), GSM (mobile telecom), and Bluetooth (medicine application) have been used in different applications. This paper focuses on contactless application.

The most popular wireless technology in contactless application is NFC [3]. This technology needs to NFC compatible devices placed very near to each other (less than 4cm) in order to communicate. NFC operates at 13.56 MHz and can transmit information up to a maximum rate 424 Kbits per second [4]. NFC technology are required two devices. First device is called the initiator which is an active device and it is responsible for sorting communication. Second device is called the target and responds to the initiator's requests. The target device may be active or passive. The communication begins when the active device gets close to the target and generates a 13.56 MHz magnetic field and power the target device [4]. The NFC

technology also works via magnetic field induction and operates on an unlicensed radio frequency band. It also includes and embedded energy source component whereas the target can be RFID card, tag or an NFC device which gives the reply to initiator's request [5]. NFC provides easy connections, quick transactions, and simple data sharing. The main technical feature of NFC is that it complements many wireless technologies, in a way that it utilizes the key parameters and elements in the existing standards for contactless card technology [1].

NFC applications such as money payment and personal information is demand for high level of security. Eavesdropping is critical security in NFC transaction. Eavesdropping is when a criminal "listens in" on an NFC transactions. The criminal does not need to pick up every signal to gather private information [6]. A secure channel is required to protect the information from unauthorized users. There are a few threats in NFC transactions such as data modification, data corruption, and man in the middle attack and relay attack [7]. Data modification is most common method to interfere with an NFC data exchange and modify the data is to use an RFID jammer. Data corruption arises when an attacker in between corrupts or manipulates the data [8, 9]. The attackers try to change the data format or change the original contents. Man in the middle attack is the attacker creates connection with the victims and relays messages between them. Then, the attacker making them believe that they are communicating with each other but in fact, their communication will be completely controlled by the attacker. Meanwhile, relay attack is an attack in which the attacker relays the data to be sent to the valid receiver. Figure 1 shows a possible threats without a secure channel during NFC transactions.

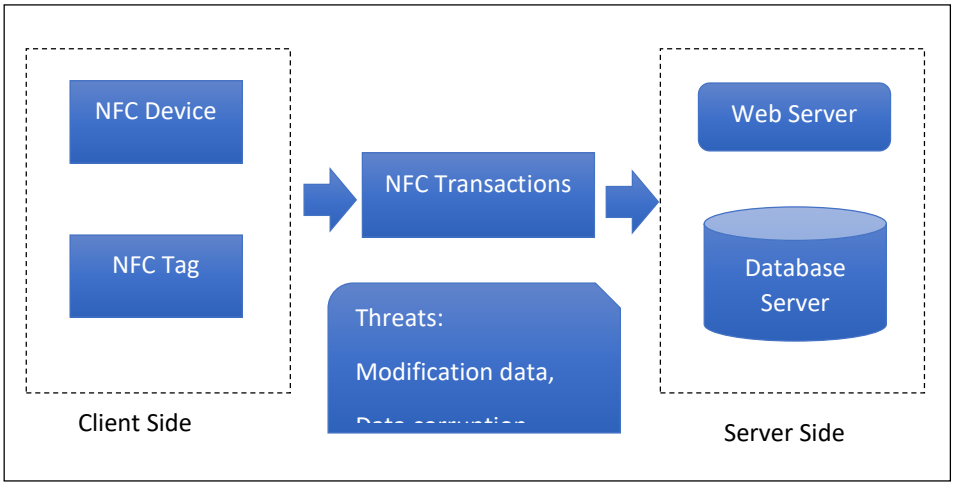

Figure 1: Threats in NFC transaction

In this paper, a secure channel with suitable algorithm is proposed to overcome the threats in NFC transactions. This is important to ensure information during NFC transactions is secured and protected from unauthorized users.

Cryptographic Method

Encryption method are divided into three. There are hashing, symmetric methods, and asymmetric method. Hashing function is defined on a domain of values which includes the possible key-values of the items to be processed [10]. The range of a hashing is some given segment of integers, 0, 1… n - 1. Each key-value is unique to a specific message, so minor changes to that message would be easy to track. Once data is encrypted using hashing, it cannot

be reversed or deciphered. Basically, hashing is not technically an encryption method, but is still useful for providing data that hasn't been tempered [7]. Symmetric encryption is also known as private-key cryptography, because they are using a key to encrypt and decrypt the message [11]. In this method, the sender encrypts the data with one key, sends the data (the chipertext) and then the receiver uses the key to decrypt the data. Asymmetric key is known as a public key [12]. Key pairs (public, private) used in asymmetric cryptography where public distributed public and private key used on the decryption side to convert the cipher text in plain text. This encryption method is used widely in most of organization for security purposes during exchange of communication on the internet. In this paper we are going to use the combination of unique key value and symmetric encryption algorithms.

Proposed Model

In this proposed model, a secure channel will be established before NFC transactions. In the secure channel, authentication and encryption process will be implemented to ensure all NFC data in encrypted format. Unauthorized users or attackers cannot easily view or get NFC data because the NFC data in encryption format. Figure 2 shows a secure channel has been established between sender and receiver. Two steps involves authentication and encryption process.

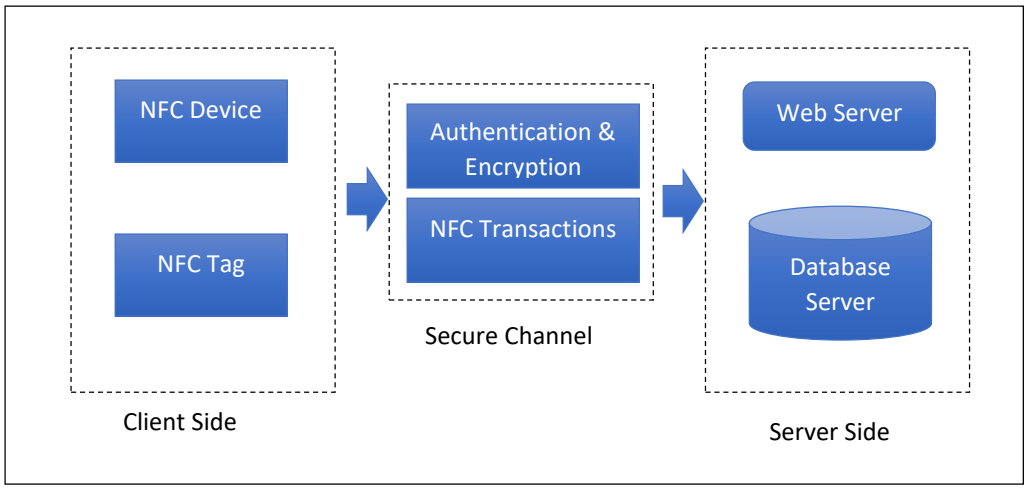

Figure 2: A secure channel for NFC transactions

The first step is to generate a unique key value. Then, combine the unique key value with NFC tag serial number of unique ID for each NFC tag. Plain text will be produced based on the combination between unique key value and NFC tag serial number. After that this combination value will be encrypted using blowfish algorithm.

The blowfish specifies a cryptographic algorithm that can be used to protect electronic data. The blowfish is basically a symmetric block cipher. The algorithm of blowfish encryption depends on variable length key 32 bits to 448 bits, the algorithm take 64 data block as input. The algorithm also dependent on the round in its process. Figure 3 shows the encryption and decryption process. There are the following steps in based on Figure 3.

Encryption Process

1. Generate a unique key value

2. Get a unique ID for each NFC tag and combine this value and a unique key value
3. Produce a plain text based on combine a unique key value and NFC ID
4. Encrypt plain text into encrypted data format by using a secret key.

Decryption Process

1. Decrypt an encrypted data format into plain text using a secret key.
2. Produce an original data or plain text.

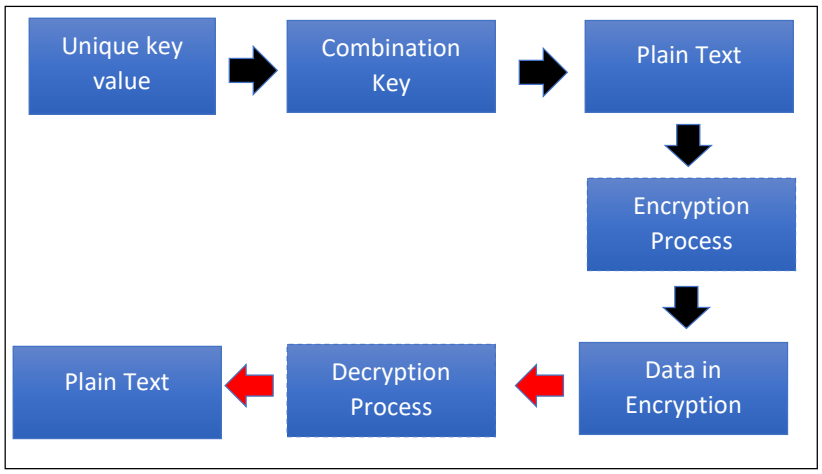

Figure 3. A diagram encryption and decryption based on symmetric

Three algorithms are used in this proposed model. There are unique key value generation algorithm, encryption algorithm and decryption algorithm.

Algorithm 1: Unique key value generation

Step 1: Initialize the variable of index, x = 5, y = {012...abcABCD...}, z and key.
Step 2: Assign value of i equal to 0
Step 3: IF i less than x: compute index = rand(0, strlen(y)); z = z.y[index]
Repeat step 3 until i more than x
Step 4: Write a unique key value, z = z + key

Algorithm 2: Encryption algorithm

Step 1: Initialize the variable of z, size, iv, crypt and key = '223SH~!7'
Step 2: Set the encoded size = mcrypt_get_iv(MCRYPT_BLOWFISH, MCRYPT_MODE_CBC)
Step 3: Set the encode iv = mcrypt_create_iv(size, MCRYPT_RAND)
Step 4: Set the encode crypt = mcrypt_encrypt(MCRYPT_BLOWFISH, key, z, MCRYPT_MODE_CBC, iv)
Step 5: Write a result, R in encryption data format

Algorithm 3: Decryption algorithm

Step 1: Initialize variable of a, b, z, R and key = '223SH~!7'

Step 2: Set the encoded a = pack("H*", substr(R, 0, 16))
Step 3: Set the encoded b = pack("H*", substr(R, 16))
Step 4: Set the encoded z = mcrypt_decrypt(MCRYPT_BLOWFISH, key, b, MCRYPT_MODE_CBC, a)
Step 5: Write a unique key value, z

Implementation and Result

We have developed an application based on the proposed model. The development is focuses on generate a unique key value, encryption of data and decryption of data using a secret key. There are the following steps this development. First step is to detect and get an NFC tag serial number. Figure 4 illustrates the process of to detect and get a NFC serial number.

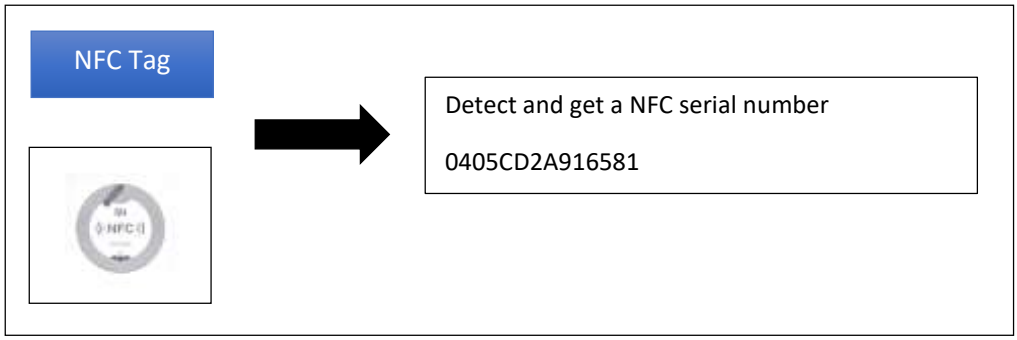

Figure 4: Detect and get a NFC serial number

The second step is to generate a unique key value. Algorithm 1 will be used in order to generate the unique key value. Figure 5 shows a unique key value based on NFC serial number detected.

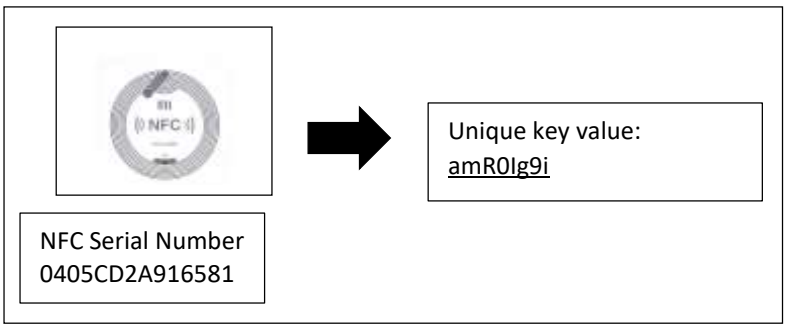

Figure 5: A unique key value

Third step is to encrypt a unique key value into encryption format. This encryption format is also stored into database. Figure 6 and Figure 7 shows an encryption process and this encryption data format will be stored in the database.

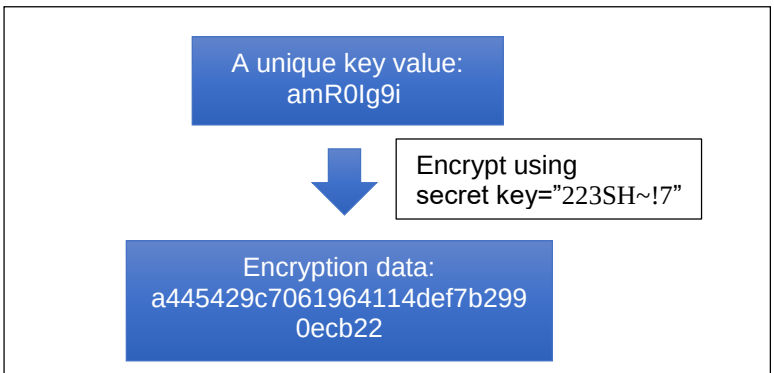

Figure 6: Encryption data process

			serialNumber	tagID
Edit	Copy	Delete	0405CD2A916581	a445429c7061964114def7b2990ecb22
Edit	Copy	Delete	0409CD2A916581	8a03aca828c271050f37efe2532adfad
Edit	Copy	Delete	040DCD2A916581	7e8e8bec72a87b9886221282925ab877
Edit	Copy	Delete	0411CD2A916581	26f6083395464d9b70a10d644a7cc957

Figure 7: Encryption data in database

Fourth step is to decrypt a data in encrypted format into a unique key value. Figure 8 shows a decryption process using the same secret key during the encryption process.

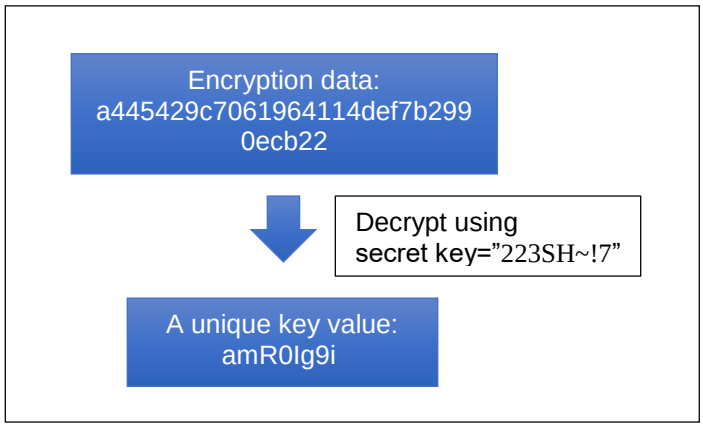

Figure 8: Decryption process

Implementation of a unique key value and encryption algorithm provides a secure channel for any NFC transactions. This secure channel can prevent any threats such as data modification, data corruption, and man in the middle attack and relay attack.

Conclusion

A secure NFC transactions is important to prevent unauthorized users or attackers get the information between sender and receiver. A unique key value and encryption algorithm have been implemented to encrypt message into 32-bit during NFC transactions. Implementation of this method is proven secured which is the attacker's needs to decrypt the message in encryption format using by using a correct secret key. But in this case, the attackers doesn't

know the correct secret key. However, NFC transactions have a potential to improve the security level by extent the encryption message into 64-bit, 128-bit or more. But, the problem is time consuming during encryption and decryption process, which is 32-bit is faster compared to 64-bit and 128-bit. In this paper, we introduced 32-bit encryption message for NFC transactions, and proven secured by established a secure channel between sender and receiver.

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AN OVERVIEW OF INDONESIAN FINTECH APPLICATION

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Abstract: *The development of information technology has penetrated into a number of fields including financial services. Economic growth and the convenience offered by information technology-based devices such as smartphones have changed the face of the Indonesian economy towards a digital economy and involved FinTech. This study aims to find out how much Sharia-based FinTech services exist in Indonesia as the largest muslin country in the world. The author uses data released by the Financial Services Authority (OJK) as of August 2019. From this data, it can be seen that FinTech companies registered and licensed in Indonesia are still dominated by FinTech which operates conventionally. But in terms of utilizing the latest technology, FinTech companies in Indonesia have mostly used information technology, both Android and IOS based. Last but not least, the most used social media by Indonesia Fintech is Facebook. By looking at this study, it is hoped that the authorities and interested parties can take a step forward in order to increase penetration of information technology-based FinTech in Indonesia.*

Keywords: *e-Commerce, Information and Internet Services, Computer Software, FinTech, Technological Innovation, Technological Change, Technological Innovation.*

Introduction

The development of information technology (IT) has opened up a number of opportunities and expansions. One of the rapidly developing IT technologies is the presence of smartphones. In 2018, 28 percent of Indonesia populations are smartphone users (see figure 1). With high speed, unlimited storage capacity, and various conveniences offered, IT has become a central trend of various aspects of life. A number of IT-based terms have been widely used. In the field of government the term e-Government is known. In the field of education the terms emerge as e-learning, blended learning or distance learning (Abdillah, 2016). Business and trade sectors are also rife with a number of the latest finals such as e-Commerce, online shopping, and market places. In the financial sector, the trend is now the term Financial Technology (FinTech).

Internet and smartphone have changed the behavior of people in shopping (Abdillah *et.al*, 2017). Furthermore, smartphones have formed a new digital market formation (Pitt *et al.*, 2011). E-commerce is a world phenomenon affecting business and social life throughout the globe (Laudon & Traver, 2017). The existence of a smartphone has a big influence on the growth of e-commerce today. Smartphones have added terminology and business models now known as mobile commerce or m-commerce (Choi *et al.*, 2014). In Indonesia the trend of the number of smartphone users continues to increase (Figure 1).

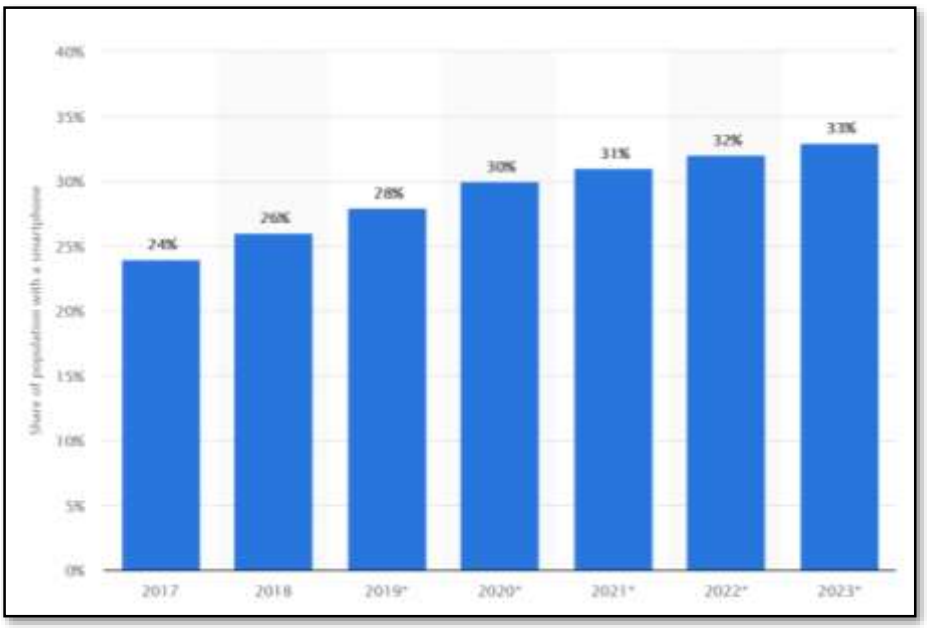

Figure 1: Indonesia Smartphone Users 2018 (Statista, 2019)

E-commerce is increasingly booming because of the level of public trust (Gefen, 2000) and in the security of transaction services via the internet. Online transaction services have been equipped with a number of technologies that enable transactions to be very secure. Security in online transactions is an absolute requirement so that business processes can run well and smoothly. It can increase the level of convenience and ease in making payments (Abdillah *et.al*, 2017). The more secure transactions that are carried out on online transactions, the level of convenience of the customers will increase.

Advances in information technology and communication devices have changed the business process of financial transactions. If previously many financial transactions were carried out directly or face to face, then shifted to transactions with systems that involved cables, and now the trend is shifting to online transactions. In online transactions, both customers and sellers will carry out transactions through a number of applications and devices that support the FinTech application. Transaction trends with FinTech have transformed the world economy and Indonesia into a digital economy.

Indonesia is the main country in ASEAN with a predominantly Muslim population. In 2019, Indonesia is the world's fourth most populous nation, the world's 10th largest economy in terms of purchasing power parity or PPP (The World Bank, 2019), and a member of the G-20. According to APJII, the penetration of internet users in Indonesia is equal to 171.17 milions people or reach 64.8% (Asosiasi Penyelenggara Jasa Internet Indonesia, 2019). It means that many Indonesians population will use internet for their daily activities including financial transactions.

Figure 2: Indonesia Internet Users 2018 (APJII, 2019)

The digital development in Indonesia is very rapid and encouraging. Until 2019 at least there have been 5 (five) startups that have entered the Unicorn category. Unicorn startups that already exist are: 1) Gojek, 2) Traveloka, 3) TokoPedia), and 4) BukaLapak.. And startups that have just joined the big five come from the financial technology sector, namely OVO (Abdillah, 2019).

This paper aims to find out the variety of FinTech services that are developing in Indonesia in general. This study also observes what kind of operating systems used in Indonesia FinTech. The rest of this article consist of 4 (four) more sections; literature review research methods, results and discussions, and conslussion.

Literature review

Financial Technology (FinTech)

The term of FinTech was introduced by (Bower & Christensen, 1995). FinTech itself is short for Financial Technology, which is an adoption of advances in information technology in financial services industry. In the FinTech era, all financial activities were digitalized with internet-based transaction modes and can be accessed with websites or smart devices known as smartphones.

The FinTech market is growing rapidly along with the growth of startups or information technology-based businesses that can directly transact with customers or suppliers without going through direct banking services. The evolution of financial technology has been developing for a long time and can be summarized with some examples as shown in table 1. The first generation is known as "FinTech 1.0" which began around the 1866s (Arner *et al.*, 2015; Wulan, 2017).

Table 1: Financial Technology Evolution

Generation	Period	Notes	Products/Applications
FinTech 1.0	1866 – 1987	From analogue to digital	- Transatlantic cable - Cable Phone
FinTech 2.0	1987 – 2008	Development of Traditional Digital Financial Services	- Credit Cards - ATM - Electronic Stock Trading - Bank Mainframe Computer
FinTech 3.0 FinTech 3.5	2009 – Present	Democratizing Digital Financial Services Emerging Market	- StartUps - Payment Apps - Mobile Wallets - Blockchain - Cryptocurrency

The development of FinTech in Indonesia is still at early stages (Barata, 2019). In Southeast Asia itself, Indonesia is one of the countries whose FinTech market is growing rapidly. For daily retail payment transactions, Gopay and OVO are popular choices, especially among millennials.

The international watchdog and policy recommendations provider on the global financial system, the Financial Stability Board (FSB) divides FinTech into 4 (four) categories based on the type of innovation: 1) Payment, Settlement, and Clearing, 2) Market Aggregator, 3) Risk and Investment Management, and 4) Crowdfunding and Peer to Peer (p2p) Lending.

Financial technology startups will more easily develop in a country when the economy is well developed and venture capital is available. Furthermore, the number of secure Internet servers, cell phone subscription users, and available workforce has a positive impact on the development of new markets for this segment. Finally, it is more for companies to access loans, when the number of startups fintech in the country is still small (Haddad & Hornuf, 2019).

Unicorn Start-up Companies

In Indonesia, until 2019 there have been at least 5 (five) unicorn startups. They are information technology based companies that are growing rapidly both users and capitalization. A list of the five startup unicorns can be seen in table 2.

Table 2: The Top Five Unicorn-scale Startup

No	Unicorn	Basic Category	Establish	Unicorn	Decacorn
1	Gojek	Ride Hailing	2010	2016	2019
2	Traveloka	Travel Agent	2012	2017	-
3	TokoPedia	Market Place	2009	2017	-
4	BukaLapak	Market Place	2010	2017	-
5	OVO	Financial Technology	2016	2019	-

The development of the use of digital media for transaction activities in Indonesia is strongly influenced by the five unicorns. All startup unicorns involve financial technology for their business transactions. For example, Gojek in addition to serving online transportation services also serves the online payment system, Gopay. Furthermore, Gopay which was earmarked for payment for services of Gojek has grown and can be used for payment for other services.

Indonesia Digital Payment

There are 4 (four) types of FinTech transactions that are developing in Indonesia (Statista, 2019a), namely: 1) Digital Payments, 2) Personal Finance, 3) Alternative Lending, and 4) Alternative Financing (see Figure 3). Most financial technology services in the Indonesian market are digital payments with the number of transactions reached US$32,442m in 2019.

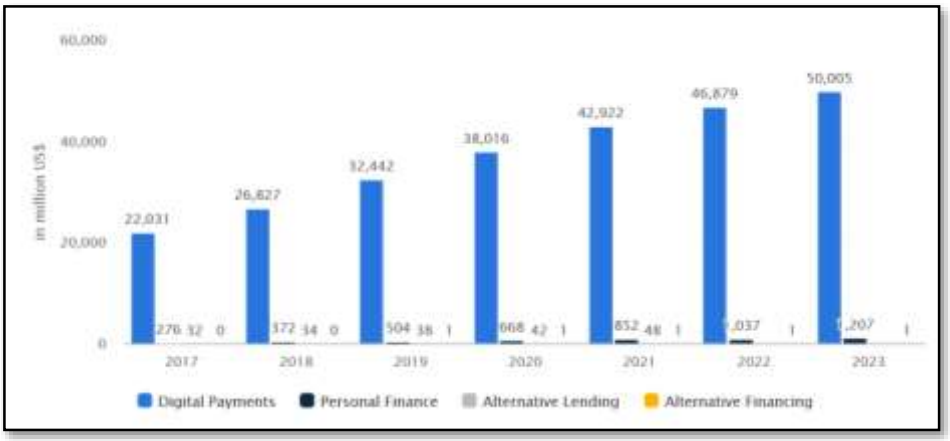

Figure 3: Indonesia FinTech Transaction Value (Statista, 2019a)

Research Methods

Research Data

In this study, the author will use FinTech data services registered with OJK. Based on information announced by the OJK as of August 7, 2019, there are 127 FinTech lending companies that are licensed and registered with OJK. The data announced is related to the Platform Name, Website, Company Name, Registered Certificate, Date, Type of Business, and Operating System. Some data also observed from the FinTech website.

Research Approach

The approach used in this research is a hybrid of quantitative and qualitative. In quantitative approach, author gathered information from previous report of OJK and FinTech website. The information is then analyzed using a qualitative approach. Author adds some additional resources to enrich the analysis and discussion.

Results and Discussions

Indonesia FinTech Business

Overall as of August 2019, FinTech registered and licensed in the OJK numbered 127. Of that number moving conventionally amounted to 122 or 96.06%, operating conventionally & sharia totaling 4 or 3.94%, and those only moving by sharia totaling 9 or 7.87% (see figure 4).

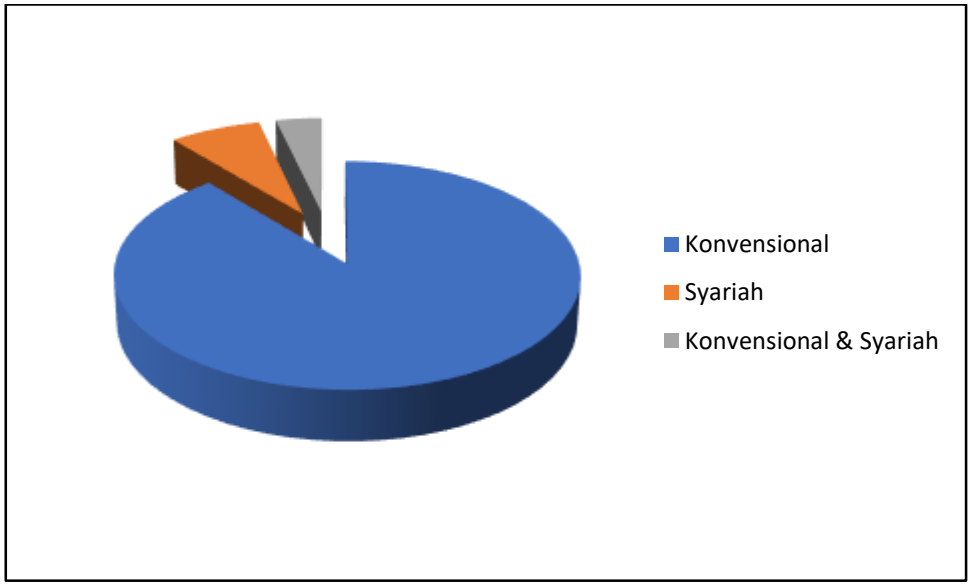

Figure 4: Indonesia FinTech Transaction Value

Overall FinTech Operating Systems

FinTech companies that use the Android operating system amounted to 82 or 64.57%, which used the IOS operating system amounted to 24 FinTechs or 18.90%, which used the Andoid & IOS operating system amounted to 24 FinTechs or 18.90%, while those which did not use the mobile operating system amounted to 40 FinTechs or 31.50% (see figure 5).

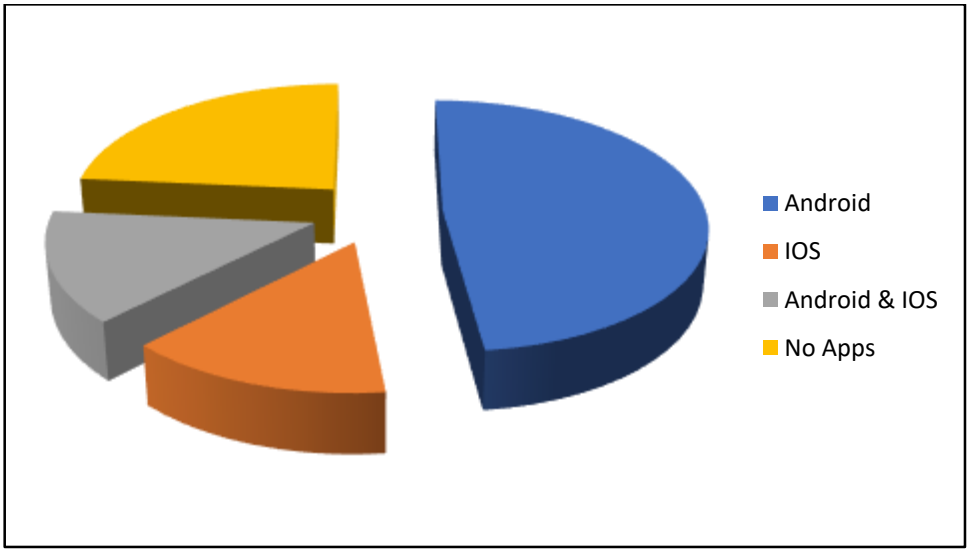

Figure 5: Percentage of FinTech-based on Operating System

Indonesia FinTech HeadQuarters

Most of the headquarters of FinTech companies are in Java, especially in Jakarta (86,61%) and surrounding areas. There is only one Fintech company headquartered outside of Java, namely Lahan Sikam whose headquarters are in Bandar Lampung City (Sumatra Island). Table 3 shows the recapitulation of FinTech's headquarters location in Indonesia.

Table 3: Indonesian FinTech Headquarter Location

No	City	FinTech	Percentage (%)
1	Bandar Lampung	1	0,79
2	Bandung	1	0,79
3	Bekasi	2	1,57
4	Depok	1	0,79
5	Jakarta	110	86,61
6	Surabaya	2	1,57
7	Tangerang	10	7,87

Indonesia FinTech Social Media Usage

Social media (SM) opens up many new potentials in a number of fields (Abdillah, 2016). Social media is still the choice for FinTech companies to share information about their products. All FinTech companies have websites, but not all FinTech uses social media. Among the existing social media, Facebook is the most widely used social media. The number of Fintech companies that use each social media can be seen in table 4.

Table 2: The Top Five Unicorn-scale Startup

No	Social Media	Total	Percentage (%)
1	Facebook	83	65,35
2	Instagram	72	56,69
3	Twitter	58	45,67
4	LinkedIn	42	33,07
5	YouTube	34	26,77
6	WhatsApp	27	21,26
7	Google+	6	4,72

Conclusion

From the above data it can be seen that the majority of FinTech companies in Indonesia are still dominated by companies engaged in the conventional field, using the Android operating system, and and still dominant in using Facebook as social media.

Based on the study, author encourages legal Indonesia authority to force the progression of FinTech-based applications in Indonesia. In the future, the existence of FinTech-based financial applications can contribute to the lucrative growth and welfare of the economy for Indonesia's digital economy.

As the largest Muslim population in the world, the Indonesian government should focus more on encouraging the growth and development of FinTech companies that operate in sharia.

On the other hand, there are still around 18.90% of companies that do not use mobile apps. This needs to be suppressed as small as possible because the trend of smartphone users will be even greater in the future.

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(COLLAP) COMPUTER ORIENTED LANGUAGE LEARNING APPROACH FOR STRUGGLING READERS

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Abstract: *Comprehension is the ability to process information and able to understand meaning and recall information (Rutzler, 2017). It is crucial as functional literacy, because to comprehend is activities that require effective functions in a group or community for self-development and development of the whole (UNESCO).This study gauge the effects of technological instruction to the comprehension of 35 selected grade 6 pupils of Demesa Elementary School classified as Frustration Readers of the Philippine Reading Inventory (Phil-IRI) pre-assessment. Based on the result there are 35 or 50% of 70 learners failed to comprehend. This problem is synonymous to the result of the 2018 Programme for International Student Assessment (PISA) that Philippines rank second to the lowest among the 79 participating countries in reading comprehension gaining only 340 lower than the expected average score of 487.Computer Oriented Language Learning Approach (COLLAP) for Struggling Readers, a digital compilation of stories through computers, smartphones, televisions, or any android gadgets, is another effective means to resolve the issues in reading comprehension proven by the positive result to the participating frustration readers. Struggling readers underwent 30 days reading assessment answering the comprehension check in the link provided. Art of question is based on Phil-IRI style. In every story engagement score of each pupil were converted to percentage. After encounter in all 20 stories struggling readers had a post assessment, then the result of both pre and post assessment were treated using the T – Test Two - Sample Assuming Equal Variance. This technological approach in acuminating comprehension skills through established techniques made learners easily process thoughts in understanding questions to answer comprehensively. This also shows that digital technology is more motivating among learners specially that they are inclined in digital media. Pupils are eager and easily learn in times they are interested in things they are doing; intrinsic motivation became part of the comprehension process. Using digital media creates wider opportunities to overcome reading difficulties, (Scaruldi, 2017). As cited, similar to this study struggling readers will have interactive reading experience and navigate the way they can comprehend compared to a printed text. This study is found beneficial, they are much willing to use digital media than printed text they are audio visual learners which is consistent to the same research on Effectiveness of audio-visual aids in Teaching, (Tang Kuok Ho & Intai, 2018).*

Keywords: *Comprehension, Computer Oriented Language Learning Approach (COLLAP), Philippine Reading Inventory (Phil-IRI), Struggling Readers, Technological Approach,*

Introduction

This research centers on the use of digital media to the development of comprehension, an integral part of reading, among selected middle grade leaners. They are characterized as equipped with word recognition ability and in a furnishing stage for fluency and accuracy. Middle grade leaners must have the ability to apply basic comprehension skills.

This study gives as a clear feedback of COLLAP's effectiveness to struggling readers and evidence of how much did they improved. Through the legal support of DepEd Order No 78. Series 2010 known as, "Department of Education Computerization Program and Integration of ICT", in line with modernization of teacher instruction gives authority and encouragement to use computer as instructional material in delivering quality education. This exhibits that the department duly recognizes the effectiveness of computer as medium of instruction in ensuring quality of learners as product of technological instruction.

Antithetical to the study conducted by PISA, according to the report of (UN) United Nation, Philippines have the highest literacy rate of 97.95 percent among the Southeast ASEAN Countries such as Singapore, Brunei and Indonesia, (Philstar.com, 2019). This shows the improvement of Philippine Literacy for the past seven years since its continuous amelioration. The staggering number of children in the country facing challenges reflected by the gap relative to Philippine population shows a possible connection in the result of both study, but still the country is urging for quality education a functional one. This needs immediate attention specially that the National Economic and Development Authority (NEDA) aims that all youth of the same age men and women achieve literacy by 2030, (Edillan, 2016).

A child who able to develop reading skills at early age is expected to be successful in their academic performance in school, (Leahy & Fitzpatrick, 2017). This is a fact that pupils who exhibit lack of interest in learning are those classified struggling readers. Based on the Assessment through data gathering struggling readers mostly exhibits behavioral problems. They neglect to read and participate in reading because of their failure to understand what they have read. Most of them find gadget and digital media more useful than printed text. This scenario was also mentioned in the Ministry of Education, Guyana Eliminating Illiteracy, Modernizing Education & Strengthening Tolerance article, "What are the causes of Misbehavior in the Classroom?" One of the enumerated problems is the curriculum; pupils tend to misbehave because they find boredom in the curriculum not suitable to their scholastic capability.

According to Ponce, Mayer & Lopez (2013) watching videos before reading might affect comprehension skill. It is because animation is a package of three macros skills: listening, reading, and viewing, a visual interpretation of utterances, gestures, and emotions. Thus audio–visual presentation support formulation of meaning to understand and easily process comprehension. Struggling Readers are much attentive in listening, watching and reading through captions.

This research also involves parents as the primary ingredient of success. According to Learning Liftoff (2015), it is not the economic status that determine the academic performance of children rather the parents participation in scholastic development. Parents' involvement boosts struggling readers' self-esteem and refines them in a more appropriate behavior. Parental guidance is also important specially that it is a digital application and has a wider

world to explore pupils are carefully lead to the right track and secured of any potential harm computer might bright to the mind of the struggling readers.

Literature Review

A great American Education Reformist John Dewey once said, "*If we teach today as we taught yesterday we rob our children of tomorrow",* (Tolbert 2015). This quote explains that education is an evolution and the manner of delivering instruction should also meet the changing demands of the community. We have to continuously transform our ways and techniques to suit our clientele in such a way that they will not be left behind by the dynamic global education.

Since the early 1900 technology became an integral part of instruction. Similar to this study, technologies in language learning become the common aide of teachers in facilitating or delivering learning. It is the tools in classroom that provide options in language learning, (Ahmadi, 2018). Computer facilitates delivering learning and it continuously evolved with new development: educational software and gadgets to cater wide range of information.

Comprehension can also be developed through the use of technology. Supported by Abba, Mustapha, & Ali (2019), computer aided instruction improves the language learning ability of pupils, their vocabulary and understanding thus language learning does not only improve academic performance in language but as well as other learning areas. In this study it is recognized as the primary gateway for science, mathematics, English, Filipino and other learning areas to be functional. It is not limited to reading stories rather it includes listening and viewing. Communication in any form does also require comprehension owing the fact that good comprehension delivers harmony while the opposite brings misunderstanding or conflict. According to Longsdon (2019), the scenario of reading words and recognition without remembering or understanding the text is learning disability (LD). The scenario that needs to immediately prevented among the struggling readers. Comprehension is more of knowing and understanding the meaning of words considering the situation or the events in the story and decoding meaning.

According to Estremera & Estremera (2018), reading is a complex process which includes sensation, comprehension, application, and perception. It is not enough to just recognized symbols and printed text ideally it is the involvement of the four feature to completely understand the text. These four can be easily seen in animated stories for it showcases visible gestures, emotions, and action oblivious in the utterances of the characters which drives readers to a more precise understanding evident in the sequence and portrayal.

(Abragan & Hambre, 2017), technology assisted instruction particularly video technology is more inviting and eye catching instructional materials in the school. Struggling readers lack motivation because they were hindered with the difficulties of understanding printed text. Through the use of digital technology through; videos and hands on manipulation of computer they are learning two skills basic computer and comprehension. Animated videos and computer manipulation are both motivating to pupils as a result, triggers their eager participation to learning. Through the use of video animation as means to deliver the story and link to answer questions, a comprehension check in a fastest and easy way also keeps the pupils in momentum in the activities they are engaged with.

This study is focused on the following questions as the core proof and evidence of its result: What is the percentage score in reading comprehension of the selected struggling readers before, during and post assessment implementation of COLLAP, and how many percentage of selected struggling readers achieved instructional and or independent comprehension level.

Action Research Method

COLLAP is a combination of downloaded stories from youtube and original stories created from available software. Stories were selected based on its background, culture, values, and appeal that are Filipino. These stories are animated with captions, audio and video presentation.

Before engagement struggling readers profile and demographic record were collected. An interview with the parents and struggling readers was also held to learn more about them. They also underwent series of test, specifically hearing and visual test to known the suitability of COLLAP program to them. Then both parents and struggling readers were oriented on program curriculum and trained on computer operation related to the activity, which includes creation of email account opening the software to play the animated video and clicking the link to be able to answer questions to such story.

Because of the limited number of computers the 35 struggling readers were divided into five batches each batch with seven participants. Two batches were scheduled in the first 30 days and another two batches for the next 30 days and then the last. The use of android and smartphone and or other gadgets happens in the absence of the struggling reader; this is to prevent loss of momentum and miss the chance of engagement.

Time of every engagement varies from pupils to pupils; it is because reading speed is not used to measure their reading comprehension. It is just to emphasize that readers allotted hour will be determine by their time of accomplishment in every story a day.

Only one story was used each day and they were to engaged in this particular story three times: First watch and listen how the story goes including the skill of decoding word, Second, they have to repeat the word orally or go on the story in reading, Third is reading the story with understanding giving emphasis on details for comprehension. They will later answer eight questions to measure their comprehension.

This research adopt the four comprehension approach of Phil – IRI such are: Literal - questions whose answers are explicit stated/given in the story, Interpretive - these are questions which require children to read between the lines to find the answer which, are not directly stated in the text, Critical – these are questions which elicit analysis, synthesis, judgement in the context of the author's point of view as well as the reader's point of view, and Applied – these are questions that draw from the child his own way of visualizing things based on his own scheme. (Phil-IRI Manual, 2018)

Although questions were categorized into four, the result of each story will not be treated in category instead into percentage score as a whole. These four are necessary in identifying which portion does the struggling readers finds difficulties.

To gauge comprehension result the researcher adopts Phil – IRI's treatment of score and design of measurement (Phil-IRI Manual, 2018).

Comprehension (C): $\frac{\text{No. of correct answers}}{\text{No. of questions}} \times 100 = \%$ of CR

Using the formula given, score of each struggling readers has a corresponding equivalents in which results from every story was tabled to identify changes clearly.

After post - test reading ability of the 35 struggling readers, result was categorized using the Oral Reading Profile by Pikulski, (Phil-IRI Manual, 2018) to check for improvement.

The result of Pre - Test and Post - test was compared to be able to identify the increase or decrease in reading comprehension level. T – Test Two - Sample Assuming Equal Variance was used as statistical treatment to evaluate the data of comparison.

Discussion

Table 1: Percentage Score of Grade Six Frustrated Readers in Phil - IRI Pre - Assessment

Pupils	Percentage Score	Pupils	Percentage Score	Pupils	Percentage Score	Pupils	Percentage Score
Pupil 1	13%	Pupil 11	0	Pupil 21	25%	Pupil 31	38%
Pupil 2	38%	Pupil 12	25%	Pupil 22	38%	Pupil 32	25%
Pupil 3	13%	Pupil 13	38%	Pupil 23	0	Pupil 33	13%
Pupil 4	50%	Pupil 14	25%	Pupil 24	25%	Pupil 34	38%
Pupil 5	13%	Pupil 15	25%	Pupil 25	50%	Pupil 35	25%
Pupil 6	0	Pupil 16	50%	Pupil 26	25%		
Pupil 7	38%	Pupil 17	25%	Pupil 27	50%		
Pupil 8	50%	Pupil 18	50%	Pupil 28	25%		
Pupil 9	38%	Pupil 19	0	Pupil 29	50%		
Pupil 10	50%	Pupil 20	38%	Pupil 30	50%		

Color Legend:
- First Batch
- Second Batch
- Third Batch
- Fourth Batch
- Fifth Batch

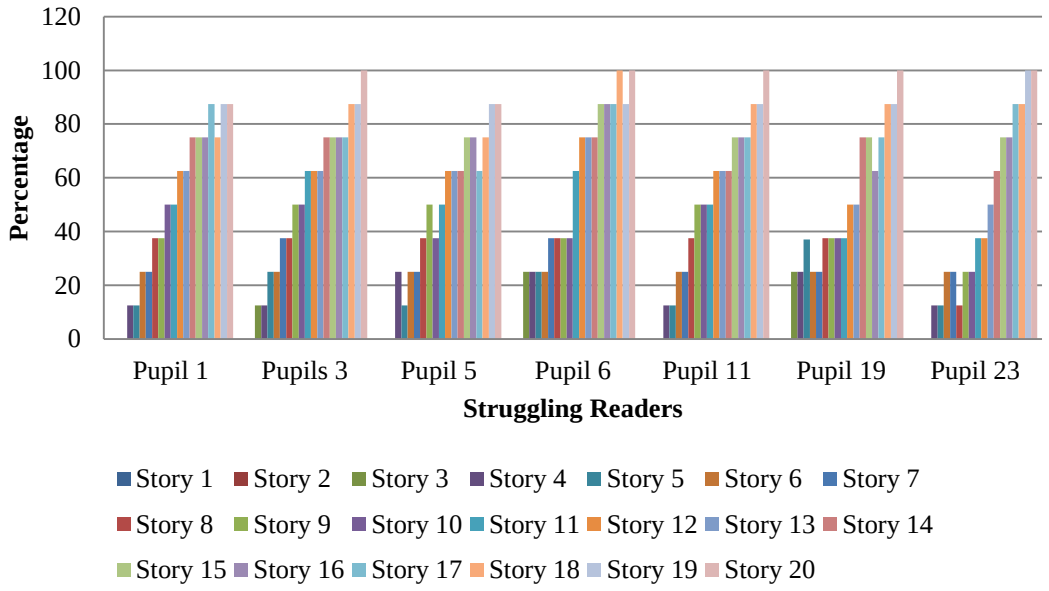
Summary:

Percentage Score	Frequency	Percentage Score	Frequency	Percentage Score	Frequency
50%	9	25%	10	0%	4
38%	8	13%	4	Total	30

The data represents the individual score in comprehension of the 35 identified frustration readers based on pre reading assessment. S.Y. 2018 – 2019. The color represents their batch number which divides the number of respondents to seven.

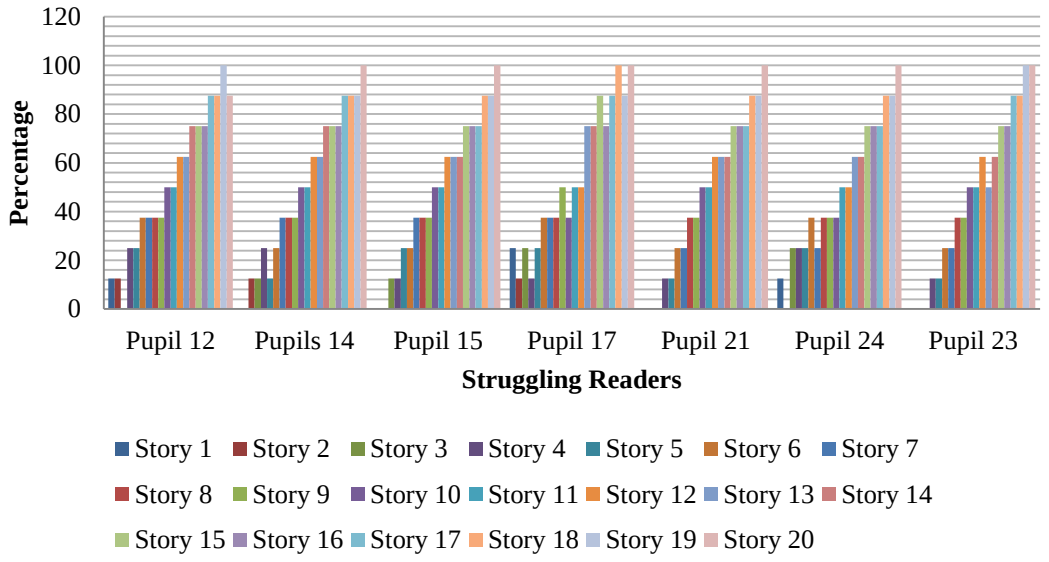
This is the Pre – Assessment Comprehension Result of grade 6 pupils. Evident from the scores they gain after the assessment they did not satisfy the
required score of Phil - IRI. Based on Interpretation of percentage reading comprehension all percentages ranging from 0 to 57% are classified frustration readers,(Pikulki, Phil-IRI Manula, 2018).

Table 2: Percentage Result of the First Batch of Struggling Readers' Engagement in COLLAP



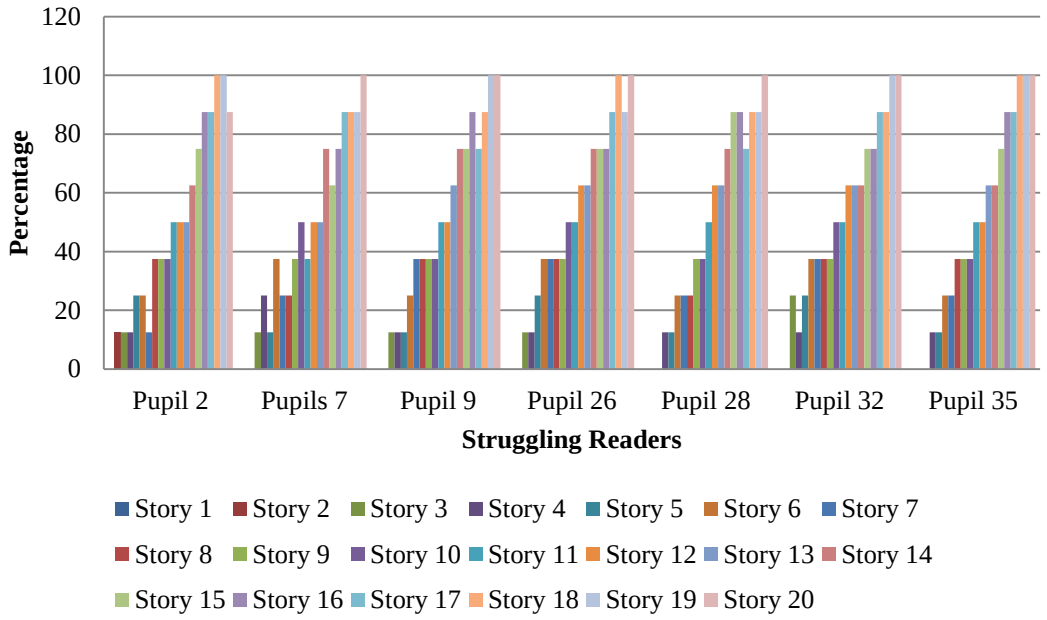
Data reveals the result of the First Batch encounter in comprehending the 20 different stories. Evident that there in an increasing score in percentage which shows relevant changes in their skills to comprehend.

Engagement in COLLAP



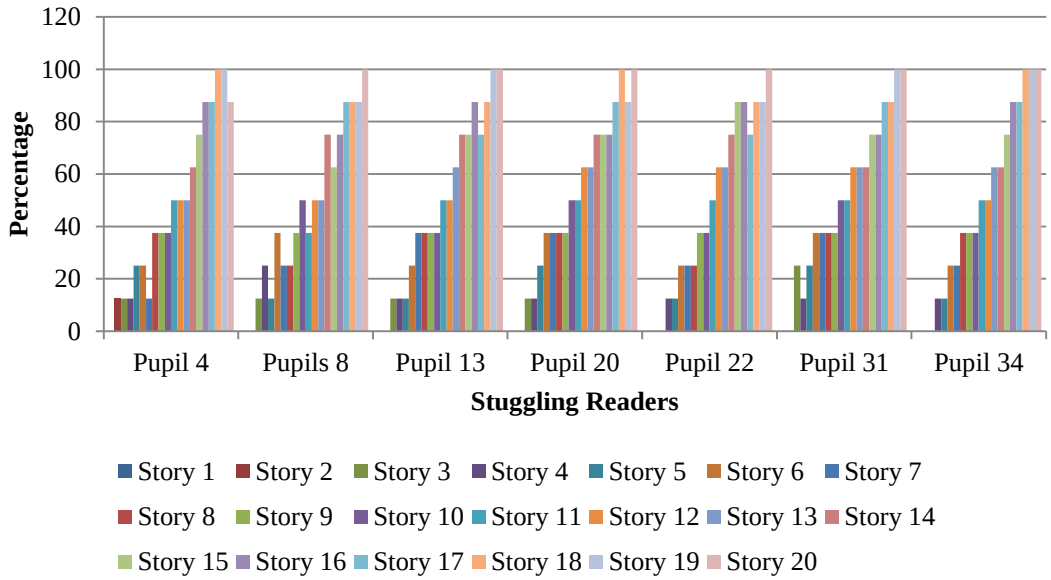
This is the result of the Second Batch Engagement from the First to the 20th story. Evident in the table the changes in the reading comprehension result of the struggling readers.

Table 4: Percentage Result of Third Batch Struggling Readers' Engagement in COLLAP



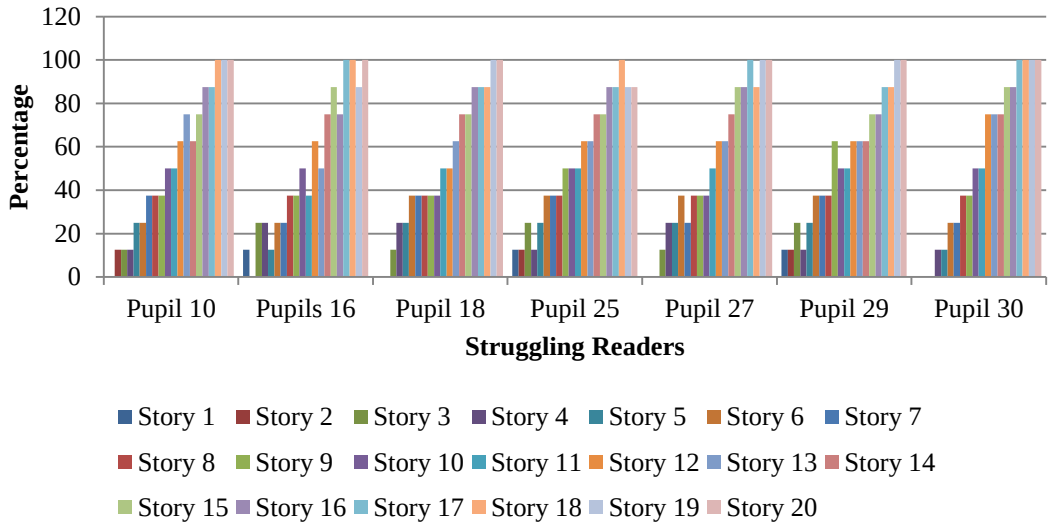
This is the result of the Third Batch Engagement from the First to the 20th story. Evident in the table the changes in the reading comprehension result of the struggling readers.

Engagement in COLLAP



The graph represents the result of the fourth batch of COLLAP participants. The graph shows how the struggling readers comprehension performance as they engage in the 20 stories.

Table 6: Percentage Result of the Fifth Batch of Struggling Readers' Engagement in COLLAP

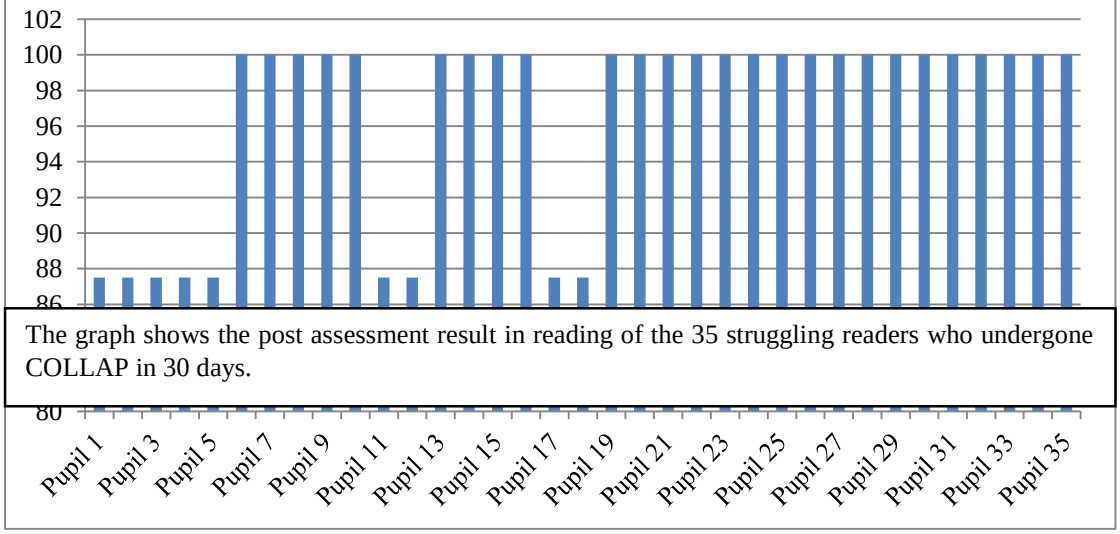


This shows the percentage result of correct responses of the fifth batch. Evident in the data provided that the comprehension level of the struggling readers is gradually improving.

Table 2 to table 6 tell the result of the COLLAP implementation to the 35 struggling readers per batch. It shows that all struggling readers have encountered difficulty in the first to second and some on the third stories. Findings show that these incidents indicate issues to be resolved to prevent further problems, the researcher immediately resolved the concern.

Evident in the succeeding stories that all struggling readers begin to gain correct responses showing progress visible in the tables' provided. And as they continuously engage in the stories it reveals that struggling readers are gaining increasing score. Even though there are some downs still total package shows progress in their reading comprehension skills.

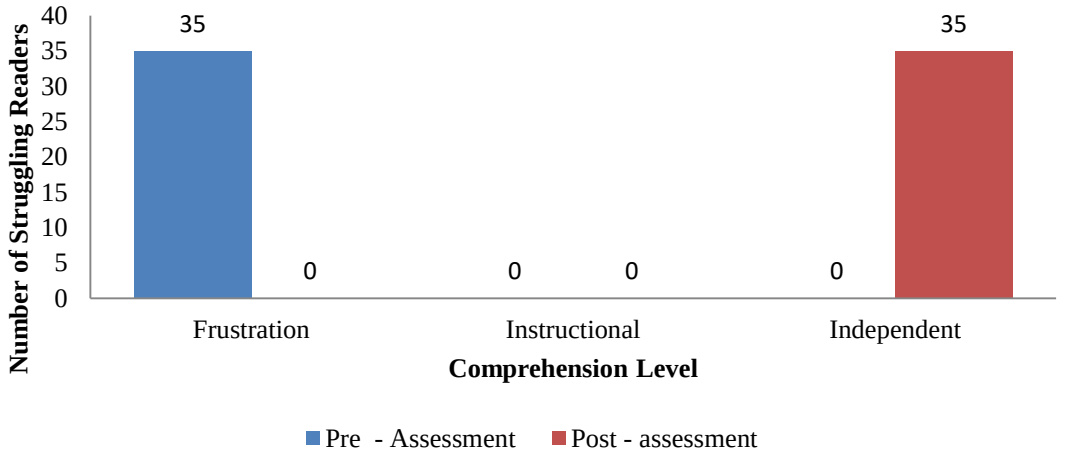
Table 7: Percentage Result in Comprehension of the Struggling Readers in the Post assessment



The graph shows the post assessment result in reading of the 35 struggling readers who undergone COLLAP in 30 days.

Table 7 is the result of the post – assessment test given to the 35 struggling readers. Evident that there are nine (9) struggling readers with 87.5 percentage score and 26 which got 100 percent, this marks the difference from pre to post assessment. Using the Interpretation in Phil-IRI Manual 2018, all 35 struggling readers improved to independent readers.

Table 8: Comparison of Comprehension Level of Pre and Post Assessment of the 35 Struggling Readers



This is the graphic representation of percentage result of pre and post assessment of 7 struggling readers who undergone COLLAP.

According to Flickr, (2016) use of computer in instruction is very essential and beneficial. Conspicuous in the result of the pre and post assessment the graph indicates that the target 100% instructional or independent readers were attained. This reveals that technology-oriented instruction is much better than the printed text instruction.

Table 9: Result of the t – Test Two – Sample Assuming Equal Variances of the Struggling Readers

t-Test: Two-Sample Assuming Equal Variances		
Mean	30.17143	96.78571429
Variance	268.1462	30.72478992
Observations	35	35
Pooled Variance	149.4355	
Hypothesized Mean Difference	0	
df	68	
t Stat	-22.796	
P(T<=t) one-tail	7.31E-34	
t Critical one-tail	1.667572	
P(T<=t) two-tail	1.46E-33	
t Critical two-tail	1.995469	

Using the t – Test Two - Sample Assuming Equal Variances determine if the average score of the second test has improved over the average score of the first test. The Mean result of the pre assessment (30.17) compared to post assessment (96.79) shows a difference of 66% telling

that performance of the 35 struggling readers in Reading Comprehension increases. Table 9 also shows that the degree of freedom (DF) or the amount of information provided in this study is 68. The t Stat result (-22.5) also shows less than the one – tail result (7.31) telling that the implementation of COLLAP created a positive result to 35 struggling readers.

Conclusion

COLLAP assists struggling readers to improve reading comprehension ability. As previously mentioned effectiveness of reading program depends on its appropriateness and suitability to clientele. It is important to known your client and what they need, how they learn and what they already know to effectively improved them.

Video assisted instruction facilitates processing meaning in literature. Struggling Readers as they read and watch the animated videos with caption easily comprehend, noticeable on the consecutive improvement in their performance during implementation. Contrary to the printed text animated videos touches the audio-visual learners macro skills listening, reading, and viewing, which further their understanding of literature.

Digital technology (computer, gadgets, etc.) creates a positive motivation among learners specially that millennials and generation z is described digitally inclined. They enjoy much of their activity especially if it is with the use of technology. Their curiosity drives them to participate enthusiastically in watching videos and answering questions in the link and find how they improved or what their score is.

Repetition of patterns and process develop mastery. Struggling readers during their engagement in the different stories exhibits increase in their score as they continually do the procedure and encounter the questions. Struggling readers able to master how they should answer literal, interpretive, critical, and applied. This shows that they have developed understanding of the technique of answering different types of questions. To attain positive comprehension the learners should also learn the techniques on how they will comprehend the story. And as they master the technique they will continuously improve comprehension as they pursue in the succeeding grade level.

According to Good, (2017) parental involvement increases pupils' performance. In this action research the participation of parents is utmost important. This recognizes the role of parents in the pupils' development. Computer technology offers a range of information both useful and harmful and it is important that parents properly guide their learners. Parents should also have experience of the process and information of the program curriculum that learners will undergo, this helps them guide their learners in doing the activity and help them perform well. They should be equip will words of encouragement because support is more important to struggling readers rather mockery and disappointment.

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Appendices (Sample Story)

The Four Friends
Retold by Bookbox

Far from any town, there was a forest, in which all the animals and birds lived together peacefully. The forest was home to four inseparable friends. A deer, a tortoise, a crow, and a mouse. Every evening they met to discuss the events of the day.

But one day, the deer became very frightened. "Hunter are laying traps everywhere. Is there anything we can do to escape?" "Yes there is," the crow cried out. "As our friend the mouse knows!" The crow began telling everyone what he had seen. "Just the other day, I saw the most amazing thing. A flock of doves got trapped in a hunter's net. Their wings flapping wildly. Then suddenly, all together, the doves picked up the net in their beaks and flew into the sky. And where did they go? Straight to our friend the mouse! With his sharp teeth, he tore the net to pieces. Free at last, the doves flew away. They were very grateful to our friend." After the story ended, the deer went in search of water while the three friends started nibbling on the fruits, shrubs and leaves of the first! They chatted late into the night still waiting for the deer to return. But the deer was nowhere to be seen and the friends began to worry. At dawn, while the others called out to the deer, the crow flew in every direction looking for her. In a clearing, he spotted the deer with her foot caught in a net. "Don't worry," he told her calmly. "We'll think of something." The crow rushed back to his friends. The tortoise had an idea: "Mouse, hop quickly on the crow's back." And they flew off to rescue the deer. Without wasting time, the mouse bit through the net. Just then, the anxious tortoise reach the spot. "Why did you come here? If the hunters return, you'll never escape!" The deer exclaimed. And the hunter did return! Hearing his footsteps, all of them ran away, but the tortoise was too slow. The hunter picked him up and tied him to a stick. "Oh no! Because of me, poor tortoise is in trouble," said the deer. Suddenly, the deep leaped up and ran to the pond near the path. She lay down absolutely still, while the crow pecked up the deer, the mouse quickly cut the cords and released the tortoise. While the tortoise slipped into the water, the deer darted off and the crow simply flew away. The hunter trembled with fear. He had never seen an animal come back to life. Thinking that the forest was hunted, he ran for his life.

The four friends went home and were happy to be together again

Comprehension *https://forms.gle/TT9dBrDYDHiBs3qa9*

Literal

1. Who are the four friends?
    a. dear and tortoise
    b. crow and mouse
    c. dear, tortoise, crow and mouse
    d. deer, tortoise, crow and mouse
2. Who lays trap and frightening the animals?
    a. a man
    b. a crow
    c. a hunter
    d. a trap

Interpretation

3. What does inseparable means?
    a. can be separated
    b. cannot be separated
    c. can be detached
    d. cannot be together
4. Why are the four friends inseparable?
    a. because they hate each other
    b. because they value each other
    c. because they fight each other
    d. because they need each other

Critical

5. Will they be much friend after saving the tortoise? How?
    a. Yes, because they show they never leave to each other
    b. No, because they left tortoise captured
    c. Unsure, because the story did not say so
    d. Maybe, because they are all saved
6. Why did the tortoise help the deer?
    a. because the deer is his friend
    b. because the tortoise is fast
    c. because the deer is the hunters food
    d. because the deer can help him too

Applied

7. What is the best thing to do as a friend?
    a. help those how can help you in return
    b. support those in need
    c. help one another
    d. use him for your good.
8. If you are the tortoise can you do the same? Why?
    a. Yes, because I should die for my friend
    b. Yes, because a friend help each other
    c. No, because I might die
    d. No, because the hunter might caught me

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EDUCATIONAL LOAN DEFAULT: A QUESTION OF AFFORDABILITY OR RESPONSIBILITY? TOWARDS A CONCEPTUAL FRAMEWORK YOUTH DEBT

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Abstract: *Educational loans being given to needy students to help them pursue their higher education. The main purpose of the educational loans is that to reduce the economic burden of the students. On average, RM5 billion required each year to support continuously new and existing borrowers. Repayments of educational loan from those who had graduated is very important to ensure the next generation of students could also benefit from the fund. However, this revolving fund often faces serious issues of high default, to the tune of half a million as of 1st Jan 2016. The objective of this study is to explore the issue of lack of will on the part of successfully employed graduates in Malaysia to pay timely and defaulting on educational loan during the study period. The study also reviews the previous researches to identify the determinants of educational loan default. Both conceptual and methodological aspects related measurement was studied. Model featuring this study proposes a comprehensive conceptual framework featuring its multifaceted nature as a step to answer educational loan default as a result of inability to repay rather than a reluctance to pay.*

Keyword: *Educational Loan, Youth, Loan Default, Higher Education, Debt*

Introduction

The demand for higher education is increasing continuously around the world. There are many reasons behind this phenomenon. The significant relationship between education obtained and the potential income opts to be earned is one of the main reason that can explain this situation. This can be observed clearly as the one with higher educational attainment earn better than the one who is not (Best & Best, 2015). Dynarski (2015) stated education as an investment that delivers benefits in the future.

Moreover, the education system grows competitively globally. There are about 2 million students are studying in higher education around the world and this quantity is expected increase to 8 million by 2025. This developing trend in higher education is much known as ‘education massification’. This trend began when The United States broaden their education system in the early 1920s. This trend eventually been followed by Europe in the 1960s. Asia joined this race much later (Altbach, 2013).

In addition, Higher Education (HE) had resulted in some number of benefits that brought in unimaginable impacts on students. In the first place, HE had paved ways for excluded populations such as women, those from lower social-economic groups, those whom disadvantaged in term of their race, ethnic and religion to pursue their education. He added that higher education massification in return will augment the mobility of human capital and increased their earning potentials which in turn will expand the economy eventually (ibid).

This is the reason behind the acceptance of HE as pathway for the middle class and an apparatus of economic prosperity (Hillman, 2014). Li (2013) contended that HE provides the students an edge to battle with their declining financial resource due to financial crisis. At the same time, the students will be able to manage the fell in their house income as there is a significant difference in their income level compared to those with no accessibility to HE.

On the other hand, the number of students who had enrolled for HE increased in both public and private (Zainal & Ismail, 2012). This increase in demand had brought up the cost of HE (Rothstein & Rouse, 2010; Li, 2013; Webber & Rogers, 2014; Best & Best, 2015). The rise in the cost of HE had imposed pressure on the affordability of students to pursue their education. This is the point where students started to look forward for financial sources (such as loans) to support their HE (Hillman, 2014). This form of financial sources viewed as an investment in human capital. This is because this form of investment enhances the opportunities for the students to acquire knowledge, experience as well as their ability to generate future income. This will enable the student as an economically viable person in the future (Li, 2013).

There are various ways to fund HE. This investment of HE can be from family contribution, intra-family transfer and student loans. Funding HE using family contributions and intra-family transfer highly influenced by the amount of assets owned and parental income (Ionescu & Simpson, 2016). Thus, students who lack of financial securities particularly lower-income left in dilemma to fund their HE.

Moreover, income and wealth not distributed equally. For the lowest earning household, the family income is not growing (Piketty & Saez 2003). He added that those form lower-income brackets finds HE cost composite of large proportion of family income (Dynarski, 2015). Li (2013) stated that the decision on (whether, when and where) attending HE is been made mostly immediately after high schools. Hence, the students may not posses any financial resource to support their HE financially on their own. At the end of the day, they left with no choice but to borrow.

Ozymy (2012) had stated in his research that students from lower-income background, heavily relying on educational loans to fund their HE. This group of students invests more in HE and borrow more to support their HE costs (Ionescu & Simpson, 2016). The higher the level of educational attainment of lower-income bracket students, the more they are equipped with civic skills, resources and mobilization (Ozymy, 2012). In fact, the large proportion of investment in HE involves students from high-income brackets. But, they borrow lesser than from those from lower-income bracket (Ionescu & Simpson, 2014). This group of students forced to take-up educational loan because they are not in the position to fund their HE. Otherwise, they have to work long hours or enroll less than full-time while they are in HE (Ozymy, 2012).

Literature Review

Educational Loan (EL) is a form of financial assistance which is given to the students who are lack of financial resources to facilitate their educational attainment. Besides that, EL serves as an important economic capital that smoothes the educational attainment (Bettinger, 2004). This form of financial assistance provided to students to support them to cover the cost of tuition, books (Dynarski, 2015) and living expenses (Li, 2013). This EL had developed as an industry as large number of student population chooses to support their HE cost using this form of credit

(Hillman, 2014). The number of the students who borrow to fund their higher education and the amount being borrowed increased in line with the quantity of students who pursuing higher education (Rothstein & Rouse, 2010; Deming, Goldin & Katz, 2012; Best & Best, 2015; Dynarki, 2015).

Gicheva (2016) opined that large number of borrowing is resulted from rising cost. EL is an obligation. It means the amount of money borrowed need to be paid back. In fact, Ionescu & Simpson (2016) stated that repayment could be a complex process especially if the amount borrowed is large. The EL can leave a student in a severe debt. Hillman (2014) stated that large number of students unable to repay the EL upon leaving their HE. He cited Choy & Li, (2006) and Kesterman (2006) as they stated that students from lower-income bracket face severe debt burden than those from upper-income bracket due to high reliance towards the EL. Debt and default begin with poor repayment.

The EL default had evolved in the last few years (Ionescu & Simpson, 2016; Gicheva, 2016). Default can be defined as failure of students in making repayments for their EL from 270 to 360 days (Kantrowitz, 2009). The students who had borrowed EL need to repay the debt principal and interest within the first six months upon completing their HE (Dynarski, 2015; Ionescu & Simpson, 2016). This particular time duration or gap given to the EL borrowers to start their first repayment is called *grace period*. The reason for this *grace period* is to provide gaps for the students to secure a job and there will be scheduled repayment period which reflects the length of time in which the borrower pay off the EL in full (Shen, 2010). A borrower enters to EL default upon his/her failure to make repayment after this *grace period* over (Hillman, 2014).

EL is not similar to other types of loans. Credit cards, auto loans and mortgages where the borrowers use the money to purchase goods that are immediately consumable such as cars, cloths and house (Li, 2013). The goods purchased can serve as collateral as the loan providers can recover the loans default through the possession of collateral. EL is not given based on any collateral. This is because the loan providers cannot enslave the borrowers and garnish the borrowers' earning upon committing default (ibid). In fact, Dynarski (2015) opined that giving upfront cash for a trade off with future earning as illegal. Even if it is acceptable, the earning of one depending upon other factors as well (Li, 2013). This is because it is unpredictable to know the amount of money that an EL borrower affords to repay comfortably upon their graduation (Baum & Steele, 2010).

The benefits and cost of HE depends upon the students' decision to invest in HE. The outputs of this investment on education process is beyond prediction (Becker, 1993). Thus, the student may end up borrowing beyond their ability to repay.

The EL default leaves the students with heavy debt. Fry (2015) contended that outstanding installment including EL regardless in deferment or scheduled repayment period, it can be referred as student debt. The findings of Pew Social and Demographical research by Fry (2012) revealed that EL as a rising installment debt among most household. The borrowers are also left with numerous additional costs such as wage garnishment, attorney fees, withholding of tax refund and stigma associated with default (Ionescu & Simpson, 2016). Loan default positively correlated with health of labor market as well (Dai, 2013). In fact, the students of

today have to face heavy debt burden and poor job prospects that makes them to doubt the value of their degrees and the probability of repaying their EL (Nguyen, 2012).

Dynarski (2015) had stated in his research that mortgage loans lead to highest household debt followed by credit cards and auto loans. While Fry (2015) had contended that EL debt as a rising factors that results in household debt despite of the income. This is not a healthy situation particularly for younger workers.

It is undeniable fact that consumption and spending pattern of an EL borrower change upon graduation (Gicheva, 2016). This is due to the situation where a large proportion of the borrower's salary is used to pay the loan repayment; the borrowers are left with a small amount of disposable income. This impacts the borrowers' consumption negatively. The borrowers are condemned to control his/her additional consumption, even if it is prominent (Li, 2013). Looking into American scenario, the wages and social security benefits payment of students with debt will be garnished. They are also will be considered as not eligible for any further financial aid in relation with deferment, damaged credit history, and to an extent they might be prohibited from joining the Army Force (FinAid, 2012).

The students who take-up EL are graduating with EL debt. Thus, when they look for a job, they choose to have jobs that give them high salary. They are willing to tolerate with lower levels job related facilities (Rothstein & Rouse, 2010). Li (2013) has different opinion as she stated that the students may choose to have lower paying career to reduce the probability of EL debt.

There was no direct relationship been found between EL debt and marriage decision and homeownership and other responsibilities that related with adulthood (Chiteji, 2007). Li (2013) added that the borrowers with EL debt also face loss in income and investment such as stock market. The situation can go worst as in the future if the borrowers tight with other financial constraints as their access to credit market is limited.

Furthermore, there is an indirect relationship particularly with marriage decision and EL debt. Gicheva (2016) had added that there is certain amount wealth accumulation is required prior to starting a family. There more the EL debt, the low the chances for the borrowers to accumulate that buffer amount. Moreover, marriage require large amount of money which can drag the borrowers into severe debt burden or he/she ineligible to borrow more. In fact, the more the students left with debt burden the high the risk is for them to cram down (Li, 2013). Cram down referring to the situation of bankruptcy, or similar situation, the debt will be re-organized.

Moreover, the students with EL default will have an effected credit rating and records. Thus, their property owning will not be achieved easily. Poor credit records make the student ineligible for housing loans and similar like (Shen, 2010). Hillman (2014) added that diminished credit score will make other form of credit borrowings expensive. At the same time, EL debt may discourage the borrowers to get other loans as their EL debt is an obligation that need to be met (Fry, 2015).

Similar to marriage decision, there is no direct relationship between EL debt and health. However, there is an indirect relationship between these two variables. Financial constraint positively correlated with high depression (ibid).

Conceptual Framework of Educational Loan Default

	Topic covered	Authors
Affordability	Ability to pay	1, 2, 35
	Unemployment; Failure to secure a job	1, 3, 4, 5, 6, 7, 8, 19, 20, 23,
	Low income; Weak earning; Income uncertainty	1, 3, 9, 10, 15,16, 20, 24
	Number of dependents	19, 20, 21,22
Responsibility	Spending priority; personal expenditure	17, 29, 30, 31, 34,
	Educational attainment; academic performance	2, 3, 5, 11, 12, 13, 19, 21, 25, 26,
	Parental income; family support	19, 20, 26, 32, 33
	Willingness to pay	27, 28, 35

1. Li (2013); 2. Gross, Cekic, Hossler & Hillman (2009); 3. Ismail et al., (2012); 4.Greenstone & Looney (2012); 5. Webber & Rogers (2014); 6. Hillman (2014); 7. Dynarski (1994); 8. Monteverde (2000); 9. Baum & Steele (2010); 10. Sullivan (2000); 11. Cunningham (2011); 12. Nguyen (2012); 13. Ionescu (2009); 14. Flint (1997); 15. Fry (2015); 16. Rothstein & Rouse (2010); 17. Zainal & Ismail (2012); 18. Gladieux & Perna (2005); 19. Dynarski (1994); 20. Woo (2002); 21. Volkwein & Szelest (1995); 22. Herr & Burt (2005); 23. Choy & Li (2006); 24. Flint (1994); 25. Steiner & Teszler (2003); 26. Knapp & Seaks (1992); 27. Livingstone & Lunt (1992); 28. Yieh (1996); 29. Davies & Lea (1995); 30. Boyd (1997); 31. Baum & Sounders (1998); 32. Volkwein et al., (1998); 33. Chiristman (2000); 34. Cofer & Somers (2000); 35. Schwartz & Finnie (2002).

Methodology

Methodology is referred to collections of methods, rules, and postulates used in a particular area of study. It explains the set of procedures that required for analysis to test the branch of knowledge. Methodology is also a way of solving predetermined research problems. Research design is a blue print of any research. It means the research design clearly indicates the overall strategy need to be integrated so that the study will have a clear, logical, effective way of addressing the research problem. This research is descriptive and explanatory in its nature.

Explanatory research design is usually adopted in academic research when the research is attempting to connect ideas to understand cause and effect. As the researcher wanted to explain on the determinants of EL default, this research is explanatory in nature. The intention of the research is also to explore “why” and/or “how” with respect to EL default. Thus, this research will adopt descriptive in nature. Moreover, this study is a non-experimental case study, which was designed to describe reality surrounding EL default and its antecedents. This non-experimental case study is ideal to measure complex social units (like students of varying background).

Research philosophy is all about the ways of data should be gathered, analysed and interpreted. The research philosophy encompasses various beliefs such as ontology, epistemology and

axiology. This research focuses more on epistemology. ***Epistemology*** is philosophy which concerns about theory of knowledge and emphasize on nature of knowledge, justification and the rationality of belief. Moreover, epistemology closely related to intellective and reasoning behind phenomenon been studied.

This research is focuses on validity of the research evidences based on numerical analysis. Thus, this research is more of ***positivism***. The researcher is intended to study the pattern of human activities through prediction using the method of identifying, measure, ascertain the relationship between the dependent and independent variables accurately. The findings of the research can be generalized to the entire set of the research population. The main aim of this study is to empirically understand the determinants of EL default. As such operationalization of concepts, demonstration of causality, formulation of hypothesis and the use of statistical probability to establish generalization is needed. Therefore, positivism is employed in this research.

This research is deductive in nature. ***Deductive*** research approach used in a way that the researcher will carry out a thorough literature review to identify theories and ideas that will be tested using data set. Unlike inductive research approach, deductive research approach aimed at testing the theory. Deduction begins with the general and ends with the specific and it is much related to laws, rules, and other widely accepted principles. The whole study is aimed at measuring a social phenomenon and the influence it has over human behavior. Thus, deductive approach is the most suitable research approach

.

Deduction emphasizes on quantitative data and highly structured approach. ***Quantitative research*** strategy is apt for deductive research approach**.** The quantitative research can be sub-classified into three main categories, namely inferential, experimentation, and simulations. This research will employ inferential quantitative research approach as this research is intended to infer characteristics and relationship of the studied population related to determinants of EL default. Moreover, the data collection for this research is intended to involve large number of sample size as the central aim of this study is to gather generalized findings so that the population will carry reliable confidence level and known margin of error. Some initial interviews will be conducted to identify specific variables that are unique to the local context (Saunders et al., 2005).

This research will be cross-sectional study. The observation of variables (survey) will be collected at one specific point of time. Longitudinal may require more time and repeated observation. Due to time and resource constraint, the researcher chooses to do cross-sectional. Longitudinal will be recommended for the future researcher.

Data will be collected from both primary and secondary sources. The primary data will be generated by the researcher through a survey research. A big part of data and information gathered through some published materials such as reference books, journals, newspapers, articles and seminar papers, seminar presented papers, booklets and NHEFC Bulletin via library research and internet research.

This research focused on EL borrowers. As of May 2015, RM2.5 million of loan application been approved and RM56.4 billion had spent to fund HE. The Higher Education Minister,

Datuk Seri Idris Jusoh had stated in a press conference that 1 900 743 borrowers of PTPTN had graduated as of September 2017. Around 410 500 PTPTN borrowers had never make any single payment as of September 2017. This research would like to explore determinants of EL default on both the repaying and defaulting borrowers.

According to Marshall (1996), selecting a proper study sample is among the important phase of a research. The main motive of quantitative sampling method is to generate representative sample from the targeted population so that the finding of the research can be generalized. Moreover, the size of the sample involved decided based on the ideal number needed to generate valid interpretations or inferences that has to be drawn on the involved population. Meanwhile, Babbie (2001) has pointed out that the bigger the sample size, the smaller the possibility to face random sampling error, but since the sampling error is inversely proportional to the square root of the sample size, there is a little bit more to be gained from conducting research on large samples. According to Morgan and Krejcie sample size table, around 384 questionnaires need to be distributed to both the repaying and defaulting EL borrowers.

This research will adopt non-probability snowball sampling techniques. The respondents will be asked to refer to their acquaintances. This sampling technique is employed because the researcher unable to retrieved personal information (name, contact number etc.) from the PTPTN office. The absence of censes record of the borrowers had made the researcher to switch to non-probability technique.

The researcher will use a person-administered questionnaire as the research instrument. It is convenient as reliable as the data collection involve mass audiences. The collected data from the returned questionnaires will be coded into a personal computer using SPSS. Further analysis will be carried based on the SPSS analysis.

Reliability test will be carried in order to ensure the consistency of the research. This is to ascertain that the questions been asked in the questionnaires are relevant and related to the study. Around 30 questionnaires will be distributed as pilot test and the reliability test will be performed based on the pilot test results. The normality test will be performed to ensure if the data been distributed normally. It is very important for this research is because the researcher is using non-probability snow-ball sampling method. So, there is a chance for bias in term of respondents' selection.

For the research objective 1 as stated in the research framework, to ensure the relationship between affordability and EL default, Pearson correlation will be carried if the data distributed normally; or Spearman correlation will be carried if the data distributed not normally. The same set of tests will be carried for the research objective 2. Based on the findings, significant relationship between independent and dependent variables will be interpreted.

The findings will be tested based on the demographical factors. This is because affordability and responsibility may differ based on the demographical element. If the respondent's choice of answer influenced by the demographical factors, it would be another novelty of findings. Thus, T-Test will be carried if the data distributed normally; or Mann-Whitney and Kruskal Wallis will be carried if the data distributed not normally.

The researcher identified ability to pay, unemployment, income uncertainty, and number of dependents as the proxies for affordability; and spending priority, educational attainment, parental income and willingness to pay as the proxies for responsibility. To an extent affordability may influence responsibility and vice versa. Therefore, the relationship between the dependent variables itself need to be analysed. Thus, ***multi-collinearity test*** will be carried to determine if there is a relationship between the dependent variables. Finally, the structural relationship between independent and dependent variables will be established strongly after a thorough investigation. Model design will be tested using SEM, through SmartPLS or Amos.

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ISLAM DAN DEMOKRASI DALAM PEMIKIRAN ASRI MUDA

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Abstrak: *Asri Muda seorang tokoh politik Malaysia yang semasa jayanya pernah menyatukan parti politik terutama politik Melayu tanah air. Kepimpinannya masih relevan kerana pemikiran politik beliau dilihat sebagai sesuatu yang mempunyai keunikannya tersendiri. Keunikan dalam kepimpinan itu dapat dilihat sejarah perjuangan beliau sejak mula berjuang melalui Persekutuan Persetiaan Melayu Kelantan (PPMK 1945-47) sebagai Setiausaha Asri Muda merupakan salah seorang pemikir yang telah mengetengahkan pemikiran Islam dan demokrasi tentang kebangkitan bangsa, kenegaraan dan juga nasionalisme. Dalam kegiatan politik, beliau telah banyak membawa perubahan baik dalam parti dan juga pemerintahan di Malaysia. Dalam jangka waktu tersebut Asri telah membuat peraturan dalam parti dan juga melaksanakan beberapa perkara yang menentukan sejarah perubahan politik secara demokrasi di Malaysia. Beliau mengutamakan politik yang jelas: bangsa, agama dan tanah air serta kesejahteraan, kepentingan rakyat dan negara juga memartabatkan bahasa Melayu. Sebelum bergiat dalam politik, Mohd Asri berkecimpung dalam bidang persuratan sejak remaja lagi, gemar membaca terutama buku-buku penerbitan dari Indonesia. Dengan tulisan yang cantik dan teratur serta penguasaan bahasa yang baik, beliau sering diminta membantu mengedit artikel yang akan dihantar ke penerbit. Ini merupakan pengalaman yang menghantar beliau kepada kecekapan penulisan dalam karya-karya penulisannya. Usaha ini bermula ketika memegang amanah sebagai Pesuruhjaya PAS bagi Kelantan dan Terengganu pada tahun 1953 yang memberi wajah dan warna bagi kelangsungan politik Kelantan khususnya dan Malaya pada waktu itu. Antara jawatan penting yang pernah diamanahkan kepada Asri Muda ialah Speaker Dewan Undangan Negeri Kelantan (1959-1961), Ahli Majlis Mesyuarat Dewan Undangan Negeri Kelantan (1961-1964), Menteri Besar Kelantan (1964- 1972) dan Menteri Pembangunan Tanah dan Kemajuan Wilayah ketika PAS berada dalam Kerajaan Campuran dan Barisan Nasional (1973-1977).*

Kata kunci: *Islam, demokrasi, pemikiran, pemimpin.*

Pendahuluan

Pemikiran ialah proses berfikir yang bertujuan untuk mencapai matlamat dan tujuan. Konsep pemikiran ialah membina ilmu dan kefahaman yang melibatkan aktiviti minda manusia. Semasa berfikir, minda manusia akan bekerja dan membentuk konsep serta membuat tafsiran yang berakibatkan tindak balas berdasarkan pengalaman yang sedia ada dan terdapat dalam minda. Teori dan definisi pemikiran telah dikemukanan oleh ahli-ahli psikologi terutama sejak abad ke-20.

Perkataan fikir berasal daripada perkataan Arab *fakkara, yufakkiru, tafkiran*. Manakala pemikiran dalam bahasa Melayu daripada kata *fikir* menjadi *berfikir* dan akhirnya *pemikiran*. Perkataan berfikir kini digunakan secara meluas dan pengertian serta perlu difahami secara jelas. Pemikiran ialah kelakuan yang mendapatkan pengertian baru dengan perantara hal yang sudah diketahui. Yang beraksi dalam pemikiran, bukan hanya pikiran atau akal budi sahaja tetapi perlakuan manusia secara keseluruhan. Pemikiran menjawab persoalan-persoalan manusia dan masyarakat yang timbul disebabkan pelbagai faktor. Memahami dan mengambil pengajaran dalam agama iaitu hubungan manusia dengan penciptanya, juga hubungan manusia dalam muamalah yang semuanya berkaitan dengan bidang ekonomi, politik, sosial, undang-undang dan lain-lain. Pemikiran ialah proses minda yang membenarkan yang hidup untuk *membina dunia*, dan untuk menghadapinya dengan cekap menurut matlamat dan tujuan. Konsep pemikiran ialah membina ilmu dan kefahaman yang melibatkan aktiviti pemikiran manusia. Semasa berfikir, minda manusia akan bertindak dalam usaha memahami rancangan luar yang diterima melalui deria, membentuk konsep dan membuat tafsiran dan tindak balas berdasarkan pengalaman yang sedia ada dalam minda. Sejarah pemikiran terdapat dalam terjemahan *history of thought*, *history of idea* atau *intellectual history*. Sejarah pemikiran boleh didefinisikan sebagai the *study of role of ideas in historical events and process.* Manusia dan pemikiran tidak terpisah dan dalam kehidupan dan sehari-hari pun manusia berfikir mengikut pemikiran R. G. Collingwood dalam *The Idea of Hirtory*, yang mengatakan semua sejarah ialah sejarah pemikiran.

Pemikiran telah dikaji sejak zaman Plato dan Aristotle. Aristotle mengatakan bahawa manusia mempunyai banyak persamaan dengan haiwan. Ciri-ciri yang membezakan manusia daripada haiwan ialah rasional, iaitu keupayaan berfikir. Pada abad kesembilan belas, pemikiran merupakan suatu rangkaian idea. Manakala Dewey pada tahun 1921, mengemukakan tesis bahawa aktiviti berfikir ialah daya usaha reorganisasi pengalaman dan tingkah laku yang dilaksanakan secara sengaja. Definisi pemikiran yang paling berpengaruh hingga hari ini ialah beliau melihat pemikiran sebagai perilaku penyelesaian masalah. Konsep Dewey tentang pemikiran menekankan bahawa kemungkinan manusia mula berfikir sebagai daya usaha untuk menyesuaikan diri kepada persekitaan yang sukar. Menurut Mayer pula, pemikiran melibatkan pemikiran tertentu yang berlaku dalam minda atau sistem kognitif seseorang yang yang bertujuan untuk menyelesai masalah. Manakala Fraenkel mengatakan, pemikiran ialah pembentukan idea, pembentukan semula pengalaman dan penyusunan maklumat dalam bentuk tertentu. Menurut Chaffee pula, pemikiran merupakan proses luar biasa yang digunakan dalam membuat keputusan dan menyelesai masalah Jean Grondon, 2007). Pemikiran manusia telah berkembang sebagai alat untuk mengawal dan menguasai persekitaran. Konsep tersebut menyebabkan pakar-pakar psikologi memberi tekanan yang berlebihan kepada pemikiran. Tujuan berfikir adalah untuk mengumpul maklumat dan mengunakannya sebaik mungkin. Kerana itulah cara minda bekerja untuk menghasilkan bentuk yang ditetapkan.

Manakala pemimpin merupakan ketua suatu organisasi, politik, negara dan lain-lain yang mempunyai pelbagai nama mengikut bahasa, adat dan kebudayaan. Mempunyai peranan yang berkaitan dengan kuasa dan berkemampuan melakukannya dengan berbagai-bagai cara. Pemimpin mempunyai peribadi yang menarik dengan pelbagai kelebihan, terutama mampu mempengaruhi orang-orang lain untuk bersama-sama melakukan kegiatan tertentu untuk mencapai tujuan. Pemimpin mempunyai pengaruh, kuasa dan akan membawa pengikut ke arah

yang diinginkan. Secara keseluruhannya pemimpin perlu mempunyai sifat s*iddiq, amanah, tabligh, fatonah*. David Easton mendefinisikan kuasa sebagai satu kebolehan yang dipunyai oleh seseorang individu dan kebolehan ini kelihatan apabila mereka mempengaruhi individu atau kumpulan yang lain untuk memenuhi kehendak orang atau individu yang dipercayai mempunyai kuasa. Kuasa sebagai satu nilai yang bersifat kuantiti, iaitu yang boleh digunakan untuk menghasilkan sesuatu kesan atau kejadian (.Niccolo Machievelli, 2015).

Sejarah Ringkas Asri Muda

Asri Muda merupakan salah seorang pemikir yang telah mengetengahkan pemikiran Islam dan demokrasi tentang kebangkitan bangsa, kenegaraan dan juga nasionalisme. Dalam kegiatan politik, beliau telah banyak membawa perubahan baik dalam parti dan juga pemerintahan di Malaysia. Dalam jangka waktu tersebut Asri Muda telah membuat peraturan dalam parti dan juga melaksanakan beberapa perkara yang menentukan sejarah perubahan politik secara demokrasi di Malaysia. Beliau mengutamakan politik yang jelas: bangsa, agama dan tanah air serta kesejahteraan, kepentingan rakyat dan negara juga memartabatkan bahasa Melayu. Sebelum bergiat dalam politik, Asri Muda berkecimpung dalam bidang persuratan sejak remaja lagi. Gemar membaca terutama buku-buku penerbitan dari Indonesia. Dengan tulisan yang cantik dan teratur serta penguasaan bahasa yang baik, beliau sering diminta membantu penyuntingan artikel yang akan dihantar ke penerbit. Ini merupakan pengalaman yang menghantar beliau kepada kecekapan penulisan dalam karya-karya penulisannya.

Asri Muda dilahirkan pada 10 Oktober 1923 merupakan Yang Dipertua Agung PAS selepas Tuan Haji Ahmad Fuad, Dato Dr Burhanuddin Al-Helmy, dan memimpin parti PAS selama lapan belas tahun (1965-1983). Berkecimpung dalam perjuangan politik melalui beberapa pertubuhan seperti Persekutuan Persetiaan Melayu Kelantan (PPMK) sebagai Penolong Setiausaha (1945-1947), Ketua Pemuda Insaf (API) cawangan Kelantan (1946-1947), salah seorang ahli Parti Islam yang pertama di Malaya iaitu Hizbul Muslimin yang juga sebagai Setiausaha Ustaz Abu Bakar Al-Baqir. Asri Muda menyertai Parti Islam Se-Tanah Melayu (PAS) dan dilantik sebagai Pesuruhjaya PAS yang pertama untuk negari Kelantan dan Terengganu pada tahun 1953. Semua ini menjadi asas kepimpinan beliau seterusnya.

Setelah meninggalkan PAS pada tahun 1983, Asri Muda telah menubuhkan parti Islam yang baharu iaitu HAMIM (Hizbul Muslimin) dan pada tahun 1988 menyertai parti UMNO . Dalam hal ini banyak yang mempersoalkan kenapa beliau menyertai UMNO?

Antara jawatan penting yang pernah diamanahkan kepada Asri Muda ialah Speaker Dewan Undangan Negeri Kelantan (1959-1961), Ahli Majlis Mesyuarat Dewan Undangan Negeri Kelantan (1961-1964), Menteri Besar Kelantan (1964-1972) dan Menteri Pembangunan Tanah dan Kemajuan Wilayah ketika PAS berada dalam Kerajaan Campuran dan Barisan Nasional (1973-1977).

Permasalahan Kajian Dan Objektif

Pidato dan hasil-hasil penerbitan dapat menunjukkan kemahiran seseorang dalam berfikir secara teratur dan mempunyai idea yang bernas, mempunyai hala tuju untuk mencapai matlamat penting. Pemikiran Asri Muda lahir daripada perjuangan, politik, budaya dan situasi

semasa. Pemikiran yang ditandai dengan ungkapan pidato dan penulisan dapat mengungkapkan persoalan keadaan semasa politik tanah air juga suasana perasaan yang diucapkan. Kajian penyelidikan ini meninjau bagaimana pemikiran diungkapkan dalam pidato dan penulisan Asri Muda yang menunjukkan betapa pentingnya kemahiran berbahasa serta dalam penulisan dan juga wawancara bersama-sama tokoh-tokoh yang diwawancara. Hal ini sekaligus berkait dengan peranan beliau dalam melaksanakan kelangsungan pembangunan politik Kelantan khususnya dan Malaysia amnya.

Penyelidikan tentang kepimpinan yang mempunyai pemikiran Islam dan demokrasi Asri Muda masih relevan kerana kepimpinan politik beliau dilihat sebagai sesuatu yang mempunyai keunikan yang tersendiri. Keunikan dalam kepimpinan itu dapat dilihat melalui sejarah perjuangan beliau sejak mula berjuang melalui Persekutuan Persetiaan Melayu Kelantan (PPMK 1945-47).

Menyedari hal inilah maka kepentingan kajian ini menawarkan pendekatan dan teori bagi mengkaji pemikiran yang berkaitan dengan Islam dan demokrasi supaya kajian ini dapat dijadikan suatu bentuk pemikiran yang merupakan hasil budaya pada zamannya. Menyedari hal inilah maka kepentingan kajian ini dapat dikatakan seperti yang berikut:

- Memperlihatkan cara berfikir dan kemahiran mengungkapkan idea. Pidato beliau dalam setiap Muktamar PAS menjadi dasar parti dan hala tuju untuk matlamat yang akan datang dan yang penting sebagai asas perjuangan parti yang berdasarkan kepada Islam dan demokrasi.
- Memperlihatkan pendekatan dan teori bagi pemikiran Asri Muda bukan sahaja mencangkup negara tetapi juga mengetengahkan situasi pada masa tersebut. Kaedah pendekatan dan teori mengupayakan penyelidikan ini melihat dan menterjemahkannya. Dengan ini penyelidikan dapat menemukan maksud yang disampaikan oleh Asri Muda. Memperlihatkan bahawa pendekatan pemimpin dan rakyat merupakan satu sistem yang berurusan dengan hal-hal secara demokrasi dan cara pemikiran yang Islamik. Oleh itu pemikiran merupakan kajian utama penyelidikan ini.
- Memperlihatkan pemikiran lahir daripada perjuangan, politik, budaya dalam situasi semasa. Perbandingan ini dapat dilihat dalam buku-buku tokoh yang mengungkapkan idea dan pemikiran dan dapat menyatakan bagaimana pemikiran tersebut dapat diikuti melalui situsai pada zamannya serta dapat dihubungkan dengan kajian disiplin ilmu-ilmu yang lain.
- Memperlihatkan kepentingan perkembangan politik yang semakin pelbagai pada masa kini yang kadang-kadang mengambil pola lama yang diperbahrui dan mempunyai impak yang tidak sesuai lagi dengan zaman dunia maya, seolah-olah pemikiran masyarakat masih pada tahap tahun-tahun 70-an dan 80-an. Penggunaan bahasa yang tidak indah tetapi lebih menjurus kepada bahasa masyarakat bawahan yang tertekan jiwanya.
- Memperlihatkan kurangnya usaha-usaha penyelidikan terhadapnya seperti ini walaupun telah ada beberapa penyelidikan sejarah politik Asri terutama kajian tentang Parti PAS.

Sorotan Kajian

Kajian ini akan membincangkan beberapa kajian literatur yang berkaitan dengan sejarah pemikiran, falsafah dan tokoh yang akan dikaji. Munculnya nama Asri Muda dalam kancah

politi nasional khususnya Kelantan telah menarik minat ahli-ahli akademik dan sarjana membuat penyelidikan ilmiah atau separa ilmiah tentang beliau. Tetapi tidak dalam kajian yang khusus terhadap pemikiran Asri Muda dalam kelangsungan politik Malaysia yang berada dalam keadaan yang berbeza.

Terdapat beberapa kajian tentang Asri secara umum tetapi tidak terlalu berfokus dan kurang diberi tumpuan yang utama. Kajian-kajian tersebut lebih tertumpu kepada kajian Parti PAS dan hanya menyentuh sedikit sahaja tentang Asri Muda. Sebenarnya kajian-kajian tersebut tidak dapat memberikan keseluruhan sejarah dan pemikiran Pas apalagi sejarah pemimpin-pemimpin PAS. Dan sejarah tentang Asri hanya sepintas lalu dikaji seolah-olah tidak memberi manfaat kepada generasi seterusnyanya untuk mengetahui sejarah PAS terutama tentang pemikiran Asri Muda. Mungkin kerana bahan-bahan rujukan utama sukar didapati dan juga rujukan sekunder yang lemah dan sukar diperoleh atau tidak memberi maklumat yang secukupnya. Kelemahan-kelemahan secara umumnya ialah para pengkaji tidak menganalisis secara lengkap perististiwa kejadian dan tidak disokong oleh dokumen serta terdapat fakta yang kurang tepat dalam sesuatu peristiwa serta tidak bertemu dengan pelaku peristiwa atau sumber utama atau hanya merujuk bahan-bahan popular sahaja. Kelemahan inilah yang menjadi tujuan untuk memberikan fakta atau peristiwa yang tepat berdasarkan dokumen yang ada. Kebanyakan tesis terbitan yang berkaitan ialah tentang PAS, kepemimpinan ulama, teks ucapan dasar PAS, konflik dalaman organissi dan kesannya terhadap perubahan organisasi dalam PAS, usaha Kerajaan Pusat menangani keradikalan PAS, demokrasi dan perubahan aksi politik dalam PAS, pertentangan antara kerajaan pusat dan PAS, perkembangan politik Kelantan 1990-1996, pengaruh Ikhwan Muslimin terhadap PAS, pengurusan pilihan raya PAS, kerjasama PAS dan Semangat 46, dalan lain-lain lagi yang kebanyakan semuanya bertumpu kepada pemerintahan PAS dan ulama. Manakala penulisan tokoh-tokoh, hanya sedikit sahaja yang yang menyentuh tentang Asri Muda apa lagi tentang pemikiran kecuali penulisan Asri sendiri. Pejabat Agung PAS sehingga kini belum juga mengeluarkan sejarah rasmi PAS yang lengkap dengan dokumen yang mereka ada dan juga kisah tokoh-tokoh pemimpin mereka sejak awal hingga kini. Yang terdapat di universiti-universiti ataupun yang diterbitkan hanyalah sekelumit cerita atau pengkisahan.

Dalam buku Diskusus (Niccolo Machievelli, 2015) memuatkan gagasan politik tentang negara republik yang ideal. Melalui rangkaian sejarah awal Romawi, menyentuh keadaan rakyat yang bekerja dan mempertahankan kebebasan. Bagi sesebuah negara berjaya kerana mampu mengubah menjadi republik. Sesebuah republik yang mempertahankan kemerdekaan memerlukan pengawasan pemerintahan terus-menerus.

Jean Grondin. (2016). Sejarah Hemeneutik daripada Plato hingga Gadamer yang membincangkan bagaimana hemeneutik itu terjadi dan mengalami perbahasan. Antara beberapa tokoh terawal dan bagaimana situasi pengembangannya. Terdapat beberapa analisis dan kritikan yang mewarnai gaya penulisan dan perbahasan dan semuanya ini saling mempengaruhi. Hermeneutik secara dasarnya ialah memahami teori terjemahan makna.

Dr. Zaprulkhan, M.S.I dalam bukunya Filsafat Islam, Sebuah Kajian Tematik mengatakan bahawa falsafah tersebut merupakan falsafah profetik (*prophetic philosophy*) yang menyempurnakan kekuatan akal, mental dan jiwa manusia yang berterusan. Buku ini membincangkan falsafah Islam dari sudut pelbagai dimensi yang mengutamakan pendekatan tematik yang memfokuskan bahagian-bahagian falsafah Islam yang meliputi falsafah

rasionalime Islam, falsafah ketuhanan, falsafah manusia dalam perspektif Al-Quran, falsafah mistik, falsafah pendidikan Islam, falsafah politik Islam dan falsafah sains Islam.

Anwar Arifin Andipate (2017), dalam buku Demokrasi dalam Ancaman dan Bahaya membincangkan tentang demokrasi (daripada rakyat, oleh rakyat dan untuk rakyat) merupakan sistem politik yang dilihat paling berjaya dalam abad ke-20 tetapi mengalami krisis, ancaman dan bahaya dalam abad ke-21. Hal ini bukan sahaja terjadi di barat tetapi juga di Asia dan Afrika. Demokrasi mengalami *anomaly*, kerana tidak lagi berfungsi dan mencipta kesejahteraan dan keadilan terutama semakin dalamnya jurang kedudukan sosial dan ekonomi. Kepercayaan masyakarat awam pada demokrasi menurun di kebanyakan negara.

Haji Abdul Rahman Haji Abdullah. (1998). Pemikiran Islam di Malaysia, Sejarah dan Aliran Suatu Kajian Sejarah dan Pemikiran Orang Islam di Malaysia 1900 – 1990. Terdapat pelbagai aliran pemikiran Melayu tentang Islam yang banyak dipengaruhi oleh cabaran kolonialisme dan modenisme.

Mohammad Kamil Ab. Majid, Norafifah Ab. Hamid dan Norhidayah Mohammad (2010) menulis tentang Sayyid Qutb: Cetusan Idea Seorang Pejuang. Siapa sebenarnya Sayyid Qutb, kesan dan pengaruh terhadap pemikiran masyarakat di Malaysia. Terdapat beberapa pergerakan Islam terutamanya yang beraliran tradisonalis dan fundamentalis sebagaimana gerakan Sayyid Qutb menerusi gerakan Ikhwan Muslimin. Terdapat pergerakan Islam di Malaysia yang beraliran fundamentalis yang bersifat tajdid dan mempunyai pengaruh konsep Al-Hakimiyyah. Gerakan yang mengasaskan Islam sebagai ad-Din tidak dapat dipisahkan dengan gerakan Islam di Malaysia.

Buku terbaharu Warjio yang diterbitkan pada tahun 2018, iaitu Gagalnya Partai Politik Islam. Buku yang memaparkan isu utama iaitu proses awal usaha perumusan dan pembentukan Islam menjadi ideologi, tantangan parti dan ideologi terhadap parti-parti tersebut, usaha untuk menegakkan negara Islam sebagai ideologi negara dalam isu nasionalisme dan pluralisme, baik dalam Parti PAS mahupun Parti Masyumi di Indonesia, bagaimanakah perjuangan menegakkan ideologi Islam sehingga gagal dalam hubungan kenegaraan. Juga dalam buku tersebut mencari perbezaan mahupun persamaan dalam usaha menegakkan ideologi Islam dalam negara. Tetapi beliau banyak mengambil sumber-sumber daripada pejabat PAS yang hanya menggambarkan mengikut pengertian mereka sahaja sehingga terdapat kenyataan beliau dalam buku tersebut seperti:

> "Ini merupakan satu keadaan yang sangat ironi dalam kerangka perjuangan partai oposisi yang diciptakan oleh PAS. Ternyata dalam keadaan negara diancam oleh perpecahan dan perpaduan menjadi satu masalah yang besar, Mohd Asri bersedia mengetepikan idealogi Partai PAS dan sanggup duduk semeja dan bekerjasama dengan UMNO walaupun dalam empat pemilu lalu (1955, 1959, 1964 dan 1969), mereka bertentangan, bermusuh-musuhan untuk mendapatkan kursi dan memantapkan ideologi parti" (ms: 300).

Manakala Kamarul Zaman Haji Yusoff (2004) telah membuat kajian yang agak menyeluruh perjalanan Kerajaan Barisan Nasional Kelantan yang didominasi PAS dari 7 Julai 1973 hingga 11 Mac 1978. Tesis sarjana beliau bertajuk PAS dalam Era Mohd Asri Muda, 1965-1982. Menggunakan banyak sumber daripada pejabat PAS. Dalam kajian tersebut Kamarul Zaman

telah meneliti secara menyeluruh tahap penglibatan Asri Muda dalam PAS terutama dalam kedudukannya sebagai Yang Dipertua Agung PAS menggantikan Dr Burhanuddin Al-Helmi pada 29 Januari 1965 sehingga beliau terpaksa melepaskan jawatan pada 23 Oktober 1982. Dalam kajian ini Kamarul Zaman telah memaparkan secara menyeluruh faktor yang membawa kepada kemunculan, kejayaan dan kejatuhan Asri Muda dalam PAS dan faktor yang membawa kepada pembentukan dan berakhirnya kerjasama PAS – UMNO dalam Kerajaan Campuran (1 Januari 1973 – 7 Julai 1974) dan Kerajaan Barisan Nasional (7Julai 1973 – 11 Mac 1978). Dalam penulisan tersebut, Kamarul Zaman mengatakan bahawa Asri Muda ditakdirkan mewarisi sebuah parti yang agak kukuh terutamanya dalam struktur ideologi. Dalam mempertahankan perjuangan pemimpin sebelum, beliau telah membawa PAS bergabung dengan UMNO. Kerjasama ini terputus setelah meninggalnya Tun Abdul Razak dan krisis dalaman PAS Kelantan. Kepemimpinan Asri Muda dipertikaikan oleh PAS yang dilihat tidak berjaya dalam menghadapi UMNO dan tidak cukup Islamik. Kamarul juga mengatakan bahawa Asri Muda tidak mampu meneruskan perjuangan para pemimpin sebelumnya. Dalam kajian ini Kamarul mempunyai sumber yang cukup banyak tentang pegerakan Parti PAS tetapi tidak cukup untuk melihat keseluruhan kerana beliau tidak menyentuh sumber yang berkaitan rapat dengan Asri Muda.

Mohd Asri Haji Muda (2016) dalam bukunya Memoir Politik Asri, dengan kata pengantar oleh Dato' Prof. Wan Hashim bin Wan Teh yang ketika itu sebagai Pengarah Institut Alam dan Tamadun Melayu, Universiti Kebangsaan Malaysia. Kata pengantar yang panjang mengisahkan penglibatan awal Asri Muda dalam politik, jawatan dalam politik, kegiatan dalam bidang persuratan, penggerak dan pemimpin utama PAS, falsafah perjuangan politik dalam gabungan Islam dan kebangsaan Melayu dan juga pengiktirafan untuk beliau. Buku ini merupakan penulisan Asri Muda ketika menjadi Penulis Tamu di Institut Alam dan Tamadun Melayu, Universiti Kebangsaan Malaysia. Semua yang ditulis ialah fakta-fakta yang tercatat dalam simpanan. Sangat sesuai untuk dijadikan rujukan dalam sejarah Asri Muda dan sejarah PAS.

Haji Salahuddin bin Abdullah (2010) - mantan Setiauasaha Perhubungan PAS Kelantan yang banyak mengetahui sejarah perjuangan PAS. Bukunya ialah Sejarah PAS Kelantan 1959-1978: Langkah-langlah Menuju Mardhatillah. Buku ini ditulis atas permintan Tuan Guru Haji Nik Abdul Aziz setelah buku Sejarah PAS yang ditulis oleh Haji Mohd Amin dirasakan kurang lengkap terutama sejarah perjuangan PAS sehinggalah ke tahun 1978 tidak ditulis secara terperinci. Buku yang menerangkan tentang kesedaran berpolitik dan berorgnisasi masyarakat Melayu Kelantan, pilihan raya, PAS menyertai Barisan Nasional dan krisis dalaman PAS. Buku ini agak lengkap untuk rujukan mana-mana pihak yang mahu mengetahui sejarah PAS yang sebenar.

Metodologi Kajian

Kajian yang membincangkan tata cara dan kaedah yang digunakan dalam penyelidikan ini. Beberapa perkara turut dijelaskan dalam kaedah pemilihan, kajian, analisis data dan pendekatan teori yang digunakan dalam bentuk penyelidikan kualitatif. Penyelidikan yang menerangkan proses, langkah dan sebab sesuatu perkara berlaku mengikut pemikiran tokoh tersebut. Kajian kualitatif banyak menggunakan kaedah interaksi, bersemuka dengan subjek kajian, dan pendekatan yang berkaitan dengan kajian secara induktif iaitu penyelidik membina konsep, hipotesis dan teori-teori yang diterapkan untuk dikembangkan dan dinyatakan dengan

jelas. Pencaraian data dijalankan secara berterusan. Penyelidikan kualitatif melibatkan kepelbagaian kaedah secara terfokus, termasuk penggunaan pendekatan semula jadi untuk menyelidik sesuatu subjek.

Metodologi penyelidikan yang bertumpu kepada biografi politik iaitu teknik biografi yang digunakan untuk menguji bagaimana pengalaman memberikan makna. Biografi politik biasanya memuat suatu perjalanan hidup keseluruhan dan membantu penyelidik memperoleh perspektif holistik daripada tokoh yang sedang diselidiki, untuk pertanyaan yang lebih khusus atau pendapat yang dapat membantu ketika penyelidikan saat ini dan masa depan. Dalam penyelidikan ini iaitu kajian yang menekankan kepada penghasilan makna untuk memahami fenomena dan pandangan sosial. Reka bentuk penyelidikan kualitatif merupakan satu pelan penyelidikan yang dijalankan dan dapat membentuk penyelidikan yang berkaitan dengan idea dan persoalan kajian. Reka bentuk penyelidikan merupakan tahap awal yang sangat penting dalam penyelidikan. Kaedah pengambilan data boleh didapati daripada dokumen, wawancara, dan juga pemerhatian. Pengambilan data daripada persampelan dokumen berdasarkan persoalan kajian. Sebelum menganalisis data sebenar, dokumen sangat penting untuk dianalisis, bagaimana dokumen ini diperoleh, orang yang hendak dihubungi dan masa yang diperlukan.

Kaedah ini banyak digunakan oleh para ahli antropologi psikologi yang sering disebut dengan istilah *individual life history*. Data yang dikumpulkan dalam penyelidikan ini berkenaan dengan semua keterangan kejadian yang pernah dialami daripada tokoh tersebut dan juga responden yang diwawancara. Pertanyaan wawancara tidak menanyai pertanyaan ya dan tidak tetapi wawancara menceritakan pengalaman hidupnya dengan kata-katanya sendiri. Kebiasaan yang sering terjadi untuk memulai wawancara dengan peristiwa ketika muda. Kaedah ini yang bertujuan merakam gambaran hidup daripada seseorang. Tujuan daripada penyelidikan seperti ini adalah untuk ilmu pengetahuan tentang tokoh, pemikiran, dan keperibadian melalui pandangan mata individu-individu yang merupakan sahabat, musuh dalam politik dan orang-orang yang berkaitan dengan tokoh tersebut.

Dalam penyelidikan ini iaitu kajian yang menekankan kepada penghasilan makna untuk memahami fenomena dan pandangan sosial. Reka bentuk penyelidikan kualitatif merupakan satu pelan penyelidikan yang dijalankan dan dapat membentuk penyelidikan yang berkaitan dengan idea dan persoalan kajian. Reka bentuk penyelidikan merupakan tahap awal yang sangat penting dalam penyelidikan. Kaedah pengambilan data boleh didapati daripada dokumen, wawancara, dan juga pemerhatian. Pengambilan data ialah persampelan dokumen berdasarkan persoalan kajian. Sebelum menganalisis data sebenar, dokumen sangat penting untuk dianalisis, bagaimana dokumen ini diperoleh, orang yang hendak dihubungi dan masa yang diperlukan. Dari segi pengumpulan data dan penggunaan teori, kajian kualitatif banyak menggunakan kaedah interaksi bersemuka dengan tokoh-tokoh yang dikaji. Data pemerhatian boleh dikaji secara langsung dan dapat membantu memahami konteks, mendapat pengalaman terus, dan pemerhatian kajian yang mungkin terlepas pandang. Data yang diambil daripada wawancara merupakan teknik pengambilan data dengan mewawancara secara langsung. Penyelidikan ini mempelajari erti kehidupan masyarakat, tokoh dan peranan dalam masyarakat atau negara yang dapat dilihat melalui tulisan mereka dan juga tulisan orang lain serta wawancara responden yang merupakan sahabat ataupun musuh dalam kehidupan dan latar belakang mereka. Bentuk kerja dalam penyelidikan kualitatif dapat memberikan makna dalam

kehidupan tokoh kepada kehidupan orang lain. Penyelidik boleh membiarkan objek berlaku sewajarnya. Dalam hal ini penyelidik hanyalah sebagai alat utama dan berperanan untuk menjelaskan keadaan yang sebenar melalui sebuah konsep yang boleh dikembangkan.
Dalam analisis data, proses mengekod dan menganalisis catatan sangat penting. Penyelidik mengungkapkan makna di sebalik teks atau simbol. Penggunaan atau pemilihan teks yang memiliki maksud dan tujuan tertentu. Bahasa dalam hal ini mempunyai kekuatan yang dapat menunjukkan kepentingan pihak tertentu. Bahasa merupakan tanda-tanda kekuasaan, dan memiliki kekuatan yang mampu menunjukkan kepentingan terutama dalam teks pidato. Oleh itu, interpretasi makna teks sangat penting dalam analisis. Data dan analisis isi berbeza dengan laporan temu bual. Isi-isi penting daripada analisis ialah bahan penyelidikan. Analisis ini juga dikenal sebagai analisis wacana. Penyelidikan ini menggunakan metode pengumpulan dan menganalisis riwayat hidup tokoh dan memperdalam pengertian darpada penyelidik terhadap tokoh dan masyarakat. Dalam hal ini, penyelidik dapat mengungkapkan pemikiran, aspirasi, perjuangan tokoh tersebut.

Pendekatan Teori

Dalam penyelidikan ini, pendekatan teori hermeneutik merupakan cara yang paling tepat bagi menginterpretasikan pemikiran. Kaedah ini amat relevan bagi memperkatakan pemikiran seseorang. Walau bagaimanapun teori ini juga dibantu dengan teori tokoh (*The Geart Man Theory*) dan juga prinsip retorik Aristotle. Pendekatan ini diharap dapat menunjukkan pemikiran tokoh yang diselidiki ketika menyampaikan maksud dan menginginkan sesuatu mengikut strategi yang telah dipilih. Teori-teori yang dipilih serta diterapkan mempunyai kaedah yang dapat menerangkan tentang pemikiran tokoh. Teori-teori tersebut adalah seperti yang berikut:

- **Hermeneutik**
  Aristoteles telah menggunakan istilah hermerneutik dalam salah satu bagian daripada bukunya Arganon yang membahas tentang *Logika Proposisi* dan bahagian tersebut dinamakan *Hermeneias* yang bererti *Bahagian Tafsir*. Dalam bukunya, Aristoteles menganalisis tentang struktur tatabahasa percakapan manusia. Dikatakan bahwa dalam percakapan manusia yang biasanya diungkapkan bagi menjelaskan sesebuah benda yang terjadi penyatuan antara subjek dan predikat (Nanang Martono, 2016). Hermeneutik ialah salah satu falsafah yang menterjemah makna. Hermeneutik ialah disiplin ilmu yang berkaitan dengan penterjemahan, interpretasi, dan pemahaman teks yang melalui proses sejarah yang panjang terutama di dunia barat. Muncul pertama kali dengan gerakan reformasi agama hingga abad kesembilan belas Masehi dengan tokoh Friedrich D. E. Schleiermacher hingga Martin Heidegger, dan pasca-Heidegger yang dikenal dengan nama hermeneutik falsafah. Perkataan hermeneutik diambil daripada kata kerja dalam bahasa Yunani *hermeneuein* yang bererti menterjemah dan memberi pemahaman. Kata kerja tersebut diambil daripada nama *Hermes*, dewa pengetahuan dalam mitologi Yunani yang bertugas sebagai pemberi pemahaman kepada manusia daripada pesan yang disampaikan oleh para dewa di Olympus.
- **Teori Tokoh (*The Great Man)***
  Karisma dan kualiti iaitu daya kepimpinan, daya penarik atau sifat-sifat tertentu seseorag individu yang menjadikan berupaya mempengaruhi atau menjadi perangsang kepada khalayak ramai (Kamus Dewan Edisi Keempat). Teori ini memberi penjelasan tentang orang besar dan pengaruhnya. Thomas Charly pada abad 19, penah mengatakan bahwa sejarah dunia ialah sejarah hidup orang-orang besar. Menurutnya, seorang

pemimpin besar akan lahir ketika diperlukan sehingga para pemimpin ini tidak bisa diciptakan. Kesimpulan teori kepemimpinan yang pertama yaitu teori pendekatan personal yaitu melihat pemimpin daripada sisi watak daripada seoorang pemimpin. Kedua iaitu teori pendekatan perilaku yang lebih memfokuskan kepada tindakan yang dilakukan oleh seorang pemimpin. Ketiga iaitu teori pendekatan kontingensi yang pendekatannya melihat dan menguasai situasi yang dihadapi. Pelbagai faktor yang dapat mempengaruhi gaya kepemimpinan antara sifat peribadi pemimpin, peribadi bawahan, peribadi sesama pemimpin, struktur organisasi, tujuan organisasi, motivasi, harapan pemimpin maupun bawahan, pengalaman pemimpin, adat, kebiasaan, budaya lingkungan kerja dan sebagainya.

- **Retorik Aristotle**
  Kajian yang memberi tumpuan kepada faktor retorik untuk teks ucapan. Kaedah teori klasik retorik diciptakan oleh Aristotle dan kamudian dikembangkan oleh Cicero dan Quintilian Teori ini dikembangkan oleh ahli retorik dan komunikasi pada abad ke-20. Manakala Aristotle lebih kepada psikologi retorik dalam hujahnya. Pernyataan ini adalah seperti yang digariskan oleh Herbert A Wilchelns iaitu skema yang memerlukan khalayak kepada pengucap tersebut, idea utama yng diperdengarkan, rayuan dan ajakan. Teks ucapan yang dianalisis mengambil kira pengumpulan *(invention*), penyusunan (*dispositio*) dan gaya bahasa (*elucotio*). Ini ialah yang paling dasar dalam pengkajian teoritikal dan pengucapan teks.

Dapatan Kajian Dan Perbincangan

Pemikiran tidak akan terlepas daripada epistemologi. Semuanya ini melalui metakognisi yang dilalui oleh semua manusia dalam kehidupannya. Kognisi yang halus, yang tidak kita sedari merangkai segala pemikiran apabila diperlukan. Ilmu dan pemikran berdasarkan adat.akal budi dalam mendasari epistemilogi Melayu (Hassan Ahmad, 2016).

Kajian ini memperlihatkan pelbagai kaedah yang berkaitan dengan konsep nasionalisme, demokrasi penyatuan ummah, pentadbiran dalam suasana Islam dan pemartbatan bahasa Melayu. Memperlihatkan idea-idea Asri semasa sebelum dan berada dalam kelangsungan politik Kelantan khususnya dan nasional amnya. Jasa-jasa dan kepimpinan beliau terhadap kelangsungan politik negara memerlukan suatu penilaian yang lebih adil, telus, dan berintergriti. Hal ini perlu diungkapkan kepada generasi masa kini dan akan datang supaya dapat menilai dan mengambil manfaat yang terbaik untuk pembangunan negara.

Penutup

Kajian yang memfokus kepada teks pidato, penulisan dan wawancara tokoh-tokoh yang dipilih berdasarkan hubungan politik, peribadi dan juga pertalian persaudaraan. Reka bentuk metodologi dan teori hermeneutik dan juga menyentuh teori pemimpin besar/*the great man* dan retorik Aristotle. Setiap teks penulisan dan wawancara mengambil kira teori-teori tersebut. Kajian yang memperlihatkan pemikiran tentang Islam dan demokrasi yang dapat menunjukkan kemahiran seseorang dalam berfikir secara teratur dan mempunyai idea dan strategi untuk mencapai sesuatu yang dituju. Pidato beliau menjadi dasar parti dan hala tuju untuk matlamat yang akan datang dan yang penting sebagai asas perjuangan. Kajian ini juga bertujuan memperlihatkan sejumlah teks pidato dan hasil wawancara yang mempunyai makna yang saling berkaitan dan membentuk pemikiran yang matang serta memberitahu keadaan atau peristiwa yang kebanyakannya masyarakat terutamanya generasi muda yang tidak mengetahui

sisi sejarah yang disembunyikan. Mengungkapan idea-idea dan pemikiran seseorang tokoh supaya menjadi teladan dan sempadan dan ikhtibar dalam memperjuangan sesuatu hasrat atau pemikiran yang akan datang.

Setiap pemimpin mencipta strateginya sendiri seperti mencipta labirin yang kadang-kadang tidak dapat keluar daripada masalah strategi ciptaannya seperti mencari jalan keluar daripada labirin. Labirin merupakan strategi untuk mencapai tujuan yang juga akan mengalami liku-liku baik dari luar dan dari dalam. Pemikiran merupakan proses yang menggunakan akal untuk menyelesaikan masalah. Proses ini akan mengakibatkan aktiviti menyusun idea dan perkara yang tersembunyi, membuat kesimpulan mendapatkan ilmu atau kemahiran baharu yang boleh digunakan untuk menyelesaikan masalah yang kian mencabar. Perjuangan politik Asri Muda sebahagian daripada sejarah bangsa Malaysia. Kajian ini membantu membuka pemikiran rakyat masa kini tentang tokoh-tokoh yang memainkan peranan dalam pembentukan sejarah walaupun terdapat *character assassination* atau pembunuhan watak dengan fitnah terhadap seserorang dengan cara memburukkan peribadi.

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KEPUASAN PELAJAR TERHADAP PERKHIDMATAN PENEMPATAN LATIHAN INDUSTRI

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***Abstrak**: Kajian ini dilaksana bagi mengukur tahap keberkesanan pengurusan kualiti perkhidmatan pengurusan latihan industri oleh CUIC UUM. Kajian pada asasnya memanfaatkan model kajian kualiti perkhidmatan SERVQUAL sebagai rangkakerja teori dan penghasilan borang soal selidik. Borang soal selidik berkenaan mengandungi maklumat demografik dan 49 item pengukuran. Kerja lapangan telah dilaksanakan sepanjang bulan Jun 2014 hingga Januari 2015, iaitu mengikut sesi pelaksanaan latihan industri pelajar UUM atau responden. Unit analisis yang digunakan ialah individu, iaitu pelanggan CUIC UUM. Sebanyak 827 borang soal selidik lengkap telah dianalisis. Hasil kajian menunjukkan bahawa terdapat hubungan yang kuat antara dimensi kualiti perkhidmatan yang dihasilkan oleh CUIC UUM dengan tahap kepuasan pelanggan. Kelima-lima dimensi kualiti perkhidmatan, iaitu keketaraan, jaminan, keehsanan, kepekaan dan kebolehpercayaan serta peranan komunikasi pemasaran atau promosi menunjukkan kekuatan perhubungan yang berbeza-beza dalam mempengaruhi tahap kepuasan pelanggan organisasi dominasi perkhidmatan seperti CUIC UUM.*

***Kata kunci**: kepuasan pelanggan, pemasaran perkhidmatan, campuran pemasaran perkhidmatan, strategi 7P, kualiti perkhidmatan, perkhidmatan penempatan latihan industri*

***Abstract**: This study was conducted to measure the effectiveness of quality management of industrial training management services by CUIC UUM. The study essentially utilizes the SERVQUAL service quality study model as a theoretical framework and the development of questionnaires. The questionnaires contained demographic information and 49 measurement items. Field work was conducted from June 2014 to January 2015, i.e. the training session of the UUM's student industry training or the respondents. The unit of analysis used is the individual, who is a UU CUIC customer. A total of 827 question were analyzed. The results show that there is a strong relationship between the quality of service quality produced by CUIC UUM with the level of customers satisfaction. The five dimensions of service quality, namely reliability, assurance, empathy, sensitivity and reliability as well as the role of marketing or promotion communication indicate the varying strengths of relationships in influencing customer satisfaction of service dominating organizations such as CUIC UUM.*

***Keywords**: customers satisfaction, services marketing, services marketing mix, 7P's strategies, services quality, indsutrial training placement services*

Pengenalan

Kepuasan pelanggan merupakan fokus paling penting kepada semua organisasi (Kotler dan Armstrong, 2018). Ini bermakna, semua organisasi, baik organisasi mencari keuntungan atau tidak, ataupun organisasi kerajaan dan bukan kerajaan, perlu mengutamakan kepuasan pelanggan atau pengguna. Banyak kajian berkaitan kepuasan pelanggan seperti Hayes (1992), Inghileri dan Solomon (2010), Johnson (2012), Capon dan Khan (2015), Hoffman dan Bateson (2016), Kotler, Bowen, Makens dan Baloglu (2017), Zeithalm, Bitner dan Gremier (2018) serta banyak lagi buku dan penulisan berkenaan kepuasan pelanggan menyatakan bahawa kepuasan pelanggan merupakan satu-satunya kunci kejayaan organisasi. Orientasi organisasi mungkin berbeza-beza seperti berorientasi keuntungan, berorientasi khidmat masyarakat, berorientasi jualan, berorientasi pengeluaran dan sebagainya, tetapi menurut Kotler dan Armstrong (2018) serta Zeithalm, Bitner dan Gremier (2018), semua bentuk organisasi yang mengamalkan orientasi yang pelbagai berkenaan perlu memfokuskan kepuasan pelanggan (sering disebut sebagai organisasi berorientasikan pelanggan atau '*customer oriented*'). Oleh itu, pelaksanaan kajian ini bertujuan untuk mengukur sejauhmanakah organisasi kerajaan dan bukan mencari keuntungan seperti Pusat Kerjasama Universiti-Industri (CUIC), Universiti Utara Malaysia, Sintok Kedah Darulaman mengurus dimensi-dimensi kualiti perkhidmatan untuk meningkatkan tahap kepuasan pelanggan.

Latar belakang kajian

Biddix (2018), Hoffman dan Bateson (2016) serta Kotler, Bowen, Makens dan Baloglu (2017) menyatakan bahawa isu kualiti perkhidmatan merupakan isu paling utama dan kritikal dalam pengurusan pemasaran perkhidmatan. Kebanyakan organisasi dominasi perkhidmatan atau hibrid (campuran perkhidmatan dan barangan) mengalami kegagalan atau menghasilkan tahap kepuasan pelanggan relatif rendah berbanding organisasi dominasi barangan. Isu kualiti perkhidmatan ini menjadi semakin penting dan mendesak kepada kebanyakan organisasi bukan mencari keuntungan dan organisasi kerajaan (Cheng, Shaheen, Gan dan Imrie, 2017). Memandangkan CUIC UUM merupakan organisasi yang didominasi sepenuhnya oleh perkhidmatan, maka isu atau persoalan kualiti perkhidmatan perlu menjadi fokus atau agenda utama pengurusan organisasi atau jabatan ini. Selain itu, bertitik tolak daripada gesaan Naib Canselor UUM, Prof. Dato' Dr Mohamed Mustafa Ishak dalam Majlis Amanat Naib Canselor 2013 yang telah memberi penegasan agar semua staf dan jabatan di Universiti Utara Malaysia menggandakan usaha bagi meningkatkan tahap kepuasan pelanggan UUM. Menurut Naib Canselor, UUM bersedia memperuntukkan belanjawan yang relatif besar terhadap pengurusan kepuasan pelanggan terutamanya pelajar UUM. Oleh itu, pasukan penyelidikan membuat keputusan untuk melaksanakan satu kajian bagi mengukur tahap kepuasan serta mengenal pasti faktor pengaruh atau penentu kepada tahap kepuasan pelajar terhadap semua perkhidmatan yang disediakan CUIC kepada mereka.

Persoalan kajian

Persoalan berkaitan kepuasan pelanggan merupakan antara faktor penting dalam menentukan kejayaan sesebuah organisasi. Jatuh bangun sesebuah organisasi berkadaran langsung dengan tahap kepuasan pelanggan. Seperti yang ditegaskan oleh Hoffman dan Bateson (2016), Kotler dan Armstrong (2018) dan Kotler, Bowen, Makens dan Baloglu (2017), isu kualiti perkhidmatan merupakan isu utama dan kritikal yang perlu diberi perhatian lebih oleh organisasi yang berorientasikan perkhidmatan seperti CUIC UUM. Oleh itu, kajian berhasrat memahami dan mendalami pengurusan pemasaran perkhidmatan pengurusan latihan industri

(praktikum) yang dilaksanakan oleh CUIC UUM berdasarkan kepada perspektif pelanggan (pelajar), iaitu menerusi pengukuran tahap kepuasan pelanggan CUIC UUM.

Objektif kajian

Berdasarkan kepada persoalan kajian, maka kajian ini ingin mencapai objektif seperti yang disarankan oleh Hoffman dan Bateson (2016) terhadap penyelidik yang mahu melaksanakan kajian kepuasan pelanggan organisasi perkhidmatan berteraskan perkhidmatan kaunter seperti CUIC UUM. Berikut merupakan senarai objektif kajian ini:

1. Mengukur persepsi pelajar terhadap perkhidmatan CUIC UUM berdasarkan kepada perbezaan faktor demografik seperti jantina, umur, bangsa, program pengajian dan lokaliti penginapan pelajar.
2. Mengukur tahap kepuasan pelajar terhadap keseluruhan perkhidmatan CUIC UUM.
3. Mengenal pasti faktor-faktor pengurusan perkhidmatan yang berpotensi mempengaruhi tahap kepuasan pelajar terhadap perkhidmatan CUIC UUM

Kepentingan kajian

Dapatan kajian ini bersifat umum dan boleh diaplikasi oleh semua organisasi perkhidmatan kerana model atau kerangka teori kajian didasarkan kepada model atau kerangka teori yang popular di kalangan penyelidik pengurusan perkhidmatan, iaitu Model SERVQUAL. Berikut disenaraikan kepentingan kajian secara khusus, iaitu:

1. Membantu CUIC UUM atau organisasi seumpama untuk meningkatkan kualiti perkhidmatan berdasarkan kepada perspektif pelanggan, iaitu pelajar.
2. Menambah bahan rujukan dalam bidang pengurusan perniagaan, pengurusan pemasaran perkhidmatan serta pengurusan perkhidmatan kepada pelajar di institusi pendidikan tinggi di Malaysia.

Skop kajian

Skop kajian adalah untuk mengenal pasti penentu-penentu (dimensi pengukuran) terhadap tahap kepuasan pelanggan (pelajar) serta seterusnya mengukur (membuat kesimpulan) tahap kepuasan pelanggan (pelajar) terhadap keseluruhan perkhidmatan yang diberikan kepada mereka oleh organisasi berorientasikan perkhidmatan seperti CUIC UUM dan organisasi yang berorientasi perkhidmatan yang lain. Kajian hanya memfokuskan kepada pelajar yang memohon dan terlibat dalam penempatan latihan industri (praktikum) yang diurus oleh CUIC UUM sahaja.

Sorotan karya

Bahagian ini membincangkan beberapa konsep penting berkaitan topik kajian Antara konsep-konsep berkenaan seperti:

Perkhidmatan

Berdasarkan kepada definisi pemasaran yang paling banyak digunakan oleh ramai penulis termasuk individu yang dikategorikan sebagai pakar atau 'guru' ilmu perniagaan dan pemasaran, iaitu definisi pemasaran oleh Persatuan Pemasaran Amerika (AMA – *American Marketing Association*) pada tahun 1985 (Hoffman dan Bateson, 2016 serta Kotler dan Armstrong, 2018) telah mengklasifikasikan konsep produk kepada tiga, iaitu barangan (*tangible product*), perkhidmatan (*intangible product*) dan idea. Bagaimanapun, idea juga merupakan sebahagian daripada perkhidmatan. Kedua-dua sumber yang dirujuk berkenaan

serta banyak lagi penulisan ilmiah dalam bidang perniagaan dan pemasaran menyatakan bahawa pemasaran perkhidmatan bersifat lebih kompleks dan lebih mencabar berbanding pemasaran barangan akibat pengaruh empat ciri perkidmatan yang unik, iaitu ketidakketaraan (*intangibility*), ketidakbolehpisah (*inseparability*), kepelbagaian (*variability*) dan tidak boleh simpan (*perishability*).

Ciri ketidakketaraan merujuk kepada sifat atau ciri utama perkhidmatan, iaitu manusia tidak boleh menggunakan pancaindera (deria) secara langsung untuk bertindak balas terhadap kehadiran perkhidmatan. Ini bermakna, perkhidmatan tidak boleh dipegang, disentuh, didengar atau dirasai. Persoalan mungkin ditimbulkan tentang mengapa nyanyian penyanyi atau lakonan pelakon boleh didengari atau dilihat. Sebenarnya, apa yang didengari atau dilihat secara fizikal adalah perkara tabii bukannya nyanyian atau lakonan berkenaan. Ciri ketidakbolehpisah pula merujuk keunikan kewujudan (penghasilan atau 'pengeluaran') perkhidmatan berbanding kewujudan barangan. Kewujudan barangan bersifat mudah, bermula daripada proses pembangunan produk (pengeluaran) sehinggalah kepada penggunaan dan pelupusan barangan tidak melibatkan penglibatan pelanggan. Hal ini tidak berlaku kepada perkhidmatan. Penghasilan perkhidmatan bukan sahaja memerlukan kehadiran (tidak boleh dipisahkan) pemberi perkhidmatan tetapi juga memerlukan kehadiran pengguna secara serentak dengan kehadiran pemberi perkhidmatan. Contohnya, walaupun tukang gunting rambut sedia menawarkan perkhidmatan gunting rambut, perkhidmatan gunting rambut tidak wujud selagi pelanggan tidak mendatangi beliau untuk menggunting rambut. Selain itu, sekiranya dalam penghasilan barangan, pengeluar (ahli organisasi) sahaja yang terlibat dalam proses pengeluaran berkenaan, tetapi dalam penghasilan perkhidmatan hal ini tidak berlaku. Ciri tidak boleh pisah antara perkhidmatan dengan pemberi perkhidmatan (ahli organisasi) dan pengguna secara serentak turut membawa maksud bahawa penghasilan perkhidmatan akan turut dipengaruhi oleh penglibatan manusia yang pelbagai ragam (pelanggan). Pastinya keadaan ini mengujudkan pelbagai masalah kepada pemasar (organisasi) jika tidak diurus secara sistematik dan berkesan. Ini dapat dilihat bagaimana pelanggan di bank atau klinik perubatan yang melibatkan ramai pelanggan yang pelbagai ragam. Pastinya keadaan ini memberi kesan sama ada secara ;langsung atau tidak langsung terhadap pengalaman pelanggan. Oleh itu usahawan memerlukan pengurusan pelanggan yang berkesan untuk menghasilkan situasi yang sesuai dengan keperluan dan kehendak semua pelanggan.

Ciri kepelbagaian pula merujuk kepada keunikan produk daripada segi tahap kualiti akibat pengaruh persekitaran. Contohnya, walaupun perkhidmatan pengangkutan bas diberikan oleh pemandu yang sama, menggunakan bas dan kerusi yang sama dan ke lokasi yang sama, penumpang bas akan mendapat kualiti perkhidmatan yang berbeza-beza pada waktu pagi, tengahari, petang dan malam. Contohnya, pelanggan akan mendapat perkhidmatan layanan lebih mesra di waktu pagi berbanding tengahari atau malam. Ciri terakhir ialah ciri tidak boleh simpan, iaitu perkhidmatan yang tidak diguna sebelumnya (pada watu yang lain) tidak boleh disimpan dan diguna pada waktu yang berlainan. Ciri tidak boleh simpan turut menjadi penyumbang kepada tahap kompleksiti pengurusan perkhidmatan kerana kedatangan pelanggan tidak bersifat setara (kedatangan yang seimbang sepanjang masa), kedatangan atau kehadiran pelanggan untuk mendapatkan perkhidmatan ada ketika tiada atau pelanggan terlalu kurang dan ada ketika pelanggan ramai atau terlalu ramai. Perkhidmatan yang tidak diguna ketika waktu tiada pelanggan atau pelanggan kurang tidak pula boleh disimpan dan dibawa kehadapan (masa perkhidmatan berikutnya) untuk diguna ketika waktu puncak atau ketika

ramai pelanggan. Keunikan ciri-ciri perkhidmatan ini memerlukan organisasi menghasilkan elemen strategi pemasaran tambahan untuk melayani kehendak dan keperluan pelanggan. Sekiranya dalam pemasaran barangan, organisasi hanya perlu mengurus empat strategi, iaitu produk, perletakan harga, pengedaran dan promosi (komunikasi pemasaran) atau lebih dikenali sebagai strategi 4P, dalam pemasaran perkhidmatan pula akibat pengaruh keempat-empat ciri unik perkhidmatan, organisasi perlu mengurus tiga lagi strategi tambahan, iaitu manusia (menyelesai masalah yang diwujudkan oleh ciri tidak boleh pisah dan kepelbagaian), bukti fizikal (menyelesai masalah yang diwujudkan oleh ciri ketidakketaraan) dan proses (menyelesaikan permasalahan daripada ciri tidak boleh pisah dan tidak boleh simpan).

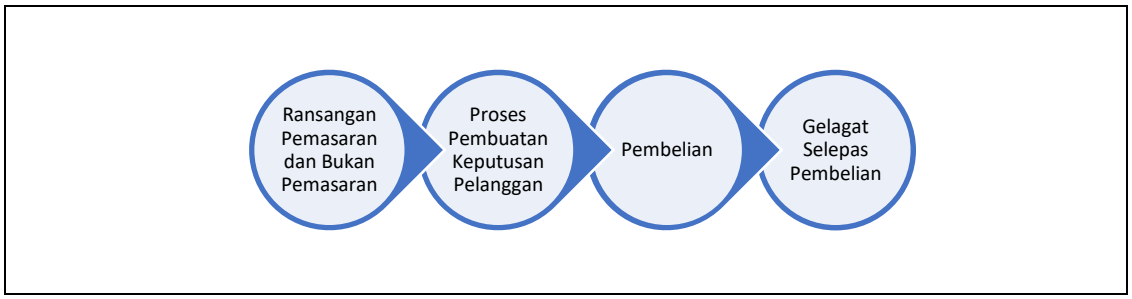
Organisasi perkhidmatan

Organisasi secara umumnya dapat dikategorikan kepada tiga, iaitu dominasi perkhidmatan, hibrid dan dominasi barangan. Klasifikasi organisasi tersebut didasarkan kepada pengurusan produk, iaitu daripada segi tahap keketaraan (*tangibility*) produk. Berdasarkan kepada maksud pemasaran AMA seperti yang dibincangkan oleh Kotler dan Armstrong (2018) serta Hoffman dan Bateson (2016) menyatakan secara asasnya produk terbahagi kepada barangan dan perkhidmatan. Ini bermakna, organisasi juga dapat diklasifikasikan kepada tiga, iaitu organisasi perkhidmatan, organisasi barangan dan organisasi hibrid (campuran antara barangan dan perkhidmatan) seperti ditunjukkan oleh Rajah 2.1. Organisasi perkhidmatan merujuk kepada semua organisasi yang mengurus dan menyampaikan perkhidmatan kepada para pelanggannya dan begitulah sebaliknya bagi organisasi barangan. Bagaimanapun, berdasarkan kontinum keketaraan produk, konsep organisasi perkhidmatan dapat di bahagikan kepada dua yang utama, iaitu organisasi dominasi perkhidmatan dan organisasi hibrid (Hoffman dan Bateson, 2016 serta Kotler, Bowen, Makens dan Baloglu,2017).

Organisasi dominasi perkhidmatan merujuk kepada organisasi berteraskan majoriti perkhidmatan (sepenuhnya atau perkhidmatan melebihi barangan). Perkhidmatan jururunding perakaunan, perguaman atau kejuruteraan merupakan organisasi dominasi perkhidmatan. Pihak pengurusan terminal bas atau lapangan terbang seperti TBS (syarikat Maju Pengurusan Terminal dan Perkhidmatan Sendirian Berhad) dan KLIA (Malaysian Airport Berhad) ataupun penyedia perkhidmatan logistik seperti Keretapi Tanah Melayu Berhad (KTMB), Pos Malaysia Berhad, Tiong Nam Transportation and Trading Berhad dan seumpamanya merupakan organisasi perniagaan dominasi perkhidmatan. Tidak lupa juga, kebanyakan organisasi kerajaan Malaysia termasuk organisasi yang dikaji juga merupakan organisasi dominasi perkhidmatan. Organisasi hibrid pula merujuk kepada organisasi yang mempunyai sumbangan (dominasi) seimbang antara perkhidmatan dan barangan. Restoran makanan segera dikatakan antara organisasi hibrid kerana pengurusan organisasi berkenaan menawarkan kombinasi perkhidmatan (layanan restoran makanan segera) dan barangan (produk makanan seperti ayam goreng, kentang putar, burger dan sebagainya). Bagaimana pula dengan perniagaan restoran bentuk lain (bukan restoran makanan segera)? Sekiranya wujud keperluan fokus perkhidmatan penyediaan makanan secara segera, maka restoran berkenaan dikategorikan sebagai organisasi hibrid, iaitu kegagalan menyediakan perkhidmatan mesra pelanggan yang cepat dan menepati keperluan pelanggan akan memberikan kesan besar terhadap kepuasan pelanggan dan kejayaan perniagaan.

Kepuasan pelanggan

Kepuasan pelanggan merupakan faktor atau persoalan yang sangat penting dan kompleks yang perlu diurus secara berkesan oleh semua organisasi, terutamanya organisasi perkhidmatan seperti CUIC UUM. Persoalan kepuasan pelanggan menjadi semakin diutamakan terutamanya selepas dunia mengalami perkembangan pesat sejak awal 1960an. Oleh itu tidak menghairankan kepada kita banyak bahan ilmiah yang memfokuskan kepada perbincangan tentang kepuasan pelanggan dihasilkan sejak era ini. Penulisan kepuasan pelanggan oleh Lewitt (1960) merupakan antara penulis bahan ilmiah awal yang membincangkan konsep kepuasan pelanggan secara khusus dalam sektor perkhidmatan (Crosby, 1996). Selepas Lewitt (1960) terdapat banyak lagi penulis yang membicarakan secara mendalam hal berkaitan dengan kepuasan pelanggan secara khusus seperti penulisan oleh Crosby (1996), iaitu salah seorang ilmuan yang diiktiraf sebagai pelapor ilmu kualiti, membincangkan tentang peri pentingnya piawaian kualiti kepada tahap kepuasan pelanggan, Parasuraman, Zeithaml dan Berry (1985) yang membincangkan pengaruh kepuasan pelanggan terhadap prestasi perniagaan seluruh organisasi perkhidmatan, Smith (2014) yang membincangkan kepentingan kualiti perkhidmatan dalam mempengaruhi pencapaian anugerah kualiti berprestij, Aaker (1995) membincangkan sumbangan kepuasan pelanggan terhadap ekuiti (populariti) jenama, Best (2000) yang membincangkan sumbangan kepuasan pelanggan terhadap kelangsungan hidup (*survival*) banyak organisasi perkhidmatan, Bergman dan Bengt (2010) membincangkan bagaimana kejayaan organisasi perniagaan terutamanya yang berorientasikan perkhidmatan berjaya menerusi kejayaan mereka membudayakan fokus pelanggan di kalangan semua ahli (staf) organisasi, begitu juga dengan penulisan Ruane (2015) serta banyak lagi penulisan ilmiah lain. Secara teorinya, penghasilan kepuasan pelanggan dapat diterangkan menerusi kerangka gelagat pengguna yang diguna oleh ahli-ahli pemasaran (Kotler dan Amstrong, 2018) seperti yang ditunjukkan oleh Rajah 1.



Rajah 1: Model Gelagat Pengguna

Sekiranya dirujuk kepada model gelagat pengguna seperti ditunjukkan oleh Rajah 1, dapat disimpulkan bahawa kepuasan pelanggan wujud pada fasa gelagat (output), iaitu pembelian. Setelah pembelian, pengguna atau pihak lain yang memanfaat (mengguna) produk berkenaan akan memperolehi pengalaman kepenggunaan, sama ada berpuas hati atau tidak. Hasil daripada pengalaman kepenggunaan inilah yang membentuk tingkahlaku atau gelagat selepas pembelian, iaitu membuat pembelian ulangan produk pengeluar atau jenama yang sama (pelanggan setia) atau beralih kepada produk pengeluar yang lain. Selain itu, pengguna yang berpuas hati atau tidak turut menghasilkan gelagat pasca pembelian yang akan dikongsi bersama dengan pihak lain, iaitu publisiti. Organisasi perlu memahami hakikat sebenar publisiti, iaitu publisiti negatif akan dikongsi dengan lebih ramai rakan atau rangkaian sosial berbanding publisiti positif. Faktor utama penyumbang kewujudan publisiti (Kotler dan

Armstrong, 2018) adalah tahap kepuasan atau ketidakpuasan pelanggan terhadap strategi pemasaran organisasi.

Campuran Pemasaran Barangan

Pemasaran barangan memerlukan organisasi mengurus lima strategi utama, iaitu segmentasi pemasaran dan campuran pemasaran. Campuran pemasaran (*marketing mix*) bagi barangan merangkumi strategi produk, perletakan harga, pengedaran dan promosi atau sering disebut sebagai strategi 4P (*product, price, place, and promotion*). Produk merangkumi tawaran asas penyelesaian masalah (keperluan dan kehendak) pengguna. Ia mungkin bersifat ketara (barangan) atau tidak ketara (perkhidmatan). Selain produk asas, strategi produk sebenarnya merupakan satu pakej tawaran bersama-sama penjenamaan, pembungkusan dan pelabelan. Elemen kedua dikenali sebagai perketakan harga (*price*). Perletakan harga memadankan produk dengan tingkat harga akhir yang diletakkan berdasarkan kepada pertimbangan kos, nilai pengguna dan persaingan serta memenuhi objektif perletakan harga organisasi. Elemen ketiga pula merujuk kepada pengedaran (*place*), iaitu fungsi yang memastikan produk yang dihasilkan dapat disampaikan kepada pengguna dan seterusnya diguna oleh mereka. Elemen terakhir ialah promosi atau turut dikenali sebagai strategi komunikasi pemasaran bersepadu kerana organisasi perlu mengurus campuran promosi yang merangkumi lima elemen, iaitu promosi jualan, pengiklanan, perhubungan awam, jualan perorangan dan publisiti.

Campuran Pemasaran Perkhidmatan

Akibat pengaruh ciri unik perkhidmatan yang telah dibincangkan dalam bahagian awal artikel ini, organisasi perlu mengurus tiga elemen strategi pemasaran tambahan bagi pengurusan perkhidmatan. Ini bermakna, selain perlu merekabentuk strategi segmentasi pemasaran dan campuran pemasaran biasa (4P), organisasi perkhidmatan juga perlu mengurus manusia, proses dan bukti fizikal untuk menghasilkan pakej tawaran terbaik atau sering dikenali sebagai tawaran jualan unik (*unique selling proposition* – USP) bagi meningkatkan tahap kepuasan pelanggan. USP merupakan konsep penting dalam strategi perniagaan. USP juga dikenali sebagai kelebihan bersaing (*competitive advantages*). Ini bermakna, selain perlu mengurus perkhidmatan secara umum (produk), organisasi perkhidmatan juga perlu mengurus manusia, proses dan bukti fizikal secara berkesan untuk menghasilkan perkhidmatan yang memaksimumkan kepuasan pelanggannya.

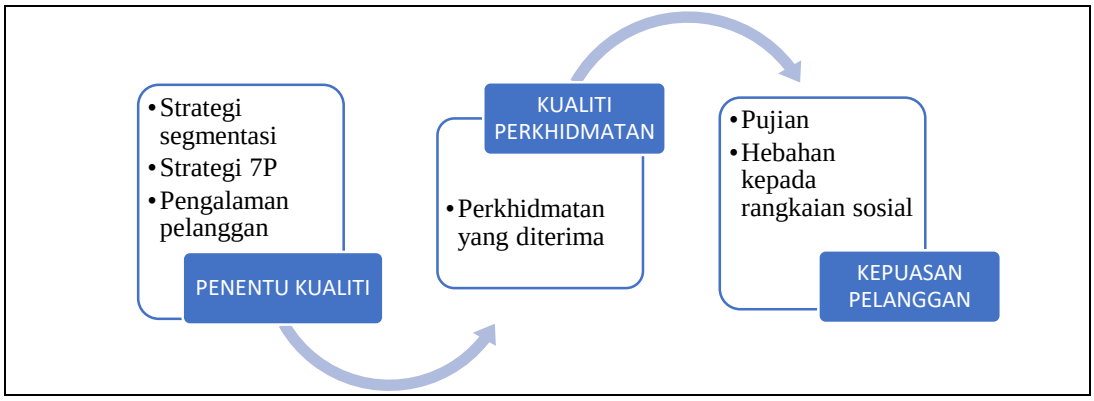
Elemen kelima bagi campuran pemasaran perkhidmatan ialah manusia (*person*). Elemen manusia merujuk kepada pemberi perkhidmatan (staf) dan pelanggan. Semasa penghasilan atau penyampaian perkhidmatan, kedua-dua pihak ini akan terlibat secara langsung dan hadir secara serentak (ciri tidak boleh pisah). Oleh itu, kedua-duanya memberi kesan langsung terhadap kualiti perkhidmatan. Oleh itu, selain perlu mengurus sumber manusia secara cekap dan berkesan terutamanya daripada segi pemilihan pekerja dan pemberian latihan dan pengukuhan (ganjaran dan motivasi), pelanggan juga perlu diurus oleh organisasi. Pengurusan pelanggan bukan sahaja untuk mendidik pelanggan tetapi juga untuk melencongkan (mengalih) permintaan pengguna daripada waktu puncak kepada waktu bukan puncak. Ini dapat dilihat bagaimana syarikat penerbangan atau hotel memberikan tawaran harga menarik (promosi) pada waktu luar cuti sekolah berbanding musim cuti sekolah.

Elemen keenam ialah proses. Proses merujuk kepada usaha organisasi menghasilkan proses penghasilan perkhidmatan yang bukan sahaja mempunyai tahap kualiti yang terbaik tetapi

bersifat tekal atau konsisten. Ini dilaksanakan bagi mengurangkan kesan ciri kepelbagaian dan pengaruh manusia terhadap tahap kualiti yang seterusnya mempengaruhi tahap kepuasan pelanggan. Selain melaksanakan proses pengurusan sumber manusia dan pengurusan pelanggan yang berkesan, organisasi juga mendidik staf dan pelanggan berkaitan proses atau carta aliran atau penyampaian perkhidmatan. Tindakan ini bukan sahaja untuk memaklum dan membiasakan staf dengan proses kerja dan prosedur operasi piawai (SOP) tetapi juga untuk memberi gambaran jangkaan penghasilan atau pemberian perkhidmatan kepada pelanggan. Ini bermakna, organisasi akan menggunakan bukti fizikal seperti meletakkan gambar carta aliran kerja, penggunaan sistem nombor giliran, menyediakan kerusi atau ruangan membaca atau menonton televisyen dan sebagainya untuk mengurus penglibatan pelanggan dalam proses penghasilan perkhidmatan secara berkesan. Tindakan organisasi memperolehi pengiktirafan kualiti misalnya seperti ISO atau Anugerah Kualiti Perdana Menteri merupakan antara contoh usaha organisasi memberi tumpuan lebih terhadap pematuhan dan pembentukan budaya mementingkan kualiti perkhidmatan di kalangan staf. Elemen ketujuh dikenali sebagai bukti fizikal. Ia merangkumi perhiasan dalaman, menyediakan ruang menunggu yang selesa seperti pakaian seragam, menyedia tempat duduk, ruang membaca, ruang berbual, ruang menonton televisyen, penyediaan komputer peribadi, menyedia penunjuk arah, hiasan dalaman dan pelbagai lagi usaha yang seumpamanya merupakan contoh bagaimana organisasi mengurus bukti fizikal bagi meningkatkan kepuasan pelanggan atau sering diuar-uarkan sebagai usaha mengketarakan yang tidak ketara.

Penentu kepuasan pelanggan organisasi perkhidmatan

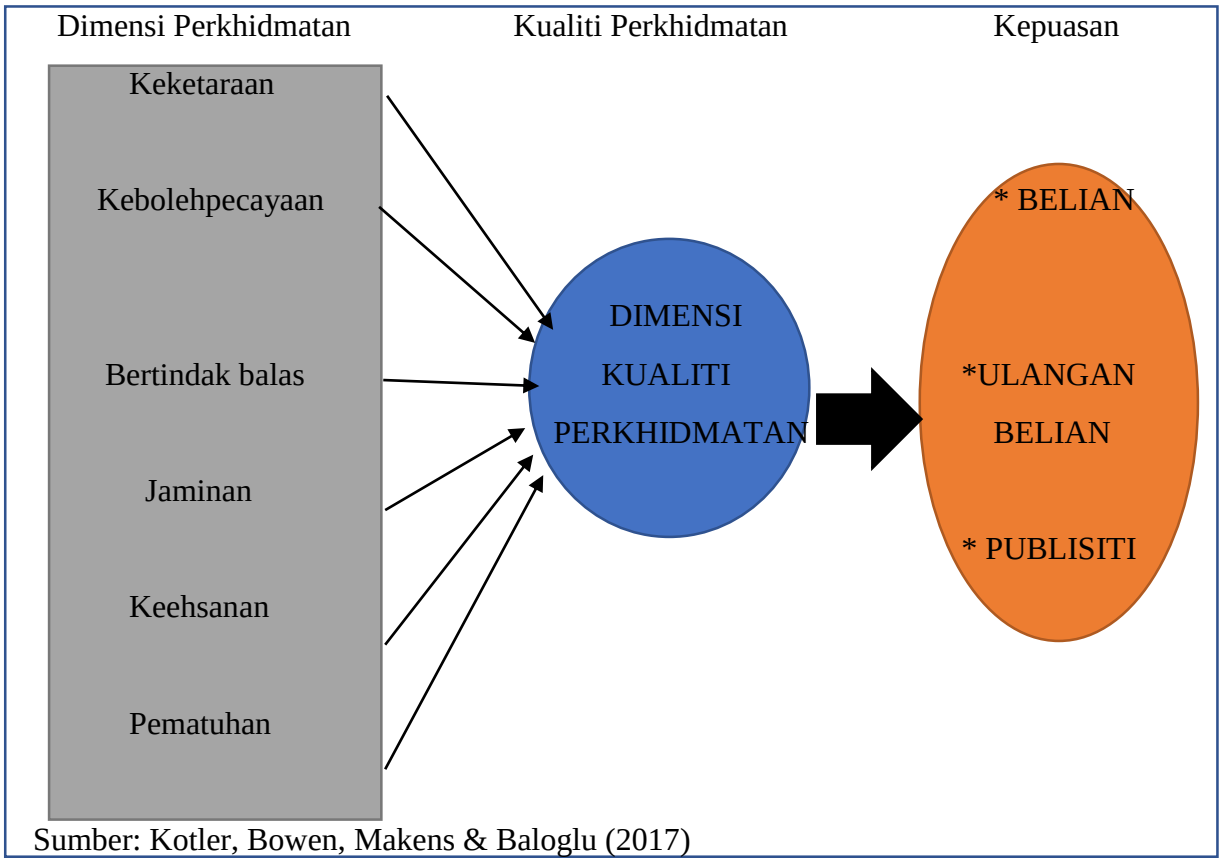
Kotler, Bowen, Makens dan Baloglu (2017) serta Inghileri dan Solomon (2010) menyatakan secara amnya kualiti perkhidmatan penentu kepada kepuasan pelanggan perkhidmatan. Selain itu, mereka turut menyatakan bahawa strategi pemasaran organisasi yang lain (termasuk item pengurusan produk selain daripada pengurusan perkhidmatan) mempunyai kesan langsung terhadap kepuasan pengguna perkhidmatan. Walaupun hubungan ini nampak mudah, seperti yang dinyatakan dalam bahagian awal perbincangan, terdapat beberapa angkubah yang mempengaruhi atau membentuk kualiti perkhidmatan. Ini bermakna, angkubah kualiti perkhidmatan merupakan angkubah moderator antara angkubah-angkubah kualiti perkhidmatan dan kepuasan pelanggan seperti yang ditunjukkan oleh Rajah 2.



Rajah 2: Model Kepuasan Pelanggan Perkhidmatan

Usaha penyelidikan tahap kepuasan pelanggan bagaimanapun memerlukan penyelidik mengukur persepsi atau harapan terhadap perkhidmatan yang bakal diterima dibandingkan dengan persepsi atau pengalaman sebenar pelanggan terhadap penerimaan perkhidmatan. Ini bermakna, organisasi atau penyelidik perlu mengukur harapan dan pengalaman terhadap perkhidmatan. Oleh itu, setiap kajian tahap kepuasan pelanggan perkhidmatan perlu melaksanakan dua fasa kajian, iaitu sebelum penerimaan perkhidmatan dan selepas penerimaan perkhidmatan. Kebanyakan kajian kualiti perkhidmatan menggunakan Model SERVQUAL yang diperkenalkan oleh Parasuraman, Zeithaml dan Berry pada 1985. Menerusi model ini, ketiga-tiga penyelidik berkenaan telah mengenalpasti lima dimensi atau penentu kualiti perkhidmatan menerusi kajian jurang perkhidmatan, iaitu keketaraan, jaminan, keehsanan, kepekaan dan kebolehpercayaan. Secara hipotetikal, kajian Parasuraman, Zeithaml dan Berry (1985) dilaksanakan seperti ditunjukkan oleh Rajah 3.

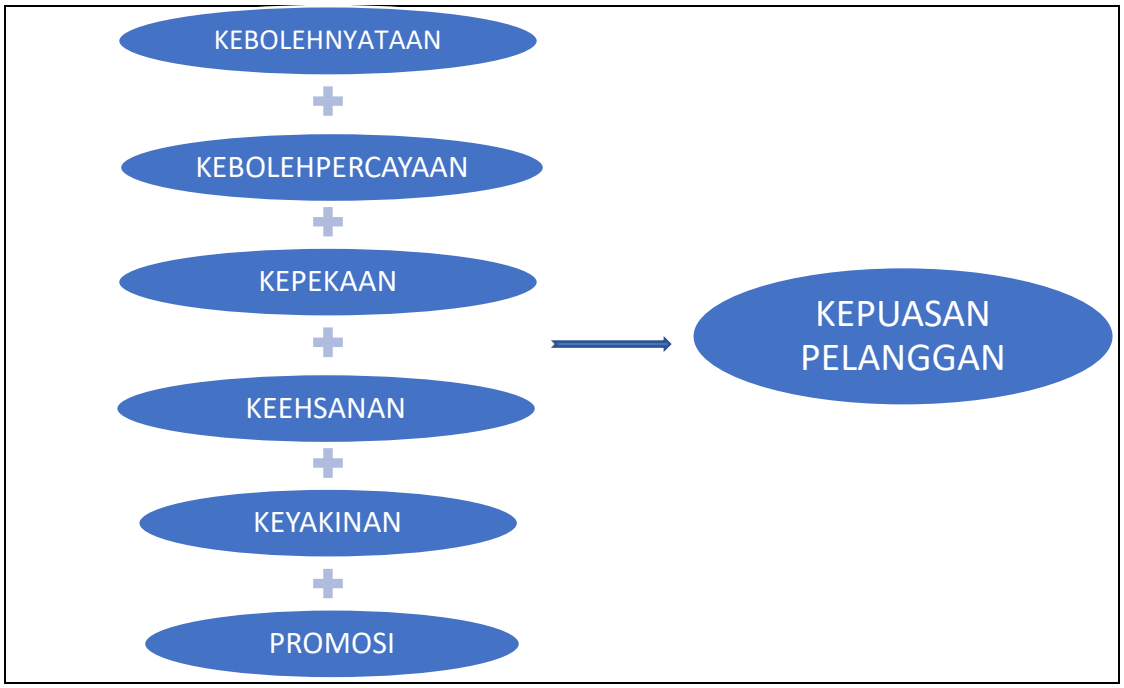
Kerangka teori seperti yang ditunjukkan dalam Rajah 3 sebenarnya merupakan kerangka teori atau model kualiti perkhidmatan yang telah diubahsuai daripada model asal SERVQUAL yang diperkenalkan oleh Parasuraman, Zeithalm dan Berry (1988) menerusi tambahan dimensi kualiti perkhidmatan keenam, iaitu pematuhan. Pematuhan (*compliance*) merupakan salah satu konsep dalam penilaian kualiti atau prestasi. Ini bermakna, walaupun ditambah satu dimensi kualiti perkhidmatan, model yang ditunjukkan dalam Rajah 3 masih tetap sama dalam menerangkan faktor-faktor penentu kualiti perkhidmatan yang menjurus kepada tahap kepuasan pelanggan.



Rajah 3: Kerangka Teoritikal Model Kepuasan Pelanggan SERVQUAL

Rekabentuk kajian

Kajian ini menyasarkan untuk mencapai dua objektif, iaitu mengukur persepsi pelajar terhadap perkhidmatan CUIC UUM berdasarkan kepada pengaruh perbezaan faktor demografik seperti jantina, umur, bangsa, lokaliti penginapan pelajar dan program pengajian. Objektif kedua adalah untuk mengukur tahap kepuasan pelajar terhadap keseluruhan perkhidmatan CUIC UUM. Manakala objektif kedua pula untuk mengenal pasti faktor-faktor pengurusan perkhidmatan yang berpotensi mempengaruhi tahap kepuasan pelajar terhadap perkhidmatan CUIC UUM. Kedua-dua objektif kajian berkenaan dicapai menerusi pelaksanaan kaji selidik di kalangan pelajar UUM yang sedang menjalani latihan industri. Kaedah kaji selidik dengan pengedaran borang soal selidik telah dipilih oleh pasukan penyelidik kerana kajian ini jelas tergolong sebagai kajian gelagat pengguna atau manusia (Hayes, 2008). Bagaimanapun, bagi memenuhi objektif kajian, kajian ini telah menambah satu lagi penentu kepuasan pelanggan, iaitu promosi atau komunikasi yang dilaksanakan oleh organisasi kepada para penggunanya (bakal pelanggan). Semua dimensi kepuasan pelanggan yang terdapat dalam kajian ditunjukkan oleh Rajah 4 berikut:



Rajah 4: Kerangka Teori kajian

Kajian lapangan

Kajian lapangan dilaksanakan di kalangan pelajar tahun akhir yang sedang menjalani latihan industri. Kaji selidik ini telah menggunakan kaedah pensampelan berstrata, iaitu penyelidik mendapatkan senarai pelajar yang akan dan telah menjalani latihan industri semasa (semester pengajian semasa sahaja), dan memilih responden berkenaan mengikut program pengajian. Menurut Hayes (2008) serta Bougie dan Sekaran (2015), teknik pensampelan ini antara teknik pensampelan terbaik untuk mendapatkan gambaran sebenar berkaitan persepsi atau pandangan kesuluruhan populasi. Bagaimanapun, pendekatan ini mempunyai cabarannya yang tersendiri kerana bukan sahaja sukar untuk dilaksanakan tetapi juga memakan masa yang relatif panjang

berbanding teknik pensampelan lain, terutamanya teknik pensampelan tidak berkebarangkalian seperti pensampelan selesa. Penyelidik bernasib baik kerana kebanyakan responden yang dipilih bersedia untuk terlibat secara positif dalam menjayakan kajian ini. Selain itu, memandangkan sela masa yang agak panjang diambil oleh penyelidik untuk mendapatkan pandangan atau persepsi pelajar semasa menjalani latihan industri, iaitu selama hampir tujuh bulan bagi menyelesaikan pengutipan data, berbanding perancangan awal selama 2 bulan sahaja.

Pengutipan data dilaksanakan dalam tiga fasa, iaitu semasa sesi taklimat latihan industri oleh CUIC UUM pada April 2014 dan sepanjang sesi latihan industri yang diikuti pelajar daripada bulan Jun 2014 hingga Januari 2015. Pasukan penyelidikan terpaksa memanfaatkan media sosial untuk mengedar dan mendapatkan semula borang borang soal selidik elektronik. Panduan daripada kajian yang dilaksanakan oleh Suleiman dan Saleh (2016) serta saranan Hayes (1998) banyak membantu pasukan penyelidik untuk melaksanakan pengutipan data secara pos atau secara digital (menerusi penggunaan emel dan tindakan susulan menerusi penggunaan WhatsApp). Hasilnya, seramai 827 responden telah memberi kerjasama penuh, iaitu menjawab semua soalan dalam jangkamasa yang telah diberikan kepada mereka.

Latar belakang instrumen kajian

Instrumen kajian merupakan borang soal selidik yang diedarkan secara serahan tangan dan secara atas talian (digital). Borang soal selidik berkenaan mengandungi 73 soalan yang merangkumi 10 soalan berkaitan maklumat demografik atau latar belakang peribadi responden dan 63 item pengukuran. Instrumen berkenaan dibahagikan kepada empat bahagian utama. Bahagian A mengandungi 10 soalan demografik responden merangkumi taraf kewarganegaraan, bangsa, jantina, agama, umur, lokasi tempat tinggal, pengalaman menjalani latihan industri terdahulu (semasa peringkat sijil atau diploma), kolej pengajian, kekerapan berurusan dengan CUIC UUM.

Bahagian-bahagian B dan C lebih menjurus kepada item pengukuran. Bahagian B terbahagi kepada dua bahagian utama, iaitu item pengukuran sebelum menjalani atau persediaan untuk menjalani latihan industri dan item-item pengukuran berkaitan dengan proses pelaksanaan latihan industri. Sub-bahagian pengukuran sebelum menjalani latihan industri 20 item pengukuran yang mengukur 10 kategori pengalaman semasa menerima perkhidmatan pra-pendaftaran dan pra-latihan industri. Sub-bahagian kedua bahagian B pula sebanyak 67 item pengukuran yang dibahagikan kepada tujuh kategori bagi mengukur pengalaman responden semasa mendapatkan perkhidmatan daripada CUIC UUM. Kategori pertama merangkumi item pengukuran berkaitan pengalaman responden semasa pendaftaran latihan industri, iaitu sebanyak 9 item pengukuran. Kategori kedua merupakan item-item pengukuran berkaitan proses tarik diri daripada menjalani latihan industri (kepada responden berkenaan sahaja). Ketegori ini merangkumi sebanyak empat item pengukuran. Kategori ketiga pula merangkumi lapan item pengukuran yang menjurus kepada pengukuruan pengalaman responden terhadap proses penempatan di premis majikan. Manakala kategori keempat mengukur kualiti perkhidmatan kaunter. Kategori ini mengandungi sebanyak lapan item pengukuran terhadap perkhidmatan kaunter di CUIC UUM dan pejabat Pembangunan Pelajar dan Alumni (jabatan sokongan yang diwujudkan di setiap kolej pengajian). Kewujudan PPA UUM disetiap kolej pengajian adalah untuk menyokong perkhidmatan pengurusan latihan industri yang disediakan oleh CUIC UUM.

Kategori kelima merujuk kepada lima item pengukuran yang disumbang atau dipengaruhi oleh penyelia latihan industri yang dilantik oleh setiap kolej pengajian atau fakulti pengajian. Penyelia latihan industri berkenaan merupakan pensyarah sepenuh masa yang mengajar kursus-kuursus berkaitan program pelajar yang menjalani latihan industri. Kategori ini merangkumi lima item pengukuran. Kategori keenam pula merangkumi lima item pengukuran yang disumbangkan oleh perkhidmatan sokongan yang diberikan oleh staf CUIC UUM kepada pelajar. Manakala kategori terakhir bahagian B ini meliputi lima item pengukuran berkaitan komunikasi (promosi) pelajar dan CUIC UUM sepanjang tempoh menjalani latihan industri di premis majikan. Bahagian terakhir, iaitu bahagian C enam item pengukuran yang disediakan untuk mengukur persepsi responden terhadap kualiti perkhidmatan CUIC UUM serta mengukut tahap kepuasan mereka sepanjang menjalani latihan industri yang diuurus oleh CUIC UUM. Pendekatan item-item pengukuran bahagian C ini sedikit berbeza daripada item-item pengukuran dalam bahagian A dan B kerana hanya dua item pengukuran sahaja menggunakan item pengukuran tertutup (pilihan jawapan disediakan). Empat item pengukuran lain dalam bahagian ini menggunakan item-item pengukuran terbuka (*open ended question*) bagi mendapatkan pandangan atau persepsi responden yang lebih tepat dan menyeluruh daripada segi persepsi mereka terhadap penerimaan perkhidmatan CUIC UUM dan pernyataan tahap kepuasan mereka. Jadual 1 menyenaraikan semua dimensi pengukuran kualiti perkhidmatan dan item-item pengukurannya. Selain itu, jadual berkenaan turut menyenaraikan item-item pengukuran tahap kepuasan yang diwujudkan bukan sahaja dalam bahagian C borang soal selidik kajian tetapi juga dalam beberpa sub-bahagian dalam bahagian B.

Jadual 1: Dimensi dan Item Pengukuran Kajian

Dimensi Kualiti dan Kepuasan Pelanggan	**Item Pengukuran**
Kebolehnyataan	Susunan perlatan dan meja perkhidmatan Penunjuk arah Peralatan komputer untuk kemudahan pelanggan (item terbuka) Nota: item bahagian ini dibezakan antara pejabat PPA Kolej Pengajian dan CUIC UUM.
Kebolehpercayaan	Tempoh pengluaran notis taklimat Penerangan prosedur dan peraturan latihan industri Sistem pengisian maklumat atas talian. Ketepatan dan kejelasan maklumat dalam slip penempatan latihan industri. Keupayaan staf menyatakan tempoh masa perkhidmatan (item terbuka). Staf CUIC UUM sangat terlatih.
Kepekaan	Pengisian program taklimat. Pemilihan tarikh dan tempat taklimat. Penetapan tarikh pendaftaran latihan industri. Kesesuaian senarai pilihan bandar dan organisasi kepada pelajar. Pemakluman prosedur tarik diri kepada pelajar. Tahap kesukaran penarikan diri. Penempatan pelajar mengikut lokasi dipilih pelajar. Penempatan pelajar di organisasi memenuhi kehendak pelajar.
Keyakinan	Tempoh menunggu jawapan penarikan diri.

	Sesi taklimat membantu peningkatan pengetahuan dan keyakinan pelajar. Menghasilkan pengalaman terbaik kepada pelajar semasa menjalani latihan industri. Masa menunggu mendapatkan dan menyelesaikan persoalan pelajar. Pelajar mudah menghubungi penyelia UUM. Penyelia UUM menyediakan dan mematuhi jadual pertemuan. Kecekapan staf CUIC UUM dalam menyelesaikan masalah dan persoalan pelajar. Kekerapan melayari laman web CUIC UUM.
Keehsanan	Kejelasan dan penyampaian maklumat taklimat. Kesesuaian tempat taklimat. Staf mempunyai penampilan meyakinkan kepada setiap pelajar. Penyelia UUM mempunyai kemahiran yang tinggi dalam melaksanakan tugas. Staf CUIC UUM berpengetahuan dan berkemahiran tinggi dalam melaksanakan tugas. Staf PPA kolej pengajian berpengetahuan dan berkemahiran tinggi dalam melaksanakan tugas.
Promosi	Hebahan menerusi notis taklimat meluas. Hebahan maklumat taklimat jelas dan tepat. Pelajar mudah dan selesa bertemu dan berbincang dengan penyelia UUM. Keberkesanan laman web latihan industri CUIC UUM. Keberkesanan penyampaian maklumat oleh PPA UUM kolej pengajian. Keberkesanan penggunaan medium lain untuk berkomunikasi dengan staf CUIC UUM.
Kepuasan	Kepuasan proses pendaftaran latihan industri. Kepuasan proses tarik diri daripada menjalani latihan industri. Kepuasan proses penempatan pelajar. Kepuasan terhadap perkhidmatan kaunter CUIC UUM dan PPA UUM. Kepuasan terhadap perkhidmatan penyelia UUM. Kepuasan terhadap perkhidmatan keseluruhan staf CUIC UUM. Kepuasan terhadap keseluruhan perkhidmatan yang diberikan oleh PPA UUM Kolej Pengajian. Kepuasan terhadap keseluruhan perkhidmatan yang diberikan oleh CUIC UUM.

Pentadbiran Kerja Lapangan

Pengutipan data dibuat dalam tiga fasa utama, iaitu kajian rintis, pengedaran borang soal selidik secara bersemuka (serahan tangan) dan pengedaran borang soal selidik menerusi Internet terutamanya menerusi emel rasmi UUM. Seperti yang dinyatakan dalam bahagian awal, kajian rintis menyumbang seramai 58 orang responden dan memberi input berguna untuk mengubahsuai beberapa item pengukuran dan gaya penyampaian bahasa (ayat) item

pengukuran tertentu. Kajian lapangan menerusi pos kebanyakannya dilaksanakan menerusi penghantaran borang soal selidik ke alamat tempat tinggal responden. Bagaimanapun, kadar tindakbalas reponden menerusi kaedah ini sangat rendah, iaitu sekitar 40 peratus sahaja. Oleh itu, pasukan penyelidik turut memanfaatkan kaedah emel untuk mendapat kerjasama responden. Walaupun kadar tindakbalas responden menerusi kaedah ini juga rendah, tetapi oleh kerana capaiannya lebih besar dan mengikut waktu kelapangan subjek, maka pendekatan pengutipan data menerusi pendekatan ini menyumbang lebih ramai responden penuh, iaitu sekitar 60 peratus daripada keseluruhan 827 orang responden.

Jadual 2: Hasil Ujian Kebolehpercayaan

Dimensi Pengukuran	**Nilai Alpha**
Kebolehnyataan (6 item)	.726
Kebolehpercayaan (6 item)	.818
Kepekaan (7 item)	.800
Keyakinan (8 item)	.726
Keehsanan (6 item)	.621
Promosi (6 item)	.833
Kepuasan (8 item)	.751
Skor keseluruhan (47 item)	.884

Dapatan kajian

Bahagian ini melaporkan secara memaparkan dapatan kajian dalam bentuk jadual dan keterangan ringkas. Berikut merupakan perbincangan dapatan kajian berdasarkan kandungan atau stratifikasi yang dilakukan dalam borang soal selidik.

Ringkasan Pengaruh Dimensi Demografik Pelajar Terhadap Tahap Kualiti dan Perbezaan Persepsi bagi Dimensi Pengukuran ditunjukkan dalam Jadual 3. Berdasarkan kepada Jadual 3, dapat dirumuskan bahawa hanya dimensi kualiti jaminan, keehsanan dan kepekaan tiada perbezaan persepsi (tidak signifikan) di kalangan responden. Ini bermakna, dimensi jaminan, keehsanan dan kepekaan perlu ditingkatkan lagi oleh CUIC UUM untuk meningkatkan lagi tahap kepuasan pelajar terhadap perkhidmatan pengurusan latihan industri. Berdasarkan perbincangan dalam bahagian sorotan karya, dapat disimpulkan bahawa kedua-dua jabatan berkenaan perlu meningkatkan lagi elemen manusia dan proses untuk meningkatkan lagi tahap kepuasan pelanggan.

Jadual 3: Ringkasan Pengaruh Demografik Pelajar Terhadap Perbezaan Persepsi Bagi Dimensi Pengukuran

ITEM	Ketaraan	Jaminan	Keehsanan	Kepekaan	Keboleh-percaya	Promosi	Kepuasan
Jantina	X			X	X	X	X
Bangsa	X	X			X	X	X
Umur	X	X			X	X	X
Pengalaman jalani latihan industri	X			X	X	X	X
Lokaliti kediaman	X	X		X	X	X	X
Kolej Pengajian	X			X	X	X	X

X signifikan

Keputusan Ujian Regrasi

Ujian regrasi dilaksanakan bagi menggambarkan secara jelas hubungan angkubah bersandar dan angkubah bebas. Hasil ujian regrasi yang dilaksanakan dalam kajian ini ditunjukkan dalam Jadual 4. Berdasarkan kepada dapatan ujian regrasi berkenaan, hubungan antara tahap kepuasan pelanggan CUIC UUM dengan penentu atau dimensi kualiti perkhidmatan dan promosi boleh digambarkan menerusi persamaan linear berikut:

KEPUASAN = a + .195 keketaraan + .163 jaminan + .055 keehsanan
+ .140 kepekaan + .158 kebolehpercayaan
+ .065 promosi

Jadual 4: Keputusan Ujian Regrasi Dimensi Kualiti Perkhidmatan dan Tahap Kepuasan Pelanggan CUIC UUM

	Angkubah	Bersandar =	KEPUASAN 0.611		
		R square =	102.544		
		Nilai F =	0.000*		
		Signifikan =			
Angkubah	Pekali tidak B	piawai ralat piawai	Pekali Beta	terpiawai t	signifikan
Konstan	.195	.021		2.543	0.008
Keketaraan	.155	.024	.192	8.556	0.000*
Jaminan	.163	.026	.177	6.218	0.000*
Keehsanan	.055	.022	.164	5.685	0.000*
Kepekaan	.140	.025	.086	5.542	0.000*
Kebolehpercayaan	.158	.023	.167	6.805	0.000*
Promosi	.065	.019	.169	2.261	0.016

Perbincangan dan rumusan kajian

Perbincangan dan saranan dalam bahagian ini didasarkan kepada dapatan-dapatan kajian seperti yang telah dibincangkan dalam awal artikel, terutamanya memfokuskan kepada dimensi kualiti perkhidmatan CUIC UUM yang mewujudkan perbezaan persepsi pelanggan terhadap tahap kualiti dan kepuasan mereka. Selain itu, perbincangan, rumusan dan cadangan berdasarkan purata skor dimensi pengukuran kualiti perkhidmatan juga turut dibincangkan. Walaupun persepsi keseluruhan responden akibat pengaruh dimensi demografik adalah baik tetapi bagi dimensi kolej pengajian responden telah menghasilkan perbezaan persepsi dan skor purata yang relatif rendah bagi dimensi jaminan kualiti perkhidmatan. Ini bermakna, terdapat masalah atau kekurangan tertentu yang perlu diselidiki oleh CUIC UUM terhadap pengurusan jaminan khususnya daripada segi pematuhan piawaian operasi dan pernyataan janji serta penghasilan proses pemberian perkhidmatan yang menepati piawaian dan 'janji' kepada pelanggan.

Seperti yang dinyatakan dalam perbincangan bahagian awal, dimensi kualiti keehsanan merupakan dimensi yang berkait rapat dengan pengaruh kepelbagaian dan ketidakboleh pisah, iaitu merupakan ciri unik perkhidmatan yang banyak disumbang oleh faktor manusia. Ini bermakna, CUIC UUM perlu meningkatkan pengurusan manusia bukan sahaja menumpu kepada usaha peningkatan kemahiran pemasaran perkhidmatan di kalangan semua staf (pengurusan sumber manusia terutamanya daripada segi pemberian latihan seperti yang dinyatakan oleh Saviour, Amedagbui Kofi, Yao dan Kafui, 2016) tetapi juga melaksanakan pengurusan pelanggan yang lebih berkesan. Seperti dimensi kualiti keehsanan, dimensi kualiti kepekaan juga sangat dipengaruhi oleh sumbangan dan pengaruh kemanusiaan, iaitu staf dan pelanggan. Dapatan kajian jelas menunjukkan bahawa wujud keperluan kepada CUIC UUM untuk meningkatkan kemahiran staf daripada segi pemasaran perkhidmatan dan menambah baik daripada segi penglibatan pelanggan menerusi penambahbaikan pengurusan pelanggan. Ini bermakna, kedua-dua jabatan perlu memberikan latihan kepada staf terutamanya daripada segi pematuhan prosedur operasi piawaian (SOP) dan pengurusan pemasaran perkhidmatan (perkhidmatan kaunter), iaitu untuk meningkatkan kemahiran keehsanan dan kepekaan terhadap keperluan dan kehendak pelanggan. CUIC UUM juga perlu meningkatkan usaha untuk mendidik pelanggan (pengurusan pelanggan) agar lebih prihatin terhadap proses pemberian perkhidmatan serta boleh bertolak ansur terhadap sebarang kemungkinan yang membuatkan mereka kurang selesa atau kurang berpuashati.

Berdasarkan kepada skor purata item-item pengukuran setiap dimensi kualiti perkhidmatan dan tahap kepuasan pelanggan CUIC UUM, dapat dirumuskan bahawa prestasi kedua-dua jabatan berkenaan dikategorikan sebagai sederhana tinggi (skor purata antara 2.700 sehingga 3.300). ini bermakna, wujud ruang penambahbaikan yang boleh dilaksanakan oleh CUIC UUM yang mengurus latihan industri pelajar UUM untuk meningkatkan lagi tahap kualiti dan tahap kepuasan pelanggan mereka. Hakikat bahawa dimensi keketaraan memperolehi skor purata yang tinggi berbanding dimensi-dimensi kualiti perkhidmatan yang lain membuktikan bahawa kedua-dua jabatan berkenaan sememangnya mempunyai iltizam yang tinggi untuk meningkatkan kualiti perkhidmatan. Bagaimanapun, pada hakikat sebenar, tindakan penambahbaikan daripada sudut keketaraan (strategi bukti fizikal) belum memadai atau mencukupi dalam meningkatkan kualiti perkhidmatan keseluruhan kerana dimensi-dimensi lain dalam penentuan tahap kualiti perkhidmatan dan tahap kepuasan pelanggan masih kurang memuaskan. Seperti yang dibincangkan dalam bahagian sorotan karya, selain meningkatkan

kualiti keketaraan atau bukti fizikal, organisasi dominasi perkhidmatan juga perlu menambahbaik atau meningkatkan tahap kualiti perkhidmatan menerusi dimensi manusia dan proses.

Cadangan dan saranan

Walaupun dimensi kualiti lain serta promosi tidak dibincangkan secara langsung seperti perbincangan dan saranan terhadap dimensi kualiti jaminan, keehsanan dan kepekaan, berdasarkan skor purata dan sisihan piawaian setiap dapatan tentang hubungan pengaruh faktor demografik berkaitan perbezaan persepsi responden (pelanggan CUIC UUM) terhadap hubungan kepuasan dan dimensi kualiti perkhidmatan, dapat disimpulkan bahawa CUIC UUM perlu meningkatkan lagi dimensi kualiti perkhidmatan selain keketaraan. Seperti yang dapat kita lihat kepada dapatan kajian, dimensi keketaraan mendapat skor purata relatif tinggi dan sisihan piawai yang lebih kecil, iaitu yang menggambarkan tahap kepuasan yang lebih tinggi berbanding pengaruh persepsi responden (pelanggan) terhadap dimensi kualiti perkhidmatan yang lain. Hal ini sememangnya dijangka kerana seperti yang dapat dilihat kedua-dua jabatan yang mengurus latihan industri kepada pelajar-pelajar UUM ini telah memperuntukkan belanjawan yang relatif besar untuk meningkatkan kepuasan pelanggan daripada segi pengurusan bukti fizikal. Seperti yang ditegaskan dalam bab 2, organisasi dominasi perkhidmatan bukan sahaja perlu meningkatkan nilai dan kepuasan pelanggan menerusi empat elemen tradisi pemasaran, iaitu produk (perkhidmatan), perletakan harga (caj yuran atau fi yang dikenakan), pengedaran (lokasi penyampaian) dan promosi, tetapi juga tambahan tiga elemen strategi pemasaran yang lain, iaitu manusia, bukti fizikal dan proses. Ini bermakna, tindakan penambahbaikan dimensi keketaraan atau bukti fizikal tidak mencukupi kerana organisasi dominasi perkhidmatan seperti CUIC UUM perlu juga secara seimbang meningkatkan pengurusan manusia (sumber manusianya dan pelanggan) dan proses penghasilan perkhidmatan yang bukan sahaja memenuhi kriteriaan penilaian badan kualiti seperti SIRIM Malaysia tetapi juga menepati keperluan dan kehendak pelanggan.

Rumusan

Kajian yang telah dilaksanakan oleh pasukan penyelidik ini didapati telah mencapai keempat-empat objektif dalam mengkaji, menyampaikan dan memberikan cadangan berdasarkan kepada keperluan setiap objektif berkenaan. Selain itu, kejayaan kajian ini bukan sahaja dilihat daripada sudut pencapaian matlamat atau objektif kajian tetapi juga daripada segi kejayaan mengenalpasti dan mengenengahkan item-item pengukuran kualiti perkhidmatan berfokus pelanggan yang mempunyai tahap kebolehpercayaan yang relatif tinggi.

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LOOKING FOR RESTAURANTS? AN INVESTIGATION OF THE UTILIZATION OF SOCIAL MEDIA AS AN EFFECTIVE SEARCH ENGINE AMONG MILLENNIAL FOODIE

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Abstract: *For the past years, technology helped us in many ways including the development, management, services as well as information search. In fact, the advancement of social media as a platform of information search eases the users through its flexibility to share the content and data effectively and attractively. This feature has been widely implemented in various industries particularly marketing and trading. Narrowing down to the foodservice industry, both restauranteurs and customers benefited from the beauty of this platform as the virtual middleman. However, the use of social media has pointed out a question on how foodie utilizes the functions and features of the platforms used as some of them might not be user-friendly in simplifying the search of information. Thus, this qualitative research aims to explore the utilization of social media by the foodie in seeking information on food places and to identify the effectiveness of social media as a medium of communication among foodie and the foodservice entrepreneur. A qualitative approach will be used, and semi-structured interviews will be carried out to obtain results from Millennial Foodie with age ranging from 18 to 35-year-old in Klang Valley area, who actively use social media as the search engine. Theoretically, the findings from this research are expected to add to the body of knowledge on the Internet of Things (IoT). Practically, this study will assist users to effectively use social media as a search engine. Moreover, the results will indeed benefit the foodservice entrepreneur in enhancing their strategy to approach the customers through social media.*

Keywords: *social media; foodie; restaurant; communication; multimedia content*

Introduction

The advancement of technology has created a greater impact among the users in the world especially with the expansion of social media and social networking sites (SNS) for interaction and communication. Accessibility to the internet via smartphones, computers, laptop and other devices has eased the access of information and connection with people in a much simpler way. As the popularity of social media platforms exploded due to the result of its expanding use, the way people interact has changed. Not only that, the frequency of people communicating on a

daily basis, increases too. On the other hand, social media can be used easily to produce different content such as video, audio or text that enables and facilitate a multitude of interactions among users (Kim & Zeelim-Hovay, 2011). Therefore, it is commonly used by the users to obtain and share information interactively among themselves other than performing the interaction.

According to the survey conducted by Malaysian Communications and Multimedia Commission (MCMC) in 2018, among 30.4 million of Malaysia population, a total of 28.7 million (87.4%) of the Malaysia population have access to the internet and the other 1.7 million (12.6%) have the restriction to the internet accessibility. The report also discovered that the age group of the internet users, in which among the many demographic groups of age, most of them are from the ’20s to ’30s with a percentage of 30.0% and 25.9% respectively, which are the millennial generation. A millennial generation or as known as Generation Y involves users that were born between 1980 and 2000 (Mastrolia and Willits, 2014). Bilgihan, Peng and Kandampully (2014) mentioned that, among all demographic groups, Generation Y portrays a young, technology-savvy group. They also stated that people in Generation Y are the active users of SNS therefore, social media play a huge role in their essence of life to socialize with others. Furthermore, from the statistics by MCMC (2018) , the top 3 online activities by the users were communicating by text (96.5%), visiting social networking platforms (85.6%) and getting information (85.5%). This shows that they are utilizing social media and search engines a lot to embrace social media to keep up with the rising trends and to keep up to date to the current issues. Other than that, MCMC also included social media platforms account ownership in their study and concluded that Facebook, Instagram, YouTube and Twitter as the most used platforms among users.

According to Marchionini, (1995, p.5), information seeking is “a process in which humans purposefully engage in order to change their state of knowledge”. He also noted that other types of information seeking as recommendation-seeking in which the information seeker will try to access suggestions or impressions from reliable sources as a way to differentiate between relevant materials and decreases the search scope. This activity will eventually help in getting valuable information for the users. Apart from that, social networks also assist in interaction and build networks between each user to the extent of the worldwide community. Therefore, accessibility through social media has created an ample opportunity for people to explore new things by a click away.

It is a norm to say that social media has become one of the technologies that expand in the number of usages as the source of information (Westerman, Spence & Heide, 2014). However, despite the use of social media as the platforms to communicate, seek information and fulfill social needs, ‘food’ proved to appear as the highest average number of likes and comments rather than accessories, leisurewear, alcoholic beverages, cosmetics and mobile phones (De Vries, Gensler & Leeflang, 2012). For this reason, people are using the internet especially the search engine and social media platforms to find information regarding food and food places as well as to share their experiences on their dine-out. Chung and Koo (2015) also support this statement by stating that people throughout the world have access to the Internet, seek through blogs, and read or share information using social media platforms. To understand more, this research strives to focus on the utilization of social media as an effective search engine among foodie.

In particular, foodie has a passion in exploring and trying out the different types of food and new food places. Yilmaz and Gultekin (2016) pointed out that, foodies look upon various attributes; food quality, menu variety, taste of food, price, portion size, service, operating hour and other of a restaurant or food places into consideration for them to make a selection on where to eat. One of the alternatives to review these attributes is through social media. In this regard, the consumers decide on their restaurant selection based on the information obtained through information sources (Yilmaz and Gultekin, 2016). The authors also mentioned that previous studies present some findings of factors that influencing restaurant selection by consumers in which one of the factors is the restaurant type such as fine dining restaurant, themed restaurant or fast food serving restaurant. From the findings, it will be difficult for foodies to make a selection and decide on where to eat as there are various types of restaurants on the list. Without adequate information about the restaurant shared, foodies will not be aware of the existence. Therefore, the ability to access social media platforms contributes to an easy and effortless way of life in communication, interaction and finding information.

However, Weller (2016) discovered that previous researches findings rarely explored how and why people utilize specific social media platforms or how they approach the functionalities of these platforms. Buarki and Alkhateeb (2018) also pointed out that not everyone knows about creating a hashtag or using a hashtag to seek and retrieve information. This is because a hashtag would be common when used with a descriptor (#descriptor; #food) and it will only function when used with unbroken words or phrases such as; #foodiesmalaysia, #foodieKL. Social media has been known for its benefits not only it is convenient for social interaction but also for finding information.

Other than that, the importance of social media platforms is that users are easily attracted to something when they are influenced by other users for example, food and food places. Hence, some of the users are willing to share information on whereabout they are going, eating, having fun and others. Because of this advantage, the business owner also can take part to influence consumers for brand awareness. This is because, consumers are willing to purchase something if the products and information are shared adequately (Mukhaini, Ismael & Al-Dhuhli, 2014).

Through the current phenomenon and issues raised by the previous researchers discussed above, it brings this research to the following objectives:

1. To examine the preferences of the source of information platforms among foodie
2. To explore the utilization of social media by the foodie in seeking information on food places
3. To identify the limitation of social media as a source of information for foodie

Literature review

Who is Millennial Foodie?

The exact birth year of the millennial generation comes to vary among researchers in which there are dissimilar opinions when this generation begins and ends (Frey, 2018; Bilgihan, Peng & Kandampully, 2014). The millennial, according to Frey (2018), involves them with birth years of 1981 through 1997, whereas Mastrolia and Willits (2014) describe millennial generation or, as known as Generation Y comprise individuals born between 1980 and 2000. They are labelled millennial because of their gap to the new millennium and being raised in a

more advance digital period (Kaifi et al., 2012). People from other generations might embrace technology, but Generation Y grew up with it (Bilgihan, Peng & Kandampully, 2014). As Jang, Kim and Bonn (2011) note, consumers from this generation are the most frequent diners of all kinds of restaurants, have boundless purchasing power, and give huge influences on their parents' and friends' purchase decisions. Thus, the ability to seek and share dining information online is a requisite to this generation (Bilgihan, Peng & Kandampully, 2014).

Foodie concept has been defined and discussed in disparate contexts by many correspondents so far (Yozukmaz, Bekar & Kilic, 2017). De Long (2006) refers foodie as a slang term which describes people with interest in food regardless of their lack of expertise. As mentioned, people can call themselves a foodie based on their interest and participation level with food. Other than that, the term foodies refer to individuals with a high passion and enthusiasm for food; eating and learning about food, great desire to explore food (Mohd-Any, Mahdzan & Cher, 2014; Cairns, Johnston & Baumann, 2010). Johnston and Baumann (2010) then describe foodie as culinary amateurs who are obsessively interested in gastronomic. They also said that foodie generally loves to share their dining experiences and culinary knowledge. In another way, Getz et al. (2014) describe foodies as food lovers, people who combine their lifestyles with food, pleasure and featuring food quality, cooking, food sharing and food-related experiences in their individual and social identities.

Search Engine and Social Media

The Internet has provided a platform for diverse applications including and not limited to social networking, search engine, and video streaming (Hidayanto et al., 2012). With the help of this kind of platform, it is much easier now to perform any online activities such as communication, accessing information, marketing, online banking and financial activities. The Internet basically becomes a necessity to all people around the world with its flexibility and credibility in accessing it.

Search engine use is one of the most favored approaches to online information seeking (Fallows, 2008). Tarakeswar and Kavitha (2011) provide two definitions of the search engine in their study which are:

1. Definition 1: Search Engine is a program which searches the database, gathers and reports the information which contains the specified or related terms and
2. Definition 2: The term Search Engine refers to the process of searching for files using the keywords specified. The keywords found are returned and collated into the user information.

It is said that ranking is very important for search, as many users seldom go beyond the first few query results (Mislove, Gummadi & Druschel, 2006). Therefore, search engines such as Google attempt to aids in the information seeking process using complex algorithms in recognizing documents that are most relevant to a user's query search (Heath, 2008). Despite the search engine being the most popular approach to online information seeking, social media has recently risen in popularity that introduces as a new option for finding information online. Social media is one of the important parts of the internet. It is a result of Internet-based applications designed for the technological configuration of Web 2.0 that enable the creation and exchange of User-Generated Content (UGC) (Kaplan and Haenlein, 2010). Social media is based on the two operating words; social and media. Social, in the context, defines as the

interaction between users of similar interest, a group, or even a community whereas media as the name implies is a medium or platform which allows for creation and exchange of UGC (Oyza & Edwin, 2015). The most frequent social media that are used by consumers for different purposes are Facebook, Twitter and Instagram (Mukhaini, Ismael & Al-Dhuhli, 2014). There are a few types of social media based on what is defined by Kim, Sin and He (2013) and Lee (2013), which are:

1. Social Networking Sites (SNS)
   - It is a platform where users are able to connect with one another, customize their profile, list of friends whom they are connected to. For example, Facebook.
2. Microblogs
   - It is equivalenced to blogging but in a limited number of words produce for each post. For instance, Twitter. It basically limited to 280 words.
3. Media Sharing Sites
   - This is a platform where users able to upload, save and share their content such as photo, videos and music.

According to Kempe, Kleinberg and Tardos (2003), social media are web-based services which are also known as social networking sites which refer to a network of relationships and interactions among various users. Baruah (2012) notes that one most important advantages of social media are the online sharing of knowledge and information among the different groups of people. The information created by user interactions such as sharing information and gathering ideas or opinions influences the user point of view of each other when it is shared and updated, with its final impact on the decision-making processes of consumers (Oviedo-Garcia et al., 2014). Hidayanto et al. (2012) also supported that social media enable intensive interaction between its users where users can exchange ideas, give opinions, and tell others about certain products they are interested in.

Dining Information on Social Media

Dining out has become a common activity of all people and considered an important aspect of socializing. Dining out and eating together can bring together a group of people, good fellowship and social rapport. Other than that, many consumers like to dine out as a matter of food exploration and experiences. The enthusiasm and excitement to try new food give them the purpose of finding a good place to seek on. They are more likely to gather information from various sources to fulfill and satisfy their need for the current information search.

Pantelidis (2010) stated that with the rise of social media and online forums, word of mouth has surpassed the traditional format and has become a crucial element in many consumers' patronage decisions. Most people now consult more than friends and relatives when seeking a restaurant to turn to online guides and social media. Consumers exchange opinions online not only in retail products but also in restaurants and dining experiences. They play two important roles in this which are to provide positive and negative information on the product or service and serving as well as giving recommendations (Santos, 2017). Many positive reviews provided tend to influence people's decision making.

No consumer is similar to each other because they have different reactions to the same experiences and behave differently to the same flavors. It is somewhat a subjective matter however Salehi-Esfahani (2015) explained reading a review is a way of satisfying one's curiosity in regards to a specific restaurant or even spending time in a more pleasant way to

keep in mind the comments read by them for a future opportunity. Consumers who seek online reviews of restaurants are likely to also search the web for the restaurant's website, and they will be expecting to see the menu, as well as the pictures and possibly videos relating to the restaurant's meal experience (Pantelidis, 2010). Therefore, restaurant platforms are an asset to both of the consumer and restaurant sides because they provide the consumer the overview such as the installations, food, and price comparing to different restaurants (Santos, 2017).

Zhang et al. (2010) discovered that the opinion of the consumers who have experience using a product or service is very important to others who are seeking the same kind of product or service. It also helps to reduce the intangibility factor. By offering consumers the ability to exchange dining experiences and create relationships with people who share the same interests, it is more effective and which in return develops greater credibility of information (Bickart and Schindler, 2001; Mangold and Smith, 2012).

Methodology

A phenomenological research design will be carried out to achieve the research objectives. It is planned for the data to be collected through interview sessions with the targeted participants. The interview session will be focusing more on the informants' experiences in using social media in providing and getting information about food or food places. The interview will be conducted through face to face sessions, phone call or emails. As to following the interview protocol, the consent form will be given to the informants prior to the interview session. Other than that, the interview will be recorded using recording equipment and some information will be handwritten. This is to ease the transcription process and to prevent the loss of data.

The targeted participants for this research will be the Millennial Foodies who use social media to review food or share or seek information about food places. The selected participants have to meet criteria sets before being interviewed. They must be in the Millennial population or as known as Generation Y and been using social media platforms for information seeking. They are the internet users in the '20s to 30's age group who specifically born between 1980 and 2000 (Mastrolia & Willits, 2014; Bilgihan, Peng & Kandampully, 2014) . Their experiences in providing and getting information about food or food places in social media will be the main focus.

In this study, the sample will be determined using purposive sampling. According to Tongco (2007), purposive sampling is also called judgment sampling in which the selection of informant is based on the characteristics the informant possesses. It is simply put as the researcher decides what kind of information needs to be known and find the people that can provide that kind of information with their experiences or knowledge. In the nature of the qualitative study, the sample size is not predetermined as the number of respondents depends on the data collected. The data is collected until it reaches the end point which is data saturation till then the number of respondents is sufficient for this study. According to Boddy (2016), the concept of data saturation marks the point at which no new insight or themes are seen in the data from the finalization of additional interviews or cases. However, Creswell (2014) suggested that phenomenology study usually range from three to ten number of sample size.

The interview sessions will be transcribed word by word and analyzed through thematic analysis. According to Maguire and Delahunt (2017), thematic analysis is the process of

recognizing patterns or themes within qualitative data. Braun and Clarke (2006) provide a six-phase guide which is a very convenient framework for conducting this kind of analysis starting from becoming familiar with the data, generating codes, themes until the writing up. Atlas.ti software will be used as an aided data management tool.

Conclusion

Thus, this research study aims to help users in finding information on food places in easier ways through social media. This result of this study will assist users in effectively use social media as a search engine and refine their search better with the help of individual functionalities in social media platforms. Practically, this study also is hoped to benefit the restaurant owners in enhancing their strategy to approach the customers through social media. Be it the existing restaurant owners or new entrepreneur in the industry, the findings can be used as a guideline in marketing and communicating with the customers virtually. In particular, theoretically, this study is expected to add to the body of knowledge on the Internet of Things (IoT) parallel with the advancement of technology and the emergence of IR4.0.

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MARKET ORIENTATION OF FINANCIAL OPERATIONS IN THE GHANAIAN BANKING SECTOR PERFORMANCE

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***Abstract**: Market Orientation is a set of beliefs that places customers' interests first, but at the same time raises the consciousness of the need to obtain information about competitors and create cross- departmental activities to satisfy customers' needs, in order to gain a competitive edge in the tempestuous, competitive environment. Although some judicious amount of studies on the above topic have been assumed within the newly developed and developing economies, there has been little effort at addressing the Ghanaian banking industry experience and its related problems. The study employed the survey design and quantitative method to investigate the problem. To examine the above schemes, a convenience sampling method was engaged and data acquired through a survey method. The study proffered a recommendation to banks operating in the industry to continually and consistently improve upon their performance strategies and ensure their effective and efficient implementation. Further, the study recommended to banks operating in the country to take market orientation seriously as bedrock of banking sector performance in the country if they want to stay in business.*

***Keywords:** Market Orientation, Financial Institutions, Sub- Saharan Africa, Organizational Performance*

Introduction

The Ghanaian banking sector has focussed on performing a remarkable change because of penetrating competition with foreign banks during the last couple of years. There has been an invasion of new entrants both local and international into the sector. To uphold rationality in the sector, banking institutions must act decisively as there is the need to design their procedures, manage and deliver higher value to their customers. How these banks acquire, cultivate, uphold and retain their customers both inside the banking firms and externally remains a significant question which needs to be answered. It is anticipated that only 30% of Ghanaians deposit their monies in banks, so what then happens to the other 70%? An application must be made to reverse the worsening trends in the levels of savings as over 75% of total currency is said to be saved in the homes of indigenes (Coffie, Blankson, & Dadzie, 2018). A perilous study of the above reveals that, for the formal banking sector to become sustainable, both the needs of bank employees and their customers must be well analysed and understood to permit the best methods to be designed and applied to satisfy the bank customers.

Recently, the Ghanaian banking industry has been facing a new wind of change owing to deregulation of the banking system by the nation's central bank also referred to as Bank of Ghana through eradicating the three-tiered structure of commercial, development and merchant

banks into a universal banking license that allows banks to function in all sectors of the economy. This resulted to proliferation of foreign banks from neighboring countries from the West African sub-region especially those from Nigeria. The influx of these banks brought about fierce competition in the industry, with banks not only competing among each other but also with non-banks and other financial institutions inputting close to similar products and services like that of the commercial banks. Consequently, researchers, for example, (Mahmoud Abdulai Mahmoud, Blankson, Owusu-Frimpong, Nwankwo, & Trang, 2016) showed that, most bank item enhancements are anything but difficult to duplicate and that when banks give almost vague administrations, they can just separate themselves dependent on cost and quality. Thusly, customer maintenance techniques are possibly compelling tools that banks can use to upsurge a key bit of margin and make due in the present consistently increasing banking focused condition. A prior insight made on the financial business in Ghana shows that leading part of the Ghanaian banks seems, by all accounts, to be desirable by non-household managers, and isn't improved concerning the items and administrations they offer

This nevertheless suggests the Ghanaian banking industry has arrived at the development period of the item expansion and has enthused towards becoming commoditized, since banks offer about unlimited services. This changes the threat of making a progeny winding of never-ending cost restrictive - battling for client share (Cohen et al., 2007). In a manner of speaking, (Migliori, Pittino, Consorti, & Lucianetti, 2017) are of the view that as market competition reinforces with decreasing client commitment, firms explore approaches to build customer upkeep and thus, the main key focus that banks can characterize to stay focused in the business is exploit customer maintenance procedures to grasp whatever number customers as could be allowed (Henneberg, Scammell, & Shaughnessy, 2009)

Literature review

Market orientation is not a new awareness in the marketing and management literature. Scholars contended that, the statement by (Roersen, Kraaijenbrink, & Groen, 2013) that the customer must be the emphasis of firm's processes and the subsequent support given to this idea by (Gunarathne, 2015) that the customer is the reason for the organization's existence were all pointing to the fact that market orientation performance was necessary at that time. This idea was extended to become known as the marketing concept (Kohli, Jaworski, Kumar, & Kohli, 2010) Following these developments, the subject market orientation has received a great deal of attention from marketing scholars who have developed, verified and advanced market orientation balances for measuring the degree of market orientation that firms exhibit (Hinson & Mahmoud, 2011); (Mohammed Abdulai Mahmoud, 2011) and (Abdallah, 2016) researchers have found resemblance between market orientation and business performance (Papadopoulos & Blankson, 2018), there seems to be nebulousness as far as the indebtedness as well as the implementation of the market orientation construct by financial institutions is concerned (Mohammed Abdulai Mahmoud, 2011). The position that market orientation assumed by financial institutions may have been maintained by (Papadopoulos & Blankson, 2018) who resisted that whereas traditional marketing concept is considered as a thoughtful planned procedure which proceeds from a careful documentation of market needs by prescribed research , and through focussed development of new contributions to the market place, the small business debate involves informal, unintended activity that relies on the instinct and energy of the manager to make things happen.

Moreover, following (Papadopoulos & Blankson, 2018), it appears that when likened to other functions of their business, financial institution owners have a problem with marketing; they appear to give marketing a low priority, often regarding marketing as "something that larger marketing organizations do". (Ogbari, Ibidunni, Ogunnaike, Olokundun, & Amaihian, 2018) concurs that financial institutions are more unwilling than larger firms to embrace the marketing concept in their strategy preparations. Apparently, most financial institutions do not conduct market research, and do not have long-term market planning (Keskin, 2016). Supporting the previous, (Haleblian et al., 2009) in his study of businesses in the UK declares that in reality the dimension of market orientation may not be applicable in the some business sectors. The writer noted that numerous key factors hinder the ability of financial institutions in focusing on tendencies and needs, or market orientation. These include: indistinct view of the customer, obligation with the status quo, unawareness of market orientation, absence of competitive differentiation, inadequate resources, apparent unsuitability and temporary focused. Also according to (Hinson & Mahmoud, 2011), small firms embark upon marketing in such a universal and unsuitable way that it does not seem to have any significant influence on performance.

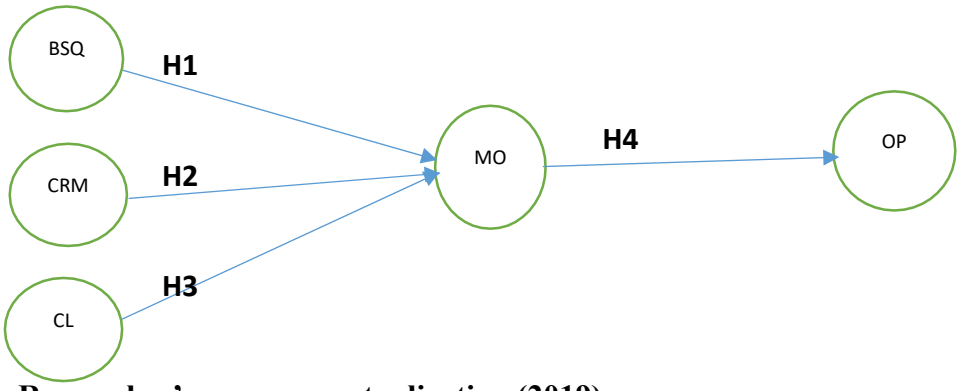
Though the preceding may hold factual for financial institutions at large, following explanations and recent developments in the Ghanaian financial sector, coupled with deliberations with academics with expertise in financial institutions and practitioners (owners/managers), it can be declared that in view of the current government provision and anxiety for financial institutions (Salifu, Tofik-Abu, Rahman, & Sualihu, 2018), further research is needed to highlight the gratitude of marketing and it achieves within the financial sector. Again, even though there are enough indication that marketing is central to the reality and development of financial institutions (Papadopoulos & Blankson, 2018), the fact that market orientation concept was developed mainly from studies of large firms makes it appropriate to scrutinise the appropriateness of the concept to financial institutions. A research in this instruction may reveal relevant issues regarding marketing practices that should be of interest to policy makers, entrepreneurs and researchers interested in the financial sector. It must be noted here that (Yaprak, Tasoluk, & Kocas, 2015) has observed that marketing and entrepreneurship largely control the fate of entrepreneurs and financial institutions around the world.

As noted by (Narteh, 2018), a great deal of research exists on service quality in the banking sector. In the banking industry as in other service industries, conveying higher quality service augments customer consummation leading to customer permanence (Samuel & Bedman, 2014). As a result of the significance of service quality in banking as a course to competitive advantage and corporate success, it has become problematic to categorise a solitary bank that has not introduced some kind of service quality improvement (Denis, Ferlie, & Gestel, 2015)). Numerous instruments have been developed for measuring perceptions of service quality in the banking sector (Denis et al., 2015). Despite the fact that some scholars used SERVQUAL to test service quality in banks, (Samuel & Bedman, 2014), other researchers also used six dimensions of Bank Service Quality propounded by Bahia and (Narteh, 2018)to measure service quality in the bank (Narteh, 2018). In comparing BSQ with SERVQUAL, (Narteh, 2018) argued that the main advantage of Bank Service Quality over SERVQUAL for measuring service quality in banks re-count to its content validity. For instance, the services portfolio dimension and the price dimension of Bank Service Quality were inattentive from

SERVQUAL. It is for this purpose that the dimensions in the Bank Service Quality and SERVQUAL are pooled to assess bank service quality as a strategy in the banking sector in the present study.

The study propose that, for banks to successfully retain their customers' there should be continuous and consistent improvement in their Bank Service Quality strategy. Bank Service Quality as a strategic tool for retaining banking customers in this current study, include an assembly of individual strategies predictable in the existing literature reviewed. In view of this, the study implemented four dimensions from the SERVQUAL model advocated by (Morgan, Anokhin, Kretinin, & Frishammar, 2015); an additional dimension from (Ogbari et al., 2018) and three dimensions from (Narteh, 2018). The factors of SERVQUAL in this study comprises of tangibility, reliability, responsiveness, empathy, assurance and effectiveness, service portfolio, price and convenience.

Figure 1. A Hypothesized framework of BSQ, CRM, CL and MO on OP



Researcher's own conceptualization (2019)

Bank Service Quality (BSQ) as a Strategy/determinant for Financial Operations

As suggested by (Samuel & Bedman, 2014), a sizeable number of research exists on service quality in the banking sector. In the banking industry as in other service industries, providing advanced quality service improves customer gratification leading to successful *Financial Operations* (Hanafizadeh, Keating, & Khedmatgozar, 2014), lower customer defection and upsurge customer loyalty provides chances for cross-selling, advance word-of-mouth reference, and improve corporate image (Samuel & Bedman, 2014). By way of the importance of service quality in banking as a way to competitive advantage and corporate profitability, it has been difficulties to recognise a single bank that has not originated some kind of service quality enhancement (Narteh, 2018)

Numerous instruments have been established for measuring insights of service quality in the banking sector (Samuel & Bedman, 2014). Notwithstanding the fact that some scholars used SERVQUAL to test service quality in banks, (Samuel & Bedman, 2014), other scholars also used six dimensions of Bank Service Quality (BSQ) submitted by (Narteh, 2018) to extent service quality in the bank (Narteh, 2018). In likening BSQ with SERVQUAL (Morgan et al., 2015) contended that the main benefit of BSQ over SERVQUAL for measuring service quality

in banks re-count to its content validity. For instance, the services collection dimension and the price dimension of BSQ were inattentive from SERVQUAL. It is for this motive that the dimensions in the BSQ and SERVQUAL are combined to assess bank service quality as a strategy in the banking sector in successful *Financial Operations*.

This research proposes that, for banks to efficaciously recollect their customers' there should be unremitting and consistent development in their BSQ strategy. BSQ as a strategic instrument for holding banking customers in this present study, encompass a collection of individual strategies recognised in the existing literature. In view of this, the study assumed four dimensions from the SERVQUAL model advocated by (Morgan et al., 2015); an extra dimension from (Ogbari et al., 2018) and three dimensions from (Al, 2015). BSQ model for measuring excellence as a strategy for bank service quality in this paper. The dimensions or factors comprises of tangibility, reliability, responsiveness, empathy, assurance and effectiveness, service portfolio, price and convenience impact on market orientation. In line with this, this researcher hypothesize that:

H1. Bank service quality has a positive impact on market orientation

Customer Relationship Management as a strategy/determinant for successful Financial Operation

CRM has developed as an approach based on building and maintaining positive relationships with customers, increasing customer loyalty, and expanding customer lifetime value (Samuel & Bedman, 2014). Literature referred to CRM as a comprehensive strategy and process of acquiring, retaining and collaborating with selective customers to create and maintain long-term partnerships and also as a means for achieving superior value and financial performance for the company and the customer (Samuel & Bedman, 2014). (Mokhtaruddin, Wel, & Khalid, 2018) indicate that CRM activities involve management of customer complaints, establishment of long-term relationships with customers through social bonds and instilling proper customer service in an organization. In addition, (Samuel & Bedman, 2014) also suggested that CRM can be achieved in a firm through information sharing and customer involvement. This researcher therefore conceptualizes that a successful implementation of these factors as a strategy can lead to market orientation.

H2. There is a positive relationship between customer relationship management and market orientation.

Customer Loyalty as a Strategy/Determinant for a successful Financial Operation

(M. A. Rahman, Qi, & Islam, 2016) reported that in many instances customers are loyal to several service providers while spurning others, and in such situations, the marketing goal of a firm becomes one of strengthening customer's preference for one provider over others, and well-designed loyalty programmes can aid in achieving this. (Samuel & Bedman, 2014) argued that loyalty rewards can induce feelings of intelligence and pride about having achieved or won something without having to pay the normal price, as well as a sense of appreciation among customers who relate rewards to being a preferred or special customer. Indeed, the common thread among loyalty rewards is the provision of intangible benefits to customers as a reward for their repeated purchases of a company's product(s)/services. (William, Appiah, & Botchway, 2016) classified loyalty rewards into three main categories, namely; financial

rewards (incentives given to customers that have a financial value), non-financial rewards (provide customers with benefits or value that cannot be translated directly into monetary terms), recognition and appreciation (intangible in nature and are in the form of extra attention given to customers' needs). There have been findings that showed positive effects of loyalty rewards on customer retention (Samuel & Bedman, 2014). In view of this, the study postulates that:

The competitive banking industry is very much affected with the complete disregard of market orientation processes (Boadi, 2016). Empirically, (Cohen et al., 2007) (M. S. Rahman, Khan, & Haque, 2012)were of the view that a key component a successful financial operation in the banking industry is customer loyalty. However, (Al, 2015) posits that, for customers to be loyal, the employees should develop a strong interpersonal relationships with them. (Najafi-Tavani, Sharifi, & Najafi-Tavani, 2016); (Samuel & Bedman, 2014) among others have tested and confirmed positive effects of customer loyalty on market orientation. Therefore, there is the need for Ghanaian banks to create customer loyalty strategies by implementing market oriented approaches to work. The authors therefore hypothesize that:

H3. Customer Loyalty has a positive relationship with Market Orientation

Market Orientation as a prerequisite for Bank/Organizational performance

The direct causality assumption of market orientation on organizational performance is examined with (Molander, Fellesson, & Friman, 2018); Kohli. Jaworski, Kumor (1993) market orientation framework. Thus, using banking industry as a case study, the researcher wants to test market orientation-corporate performance relationship.

H4: Market Orientation and Banking Sector Performance are positively correlated

Theoretical foundation

A market-oriented organization is one which effectively relates the marketing concept (Sampaio, Hernández-Mogollón, & Rodrigues, 2018). According to ("University of Dundee Investigating the influence of performance measurement on learning, entrepreneurial orientation and performance in turbulent markets Taheri, Babak; Bitici, Umit; Gannon, Martin J.; Cordina, Renzo," 2019), the marketing concept embraces that the key to organizational achievement is through the purpose and satisfaction of the needs, wants and aspirations of target markets. They suggested that these must be tracked more effectively and efficiently than that of competitors and with the purpose of realizing profitability and/or satisfying objectives.

According to the strategic marketing literature, market orientation comprises the use of larger organizational skills in understanding and sustaining customers (Agyapong, 2015). In essence, market orientation is resulting from the application of marketing concept and it necessitates organisations to monitor speedily changing customer needs and wants, determine the influence of these changes on customer satisfaction, upsurge the degree of product innovation, and implement strategies that build the organizations' competitive advantages.

There has been improved interest in the market orientation construct in the past decades. Following this development, several efforts have been made by scholars to appreciate its make-up resulting in the operationalization of its meaning as a construct (Coffie et al., 2018). Most

definitions developed were derived from the conceptualization of both Kohli and Jaworski (1990) or Narver and Slater (1990). Kohli and Jaworski (1990) associated the three principal elements of market orientation as a philosophy to the insight of marketing practitioners and experiential that market orientation has three components: the organization-wide generalization of market intelligence pertaining to current and future customer needs; dissemination of the intelligence across departments; and organization-wide responsiveness to this intelligence. According to the writers, this is based on customers' opinion and it comprises the consideration of: exogenous market issues that affect customer needs and performance; and current and future needs of customers ((Verhees & Meulenberg, 2004)). In the same method, Narver and Slater (1990) assumed that market orientation has three components namely: customer orientation, which includes understanding target customers and effectively positioning the skills and resources of the organization to satisfy customer by generating superior value; competitor orientation, which has to do with creating greater value through understanding the key competitors' short-term strength and weaknesses and long-term capabilities and strategies; and inter-functional coordination, which contains getting all business functions working together to provide higher value (Narver & Slater, 1990; Slater & Narver, 1994).

Since market orientation is viewed as part of organizational culture (Narver & Slater, 1990) or processes (Kohli & Jaworski, 1990), it may be enabled or hindered by internal factors (Jaworski & Kohli, 1993; Harris, 2000; Harris &Ogbonna, 2001). For this latter avowal, Kohli and Jaworski (1990) in their conceptual study anticipated three categories of organizational factors (top management, interdepartmental dynamics and organization wide systems) that regulate the level of market orientation in any organization. The perilous role of management in nurturing a market orientation has performed in several studies (Webster, 1988; Kohli & Jaworski, 1990). These researches observed management as highly significant on customer attention, inter-functional coordination and intelligence responsiveness. For example, Kohli and Jaworski (1990, p. 7) suggest that "the commitment of top managers is a vital precondition to a market orientation".

Therefore, Harris and (Bright C. Opara; Dumo Nkesi Opara, 2016) declared that management behaviour is the crucial obstacle to developing a market-oriented culture in an organization. (Mohammed Abdulai Mahmoud, 2011) was of the view that, a market orientation, while better suited to the customer', generates impediments in terms of structure. (Verhees & Meulenberg, 2004) examined organizational procedure as a barrier to market orientation and counselled that the degree to which an organization can upsurge its market orientation is indissolubly related to the organizational structures, systems and procedures produced to withstand them. Momentarily, definite physiognomies of organizational structure such as low solemnisation and limited centralization expedite the development of market orientation and vice versa ((Kuada & Buatsi, 2005)). Related to this, (Paper & Delhi, 2018) contended that the key to developing a market-driven, customer oriented business lies in how managers are assessed and satisfied.

Several researchers have shown that the implementation of market orientation is largely affected by interdepartmental connectedness and conflict ((Kuada & Buatsi, 2005) Interdepartmental connectedness promotes inter-functional coordination leading to more recurrent communication which is probable to allow the propagation of collected market

intelligence and simplify an appropriate market focused account. Again, interdepartmental conflict constrains communication through the departments of an organization, minimising inter-functional performance, and therefore constraining opportune response to market needs which are the essentials of the market orientation processes. Indeed, market orientation has long been associated with advanced result in terms of business profitability ((Narver & Slater, 2012) as well as achievements in the market place ((Kohli et al., 2010)).

Further researches have exhibited that market oriented organizations are likely to experience better levels of employee satisfaction, esprit de corps and organizational commitment (Ruekert, 1992; (Kuada & Buatsi, 2005)). Though, there is recognition in relevant literature that an organizations may not earn the full benefits of market orientation in the occurrence of external factors such as decreasing competition, market stability, and turbulent technological environments (Verhees & Meulenberg, 2004). The main drive of studies into the effect of external factors on the market orientation-performance relationship is that while external factors enhance market uncertainties, the generation of, and response to, market intelligence are basics to face market uncertainties. In this respect, researches have shown that under circumstances of high market uncertainties, outlaying resources for market-oriented activities is valuable; but, under circumstances of stable market, technological and competitive environments, disbursing resources for market-oriented activities would be unnecessary (Mahmoud Abdulai Mahmoud et al., 2016).

It seems that, most researches concentrating on market orientation were directed to the developed countries using data on large organizations. But the potential of banks, facing many challenges, to battle the implementation of the marketing concept were noted in the review. Knowing that, it is unclear whether these market orientation frameworks developed basically through studies of large organizations from developed countries (Hinson & Mahmoud, 2011) are (Rafiq M & Ahmed P., 2000) indeed applicable to banks, particularly those from developing countries, the model of the relationship between market orientation and its experiences and consequences needs investigation in the banking sector. More specifically, a research in this order in Ghana is limited despite the increasing importance of banks in the Ghanaian economy. Building on this argument, this paper tests the applicability and the heftiness of the market orientation model among Ghanaian banks following an adaptation of the (Verhees & Meulenberg, 2004) and (Kohli et al., 2010) frameworks.

Research methodology

The population for the study was the list of banking institutions in Ghana, published by the Bank of Ghana (Ghana's Central Bank). It involves a variety of banks including commercial, development, and merchant. In line with (Alhassan & Asare, 2016), the unit of analysis is the bank branches – referred to as strategic business units (SBUs), within the Greater Accra Region. The sample for this study included bank customers of universal banks within the region. This portion of the country was selected for the study sample because all registered banks functioning in the country have majority of their bank branches and their headquarters situated there. Furthermore, bank customers in this region also have access to all kinds of banking channels and consequently can be reflected as a well representative of the target population for evaluating strategies that affect bank customers in Ghana.

Data Source and Sample Size

A total of 250 questionnaires were distributed out of which ten were discarding due to unfinished responses. The final sample size was then 240 yielding ninety six percent (96%) response rate. To examine the above schemes, a convenience sampling method was engaged. Data were acquired through a survey method. Questionnaire were administered in 20 banks with over 30 branches in the Greater Accra Region. These people were beleaguered because of their involvement in the industry and information of their banks' marketing practices and innovation activities, further, the use of SBUs as the unit of analysis is popular in market orientation research (see, Narver and Slater, 1990). The questionnaire employed in this paper were pre-tested among selected bank customers. This was to confirm that there was no ambiguity in the survey instrument. As a consequence of the pre-test, some minor changes were made in the final questionnaire (Jaakkola, Frösén, Tikkanen, Luoma, & Aspara, 2016). Independent sample t-tests for differences between means of the key variables were conducted to check for non-response bias. The test exhibited nonresponse bias since all t-tests designated an absence of substantial variances between the constructs' means. The questionnaires used for the current study were self-developed using existing literature. The various constructs were rated in a five point likert scale ranging from 5 for strongly agree, to 1 strongly disagree

Measures

A number of studies on market orientation either adopted MKTOR ((Narver & Slater, 2012)) or MARKOR Kohli et al., 1993 measurement scale or both. This scales also include a fourth aspect, namely, organizational culture. (Mahmoud Abdulai Mahmoud et al., 2016) argues that marketing culture is an informal complement of formal managerial magnitudes of market orientation and should therefore be encompassed in any conceptualization of market orientation. Consequently, 26 items dispersed across intelligence generation, intelligence dissemination, responsiveness, and marketing culture were used to measure market orientation with the assistance of a five point Likert scale reaching from as earlier stated. The measurement scale was adopted from (Roersen et al., 2013) projected four component indicators of market orientation: therefore, commitment to learning, which refers to the degree to which an organization values a learning culture; collective vision, denoting to an organization-wide focus on learning, open-mindedness, which transmits to preparedness to disparagingly evaluate the organization's functioning routine and getting of new ideas; and intra-organizational knowledge allotment, which includes shared beliefs or interactive routines related to the blow-out of learning among dissimilar units within the organization.

Data Analysis Techniques

The three regression equations below were estimated to test the hypotheses

Equation 4.1: $\boldsymbol{\beta_0 + \beta_1 BSQ_i + \beta_2 CRM_i + \beta_3 CL_i + \beta_4 MO_i + \mu_i = OP_i}$

Where;

$OP_i = the\ dependent\ variable$, i.e. Organizational Performance

$BSQ_i = Bank\ Service\ Quality$

$CRM_i = Customer\ Relationship\ Management$

$SB_i = Customer\ Loyalty$
$LR_i = Market\ Orientation$
$\beta_0 = Intercept\ term$
$\beta_1, \ldots, \beta_4 = represents\ the\ coefficients\ to\ be\ estimated\ and \mu_i = is\ the\ error\ term$

Results and analysis

Demographic Characteristics of Respondents

Demographic responses are means of gathering what one may call 'personal information' from respondents in a field study. Similarly, in this study, data were collected on a number of demographic variables. These included; gender, age, education, occupation, income, and duration of relationship with bank. These results have been summarized in the following table. It can be observed from the table that the percentage of male respondents outweigh their female counterparts as male accounted for (60 percent) of the total sample and the female group make the rest of the sample (40 percent). With respect to age, majority of the bank customers fall within the 28-37 age bracket (50.42 percent) while (26.67 percent) are within the ages of 18-27. The rest are between 38-47, 48-57, 58-67, and 68 and above representing, 11.25 percent, 6.25 percent, 5.00 percent, and 0.42 percent respectively.

Majority of the respondents (73.33 percent) reported having completed tertiary institutions with the remaining sample holding professional certificates (14.17 percent), JHS/SHS (9.17 percent) and postgraduate (3.33 percent). In terms of occupation, a vast majority of the customers were employed representing (42.50) percent of the total sample followed by students who accounted for (34.17) percent, self-employed (20 percent), and lastly followed by the unemployed (3.33 percent).

In gathering the demographic data from the bank customers, information on their monthly income was also sought. The results as indicated show that quite a sizeable number of them earn between Gh¢ 501-1,000 and Gh¢ 1,001-1,500 representing (32.08) percent and (22.92 percent) respectively. Those who earn between 1,501 and 2,500 represent (22.50 percent), and Over 2,500 and less than 500 represent 17.08 and 5.02 respectively. Information on how long the customers have stayed with their bank was also gathered. As noted in the table below, majority of the customers have been with their banks between 3-4 years representing (28.33 percent) and those who have been with their banks between 5-6 years (17.50 percent). The rest are 1-2 years and 7-8 years representing (14.58 percent) each, 11 and above (23.33 percent), and 9-10 years representing (11.67 percent). Considering the overall demographic characteristics of the respondents, it is largely a true reflection of the larger Ghanaian population and hence, fit for the purposes of this study.

Table 1: Demographics of Respondents

	Frequency	Percentage (%)
Gender		
Male	144	60.00
Female	96	40.00
Age		
18-27	64	26.67

28-37	121	50.42
38-47	27	11.25
48-57	15	6.25
58-67	12	5.00
68 and above	1	0.42
Education		
JHS/SHS	22	9.17
Professional	34	14.17
Tertiary	176	73.33
Post Graduate	8	3.33
Occupation		
Unemployed	8	3.33
Self-employed	48	20.00
Employed	102	42.50
Student	82	34.17
Income (Gh¢)		
Less than 500	13	5.42
501-1,000	77	32.08
1,001-1,500	55	22.92
1,501-2,500	54	22.50
Over 2,500	41	17.08
Duration of Relationship (year)		
1-2	35	14.58
3-4	68	28.33
5-6	42	17.50
7-8	35	14.58
9-10	28	11.67
11 and above	32	13.33

Source: *Field study (2019)*

Assessing Normality of Regression Variables (Summated scale)

This section of the analysis looks at the normality of the constructs for the regression using the skewness and kurtosis test. As indicated below, all the constructs (BSQ, CRM, CL, MO, OP) met the assumptions per the skewness and kurtosis criteria of (±1) and (±3) respectively maling it fit for the purpose by which it was used (Groza & Groza, 2018))

Table 2: Skewness and Kurtosis Test for Normality

Constructs	Skewness	Kurtosis
BSQ	-.415	-.109
CRM	-.361	-.181

CL	-.098	-.204
MO	.235	-.715
OP	-.155	-.679

Source: *Field study (2019)*

Assessing Variables for Presence of Multicollinearity

Multicollinearity is the condition in which two or more independent variables in a multiple regression correlate highly against each other, thus, tend to explain each other. It is another analytical test in multivariate regression such as the one used in this study (OLS). For any meaningful and unbiased estimation, this test will lead to another multivariate assumption of no or least presence of multicollinearity. One of the traditional ways of detecting such a problem is through the use of correlation matrix as shown below and also through the Variance Inflation Factor (VIF) test. From the correlation matrix however, there seem to be no difficulty since the maximum correlation degree is 0.63. Apart from examining the correlation matrix for noticing multicollinearity, an additional test was conducted based on the VIF. This demonstrates by 'how much' the individual variables expand the variance of the regression. The level considered by this study is in consistence with Neter *et al.*, (1989) who recommends a determined acceptance level of 10, which equals a tolerant level of 0.1, nevertheless, scholars replicate several acceptance levels of multicollinearity. Based on our test results below, all the constructs have a VIF of less than 10. Hence, we can say that our model is not confronted with the problem of multicollinearity and as a result, meets the multivariate assumption of no/or negligible multicollinearity amongst independent variables in a regression model. So our variables are not extremely inter-correlated therefore, our results will be permitted from the problems connected with multicollinearity such as incorrect signs of coefficients and inflation of the variance.

Table 3: Assessment for Multicollinearity

Variable	**VIF**	**1/VIF**
BSQ	1.66	0.601817
CRM	1.50	0.666410
CL	1.33	0.750715
MO	1.06	0.942215
Mean VIF	1.39	

Source: *Field study (2019)*

Tests for Presence of Heteroskedasticity

Another fundamental assumption of the OLS regression is the assumption of constant variance across the entire independent variables being perceived. To check for this assumption, the Breusch-pagan test was conducted. The null hypothesis of continuous variance was tested. This resulted in a chi-square value of 1.79 and significance value of 0.18. We subsequently accept the null hypothesis of constant variance at the 0.10 significance level and accomplish that our model is homoskedastic connoting that the errors (variance) across all our observations are constant.

From the table, it is understandable that all the independent variables except MO are statistically significant in elucidating bank performance at the 0.01 significance level. i.e. p-

values < 0.01specifically, the BSQ, CRM, and CL variables are all positively related to OP. Nonetheless, the MO variable is inconsequential even at the 0.10 (i.e. p-value > 0.10) significance level. The constant also proved significant at the 0.05 significance level.

The meaning of this result is that, a unit upsurge in BSQ will lead to a 0.58 increase in OP. To CRM, a unit increase will result in a 0.05 increment in bank performance. Considering CL, we can infer that a unit increase will positively affect bank performance by 0.25.

Judging from the model, it is considerable to look at the joint significance of all the independent variables through the F-statistic. The consequences produced an F-value of 114.07 and a probability value of 0.000. Thus, by testing the null hypothesis that "the predictor variables are jointly insignificant in explaining OP", we reject the null and say that all the independent variables together explain OP therefore by way of accepting the alternate hypothesis.

By evaluating the appropriateness of our model, we used the R^2 value. This articulates more about the level of discrepancy that occurs in the dependent variable (OP) as explained by the independent variables (BSQ, CRM, CL,) and the mediating variable (MO). Consequently, from our R^2 value of 0.53, it can be interpreted that 53 percent of the variation in OP is being explained by BSQ, CRM, CL, and MO. Thus, 53 percent of the attributes of CR is explained by the predictor variables meaning that 47 percent of the remaining attributes are uncounted for and may be due to other variables not included in the model. Nonetheless, the 0.53 rate can be said to be high enough for the fit of the model. The adjusted R^2 is an extension of the R^2 just that it takes into consideration all the independent variables for degree of freedom. From the results so far, the adjusted R^2 value is 0.53, which is approximately the same as the R^2.

Based on the variables that significantly contribute to organizational performance (OP), our final OP model can be written as follows:

$$\boldsymbol{OP = 0.25 + 0.58BSQ + 0.05CRM + 0.25CL}$$

Model Diagnostic Test for Omission of Key Variables

Whereas it is typically problematic to comprise all predictor variables in any regression analysis, it is judicious and essential to factor into the model, key variables that are considered relevant to the fundamental question as informed by theory or from the study's own conceptualization. To decide whether any significant variable to OP was inappropriate in our model, which eventually will pose a considerate error treat, the study engaged the Ramsey-test. The H_O: model has no significant omitted variables. The test result from the following table showed an F-value of 46.78 and a probability value of 0.18. By this outcome, we fail to reject the null hypothesis that the model has not omitted any important variables and conclude that the model is adequate and no specification error has been committed.

Table 4: Ramsey-Test for Specification Error

F-statistic	p-value
46.78	0.178

Source: *Field study (2019)*

Summary of the data

Variables that constituted various constructs used in the study were examined for their central tendency using mean statistics, standard deviation. Skewness and kurtosis to study normality of the data. Further, multiple regression analysis was used to estimate the relationship between the various antecedents (BSQ, CRM, CL, MO and OP). It is observed that the sample is consistent with the literature's definition of Ghanaian banking sector performance. According to (Gyimah, Eric, & Nkrumah, 2012), Ghanaian banks contribute immensely to the development of the Ghanaian economy thereby warranting serious attention. Market orientation is an important banking strategy in today's increasingly competitive environment such as that of the banking industry in Ghana. Therefore, it is of paramount importance for bank management to identify and understand factors that drive financial operations and improve upon the Ghanaian economy. The present study built on relevant literature and developed a research model, which aimed at testing the impact of market orientation on the banking sector performance in Ghana. It further investigated how bank service quality dimensions propounded by (Narteh, 2018) adopted by this study as a strategy that affects bank customers is very significant in the area of financial institutions. It finally sought to consider significant relationship between customer relationship management and bank organizational performance.

Results of Study Hypothesis

Research hypothesis is needed for a sound and well-developed research study and contributes to the solution of the research problem (Gyimah et al., 2012)

Research Hypothesis one (H1)

It was established that, bank service quality has a positive significant relationship with market orientation. Some banks in the Ghanaian financial sector neglected the all important aspect of service quality and they are paying dearly for it. Until the advent of banking sector liberalization in the late 1980's where most foreign banks gained roots in the banking sector, the existing local banks were not taking BSQ seriously. These local banks experienced a serious customer defection and have now realized the importance of service quality. Unfortunately some of these banks have already collapsed whilst some have merged and are focusing on quality service for survival

Research Hypothesis two (H2)

Like the BSQ, Customer Relationship Management also tested positive with market orientation. As a result, most Ghanaian banks have now come to the realization that, CRM cannot be done away with and most banks like Ghana Commercial Bank (GCB), ECOBANK, ADB, SGSSB and others have constituted a whole department headed by a Customer Relationship Manager responsible for customer care.

Research Hypothesis three (H3)

Customer Loyalty (CL) also has a positive significant relationship with market orientation. The survey proved that, when customers are dissatisfied, they defect and as customer defection is

one factor that all service organizations want to avoid, most Ghanaian banks now appreciate and reward loyalty in order to retain customers.

Research Hypothesis four (H4)

Finally, as has been established by many research works, this study realized a strong positive significant relationship between market orientation and organizational performance. All the six elements in Service Market Orientation (SERVMO) namely: Customer Orientation (CUS);Competitor Orientation (COM); Inter-functional Orientation (IO); Performance Orientation (PO); Long-term Orientation (LO) and Employee Orientation (EMO) contribute to organizational performance.

Conclusion

Whilst most researches emphasize on the significance of organizational performance in the banking industry, this study tries to build a complete framework that may influence this notion in Ghana. The study formulates hypotheses from literature reviewed. It came out with four constructs (BSQ, CRM, CL and MO) as factors that might influence organizational performance. The test results of the hypotheses obviously indicated that all the four (4) antecedents (BSQ, CRM, CL and MO) influence organizational performance (OP). This shows that, banks targeting to persist in the current competitive banking environment that prevails in the industry must pay specific consideration to effective and efficient implementation of these strategies to ensure performance towards enhancing their profitability and growth, hence their continuous survival into the unforeseeable future in the industry.

Recommendation and Suggestions for Further Studies

All the four constructs investigated as strategies for organizational performance in the banking sector in Ghana have a positive significance evidence as factors that influence banking sector performance. The study therefore recommend to banks in the industry to constantly and consistently improve more upon these strategies and ensure its effective and efficient implementation. Secondly, the study recommends to banks to put the interest of customers first as a way of creating barriers around themselves to prevent customers from switching to their competitors. Next, since the results of this study are based on customers' perceptions in improving banking services in Ghana, future research should adopt the market orientation concept for better performance. This will help the industry to understand whether both customers and banks officials have the same perceptions regarding factors that influence organizational performance. Lastly, future research should attempt to explore whether demographic variables have any bearings on customers intentions in continual patronage of banking services in the industry. Given the importance of bank employee competence, future research may also examine the impact of employees' behaviour that could affect organizational performance.

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MEDIATING EFFECT OF EXPECTED SERVICE RELATIONSHIP BETWEEN AUDIT SERVICE QUALITY AND CUSTOMER SATISFACTION: A STUDY OF MALAYSIAN VENTURE CAPITAL FIRMS

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Abstract: *The scandal of Arthur Andersen and Enron should be a crucial lesson for audit firms concerning failure in audit service quality. Nevertheless, there are none of the audit firms can guarantee that the audit firms will maintain forever, and one of them will make no mistakes. The contention for audits for big audit firms as synonymous with quality audit has become questionable. The universal objective of the study was to analyze the cause and effect of expected service between audit service quality and customer satisfaction for Malaysian venture capital firms registered with KLSE.The study employed a descriptive study design and entailed the 65 listed venture capital firms as the population, because of the small member. Raw data were collected by the use of a structured questionnaire by use of drop and pick later. The collected data were analyzed first by use of descriptive statistics; correlation analysis was done to establish the mediating effect of expected service relationship between the dependent and independent variables, and lastly, a regression analysis was executed on the model to test the hypotheses. The study supposes and expects that only two out of five audit quality dimensions (i.e., Assurance, Empathy, Reliability, Responsiveness, and Tangible) were statistically significant related to customer satisfaction. Thus the two characteristics of tangibility and responsiveness have a substantial impact on customer satisfaction. The research will be meaningful to the management of the venture capital firms and the audit firms alongside the academics who may want to pursue the subject further.*

Key Words: *Expected service, audit quality attributes and client satisfaction for Malaysian venture capital firms*

Introduction

Background of the study

The success of a service provider depends on the high-quality relationship with customers (A. Ismail, Abdullah, & Francis, 2009; Kondasani & Panda, 2015; Panda, 2002) which determines customer satisfaction and loyalty (Parasuraman, Zeithaml, & Berry, 1985). Research has shown recurrently that service quality influences organizational outcome such as performance superiority (Caruana, 2002), increasing sales profit (Hansson, 2016), improving customer

relations, enhance corporate image and promote customer satisfaction (Caruana, 2002; I. Ismail, Haron, Ibrahim, & Isa, 2006). Furthermore, service quality and expected service were found to be related to customer satisfaction (Caruana, 2002; I. Ismail et al., 2006; Saxby, Ehlen, & Koski, 1985; Saxby & Indiana, 2004). Delivering excellent quality service to customers is a must for success and survival in today's competitive environment.

Recently, the world has experienced a rise in corporate failures, financial scandals, and audit failure. Thus as the stimulated firm debate among the accounting profession's regulators and the public about the audit expectations gap. Its happens to use the accounting information exploiters often ask where auditor was when the scandals were taking place. Some accounting information exploiters, therefore, seem to partly blame the auditors for corporate failures (Azman, Hafizah, & Ilyani, 2016; Hansson, 2016; Haron, Yahya, Ismail, & Lee, 2012; A. Ismail et al., 2013). With the flop of Enron involving the mishandling of one of the Big 4, Arthur Andersen & Co., the contention for audits for big audit firms as synonymous with quality audit has become questionable. These corporate scandals confirmed a requirement for high-quality audit and considerable attention to different factors that may affect audit quality — the high-quality review concern to the output of financial information without misstatements, omissions, or biases. From an agency theory views, Dang (2004) argues that audited financial statements are a monitoring mechanism to assure users of financial information.

Venture Capital Firms

Venture capital (CV) is a type of private equity, a form of financing that is provided by government or firms to small early-stage, emerging firms that are deemed to have high growth potential, or which have demonstrated high growth in the field of increasing number of employees and annual revenue(Allen & Song, n.d.). Venture capital firms or funds invest in these early-stage companies in exchange for equity, or an ownership stake, in the companies they intend to invest(Deng, Lu, Kee, & Zhang, 2010). Venture capitalists take the risk in financing their funds into the start-ups in the hopes that some of the firms they were funding will become successful in the portfolio targeted(Deng et al., 2010). The early start-ups usually are on the ground of an innovative technology or business model, and they are generally from the high technologies industries, such as information technology, clean technology, and biotechnology(Mavcap, 2013; University, 1995)

General Overview of Venture Capital in Malaysia

In Malaysian, MAVCAP was set up by the Malaysian government in focusing on companies who are focused on technology-heavy companies, private institutional investment capital in relatively early-stage companies or a venture (Mavcap, 2013). MAVCAP was formed in the objective to spur the growth of the venture capital (CV) industry through active participation in entrepreneurship in the technology sector, and delivering commercially viable investments(Mavcap, 2013)

Venture capital ("**VC** ") is financial capital provided to early-stage and high-potential growth companies ("**Venture Companies** ")(Anwer, Asadov, Kamil, Musaev, & Refede, 2019). Venture investment is most usually found in the company that involves the development of new technology, new marketing concepts, new products, and services. A person who offers their fund to invest in a business venture and provides capital for start-up companies is known

as a "**Venture Capitalist** "(Anwer et al., 2019). A venture capitalist can be an individual or investment firm that makes venture investment. Venture Capitalists take a very high risk when investing in start-up Venture Companies(Mavcap, 2013). Therefore, the Venture Capitalist usually have a substantial influence on the decision of the Venture Companies it has invested in. The venture capital fund makes money by owning equity in the Venture Companies it invests in(Mosahab, 2010; SCM, 2017, 2018; Talmor & Cuny, 2011). There are two types of VC companies in Malaysia, namely:-

- ✓ ***Venture Capital Corporation ("VCC")***: being a corporation that manages on its behalf, investment in securities of venture companies in early business stages.
- ✓ *Venture Capital Management Corporation ("VCMC")*: being a corporation that manages on behalf of a VCC, investment in securities of venture companies in early business stages.

VC is a broad subcategory of private equity ("**PE** "). Both VC and PE firms invest in companies, recruit former bankers, and make money from investments. However, there are different features between VC and PE firms, as set out below:-

Features	VC	PE firms
Types of Investment	Invest in companies across all industries.	Invest in technology, biotechnology, and clean-technology industries.
Percentage of Shares Acquired	Buy almost 100% of the shares in a company.	Buy only a minority stake.
Sizes of Investment	Make significant investments in a large company.	Make a smaller investment in start-up Venture Companies.

Problem Statement

The increasing fund for venture capital and investment in investee companies from a total amount of RM417.83 million to RM613.28 (SCM, 2017, 2018). Its become a crucial thing that venture capital should look at this opportunity to grab the funds by hirer a high quality in auditing services to encourage VCC and VCMC companies. The scandal of Arthur Andersen and Enron should be a crucial lesson for audit firms concerning failure in audit service quality,thus confirmed a requirement for high-quality audit and considerable attention to different factors that may affect audit quality. The reasons are none stop here, with the study of service quality on Malaysian Public Listed Companies (Haron et al., 2012; I. Ismail et al., 2006)), courier services provider(Zuhaila Jamal, Mahamed Ali, & Azmi, 2018), Malaysian public service sector (Agus & Kandampully, 2007), Malaysian Rural Tourism (Z Osman & Sentosa, 2013). Consequently, the findings from such research approach may not highlight the effect and influence of expected service as mediating variable in service literature, None of the previous studies analyzed the impact of mediating role of anticipated service between the audit quality attributes with customer satisfaction.that is what necessitated the researcher to seek and evaluate the mediating effect relationship between audit service quality and customer satisfaction for Malaysian venture capital firms (Mavcap, 2013; Zahir Osman & Sentosa, 2013; Z Osman & Sentosa, 2013)

Research questions

The study will analyze and determines the following questions about the importance of service quality, expected service, and customer satisfaction in proving audit service to Malaysian venture capital firms.

I. Does expected service mediate the relationship of service quality dimension of tangible towards customer satisfaction?
II. Does expected service mediate the relationship of service quality dimension of reliability towards customer satisfaction?
III. Does expected service mediate the relationship of service quality dimension of responsiveness towards customer satisfaction?
IV. Does expected service mediate the relationship of service quality dimension of assurance towards customer satisfaction?
V. Does expected service mediate the relationship of service quality dimension of empathy towards customer satisfaction?
VI. What is the relationship of service quality towards customer satisfaction?

Objective of the study

The aim of the study was to evaluate and analyze the mediating effect relationship between audit service quality and customer satisfaction for Malaysia venture capital firm. The following purposes guided the study:-

I. To determine the effect of mediating role relationship between audit service quality tangible and customer satisfaction.
II. To determine the effect of mediating role relationship between audit service quality reliability and customer satisfaction.
III. To determine the effect of mediating role relationship between audit service quality responsiveness and customer satisfaction.
IV. To determine the effect of mediating role relationship between audit service quality assurance and customer satisfaction.
V. To determine the effect of mediating role relationship between audit service quality empathy and customer satisfaction.
VI. To evaluate the overall relationship between audit service quality and customer satisfaction for Malaysian venture capital firms.

Research Hypothesis

The research objectives and questions monitored the following hypothesis:-

I. H1 There is a significant mediating effect relationship between audit service quality tangible and customer satisfaction.
II. H2 There is a significant mediating effect relationship between audit service quality reliability and customer satisfaction.
III. H3 There is a significant mediating effect relationship between audit service quality responsiveness and customer satisfaction.
IV. H4 There is a significant mediating effect relationship between audit service quality assurance and customer satisfaction.
V. H5 There is a significant mediating effect relationship between audit service quality empathy and customer satisfaction.
VI. H6 There is a significant relationship between audit service quality overall and customer satisfaction for Malaysian venture capital firms.

Significance of the Study

In a world of doing business, where many companies are increasingly depending on audit, it is vital for the management to understand the full degree of operations that rely on auditing systems or the extent to which audit act as the role in shaping the firm's strategies. This research will be necessary for the equity holderof a firm to set standards for audit governance. Many firms on the KLSE have embraced audit, and according to previous studies, expenditures on audit have significantly increased. It is, therefore, necessary to monitor the spending and use of audit to ensure value for money. The research finding will be essential to scholars, academics, scientists, and researchers by adding to the body of current knowledge on internal audit and risk management.

The Scope of the study

The study included of all Malaysian venture capital firm as at 31st December 2018. There were 65 companies as at the said date.

Literature Review

Audit quality by(Ahmad & Taylor, 2009) has become an essential issue for the accounting profession. So much pressure from the outside parties to monitor the work and demands to increase audit quality processes. To fulfill the excellent audit quality, then auditors in the execution of his profession as an examiner should be guided on the accounting code of ethics, professional standards, and applicable accounting standards in Malaysia. Each auditor must hold the integrity and objectivity in carrying out their duties, by acting honestly, firmly, without pretensions, so that he can serve fairly, regardless of pressure or demand certain parties to fulfill their interests. Basuki and Krishna (2006) state that audit quality is a complex issue because so many factors that can impact the quality of the audit depends on the point of view of each party, making audit quality difficult to measured becomes a matter that is sensitive to individual behavior conducting the review. Theoretically, the quality of work is commonly associated with auditor qualifications, expertness, timeliness of completion of the work, a competent examination of the sufficiency of the evidence at the lowest cost and the independence to the client. Rudyawan and Badera (2007) state that the auditor who has a reputation can provide a better audit quality, including in disclosure going concern problems to maintain their status. According to Cheng, Liu, and Chien (2008) reputation of the auditor has a relationship with the human resources of the audit office, human resources (human capital) is the most critical asset of a public accounting firm. The audit firm must ensure that they have enough personnel equipped with the competencies and professional characteristics so that they can perform according to standards, legal requirements, and community expectations. To address these expectations, audit firms must establish a planned process of human resource management. To ensure the viability and flexibility and its capability to meet the needs of investors, audit firms must continue to recruit, develop, educate, and train auditors at all levels are prepared to conduct high quality audits in a dynamic environment. The task is to examine public accounting and give an opinion on the fairness of financial statements of a business entity based on standards set by the Cheng, Liu, and Chien (2008). Based on this, two public accounting should maintain the quality of audits to the standards set by the Malaysian Institute of Accountants (MIA).

(Oliver, 1999) Defines satisfaction as the consumer's fulfillment response, the degree to which the level of fulfillment is pleasant or unpleasant. Zeithaml and Bitner (2000) determine

satisfaction as the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Dissatisfaction with the products or services results as failure to meet the customers' needs and expectations. Satisfaction and perceived quality are highly inter-correlated (Bitner and Hubbert, 1994). Some studies find that satisfaction drives a general perception of quality, while others find those perceptions of quality drive satisfaction (De Ruyter, Bloemer, and Peters, 1997). Most marketing researchers accept a theoretical framework in which quality leads to fulfillment (Oliver, 1999), which in turn influences purchasing behavior (Fazzarudin, Sabri, & Ramely, 2015; Oliver, 1999). These arguments suggest that service quality is likely to affect customer satisfaction. By the above statement, researchers need to test the effect of expected service as mediating effect relationship between service quality and customer satisfaction.

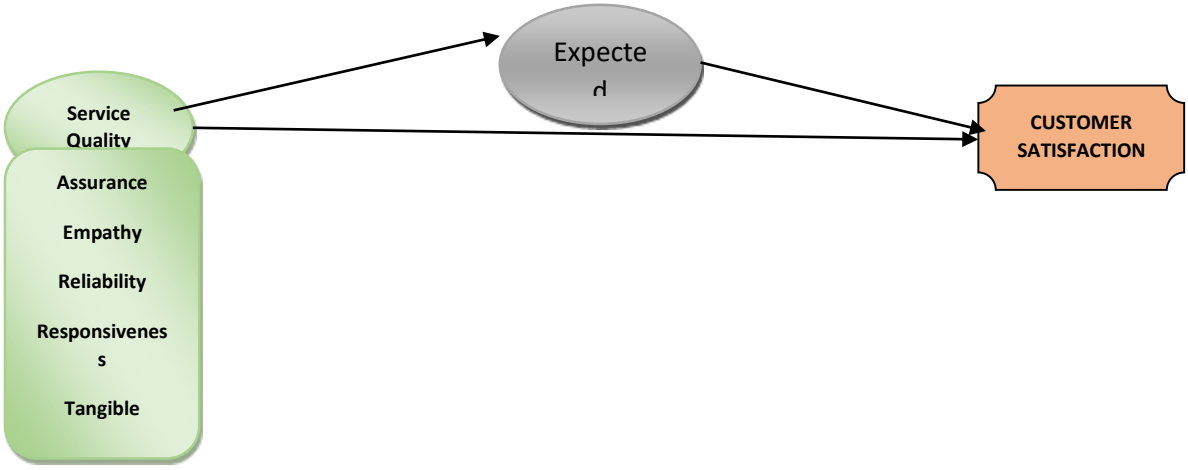

Figure 1 Mediating affect the relationship between service quality and customer satisfaction

Research Methodology

This research study was analyzed and determined the mediating effect relationship between service quality as independence variable and customer satisfaction as dependence variable in the venture capital firms (MAVCAP). There are three types of research purpose, such as exploratory, descriptive, and explanatory. In this research, Descriptive is a method that describes the study systematically, factually, and accurately utilizing facts, behaviors, and the relationship between the phenomenon being tested ((Saunders, Lewis, & Thornhill, n.d.). It is often used to study the general condition of people and organizations as it investigates the behavior and options of people usually through questioning them(Salleh et al., 2012). Descriptive research is the process of collecting data to answer questions concerning the current status of the subjects under study. The design was appropriate for the study because the study came up with findings that show the current situation and relationship effect of mediating role between audit service quality attribute and customer satisfaction for Malaysian venture capital firms.

In the case of research strategy, different types such as survey, interview, archival, ethnography, grounded theory, case studies, action/participatory can be done (Hair et al., n.d.; Saunders et al., n.d.). The survey was conducted among the customer of the audit firm, to

understand their perspective on the role of expected service as a mediating effect between audit service quality and customer satisfaction.

Data analysis methods

The study will utilize SEM statistical package, AMOS 18 to conduct and analyze data. In the current science of Research, SEM has become a simplified multivariate approach in social sciences and its known by many names such as (1) analysis of covariance structures, (2) latent-variable analysis, (3) analysis of moment structure, (4) linear structural relationship, and (5) causal modeling (Hair et al., n.d.). According to (Hair et al., n.d.; Saunders et al., n.d.) which SEM provides advantages over other multivariate analysis techniques; it is easy to use for visual SEM, modification, SEM is also capable of determining measurement error and test measurement model through CFA and structural model through part analysis simultaneously (Awang, Afthanorhan, & Asri, 2015). This is because SEM allows researchers to estimate parameters and test hypotheses, this statistical package has been vastly applied in the management field in the areas such as human, client expectations and perceptions(Awang, Sciences, & Kelantan, 2010; Hair et al., n.d.).

SEM is also utilized in this study based on its rigorous approach in conducting multivariate analysis. The most important to choose this SEM compared to other factor analysis and multiple regression analysis in SPSS is because this method is more precise and is capable of giving a better result. Hence, a model should be developed based on underlying theories.(Hair et al., n.d.). Explain that the two multivariate procedure of factor analysis and multiple regression to be combined. SEM consists of two steps. First, the measurement model needs to be validated through the CFA analysis. Second, it is necessary to fit the structural model with latent constructs through path analysis. (Awang, Afthanorhan, & Asri, 2015; Awang, Afthanorhan, & Mamat, 2015; Awang, Sciences, Ahmad, & Zin, 2010)

In particular, SEM aims to analyze latent constructs and perform analysis of causal links between latent constructs. SEM is also efficient for other types of investigation including (1) estimating variance and covariance, (2) test hypotheses, (3) conventional linear regression, and (4) confirmatory factor analysis (Awang, Afthanorhan, & Asri, 2015; Awang, Sciences, Ahmad, et al., 2010). SEM also can assess the unidimensionality, reliability, and validity of each construct (Awang, Afthanorhan, & Asri, 2015; Awang, Sciences, Ahmad, et al., 2010; Hair et al., n.d.) Furthermore, it provides an overall test of model fit and individual parameter estimate tests simultaneously, thus, providing the best model that fits the data adequately.

Conclusion

The study, therefore, expect that only two out of five dimensions (i.e., Responsiveness, Assurance, Empathy, Tangibles, and Reliability) were statistically significant related to customer satisfaction. They are audit tangibility and responsiveness. Correctly, the researcher concludes that audit firms need to recognize and respond effectively to this area (audit tangibility and audit responsiveness). If they still want to retain the existing customers in a highly competitive advantage. The study show that the researcher may infer that the customer believes that no matter which audit firm they choose, it should have a certain degree of service quality guaranteed in the highly competitive advantage. This indicates that customers need more responsiveness and tangibility from their audit firms and less care about audit firms' empathy, assurance, and reliability. This result makes sense since most of the fieldwork is done

at the customer's sites. So if an audit firm needs to stand out in highly competitive advantages, more concerns to their customers are much needed.

Suggestions for further studies

The research result is expected to become a valuable input in studies related to the theories of expected service as a mediating role, audit quality, and customer satisfaction. This research has not yet expressed all variables that can influence audit quality and customer satisfaction, then in order to increase knowledge development, other researchers who are interested in similar problems are suggested to conduct a continuation research by adding mediating variables like auditor reputation, auditor size, auditor firm tenure, institute membership, auditor professionalism, auditor brand name, and auditor compliance. This is because the mediating effects of the above variable are essential and significant in the field study of auditing nowadays.

The study will be doing to the Malaysia Venture Capital Firms on how they perceive the audit firms. It is suggested that a similar study should be done for other services such as the banking industry, insurance companies', manufacturing companies, small and medium enterprise (SME) and unlisted companies**.**

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MECHANICAL PROPERTIES OF PALM COMPOSITES: DATE, BERTAM, COCONUT AND OIL PALM –A REVIEW

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Abstract: *Nowadays, natural fiber is an interesting option and it is the most widely applied fiber in composite technology. This research paper aims to enlighten the existing properties in natural fiber composites especially the same species; palms. Finally, a summary of mechanical properties that have been identified for treated and untreated fibers.*

Keywords: *Bertam, Mechanical Properties, Date*

Introduction

The natural fiber can divide to three types which are vegetables, animals, and minerals. Several plants from which fibers can be sourced are Hemp (*Cannabis sativa*), Coconut (*Cocos nucifera*), Flax (*Linum usitatissimum*), Sisal (*Agave sisalana*), and Jute (*Corhorus capsularis*). Animal fibers are natural fibers that consist largely of particular proteins. Instances are silk, hair including wool, and feathers. The example of mineral fiber is asbestos which is used in insulating houses. However, in the automotive industry, the vegetable category is the most popular. This category can divide into three groups;

a) Fruit fibers are extracted from the fruits of the plant, they are light and hairy, and allow the wind to carry the seeds such as cotton and coir.
b) Bast fibers are found in the stems of the plants providing the plant its strength. Usually they run across the entire length of the stem and are therefore very long. Examples such as flax, kenaf and hemp.
c) Leaves fiber is rough and sturdy and form part of the plant's transportation system, they are also called leaf fibers [1]. Sisal and Bertam are the example of these groups.

The properties of natural fibers are affected by some factors such as type of fibers, moisture content and form of fibers. Additionally, natural fibers are affected regarding to growth species, crop cultivation, location and local ultimate, harvest, supply (transportation supply, age of fiber) and retting or extracting process [2,3].

Eugeissona tristis known as Bertam is one of the plant in the group which is have many benefits in medical and housings sector [4-7]. Usually, it has 6-10 m tall large ascending leaves with a green leaflet and spiny leafstalks. In Malaysia, the fronds of Bertam usually use as wall of chalets or resorts. Moreover, fruit eaten fresh can relieve from fever, the sap from the stem is used for insect sting. The leaves are used as thatch and the leafrachis for fish traps and fishing

poles [6]. Others example plants are in same species, which are oil, coconut and date palm. The date palm (Phoenix dactylifera L.) is a mono cotyledon of the family of the Palmate. It is a feather palm, characterized by compound leaves with a series of leaflets on each side of a common petiole, originating from growing point at the top of the trunk [18].

Methodology

The method section describes in detail how the study was conducted. Contents of articles published on the international journals discussing about the oil, coconut, date and Bertam composites were identified. The authors have designed a structured process for selection appropriate articles. The research of the articles was carried out using online databases and library services. This was done by reading the articles and reflecting upon their appropriateness for the topic studied. The information such as palm species, part of fiber, and properties were identified, and then discuss the findings and finally draw conclusions.

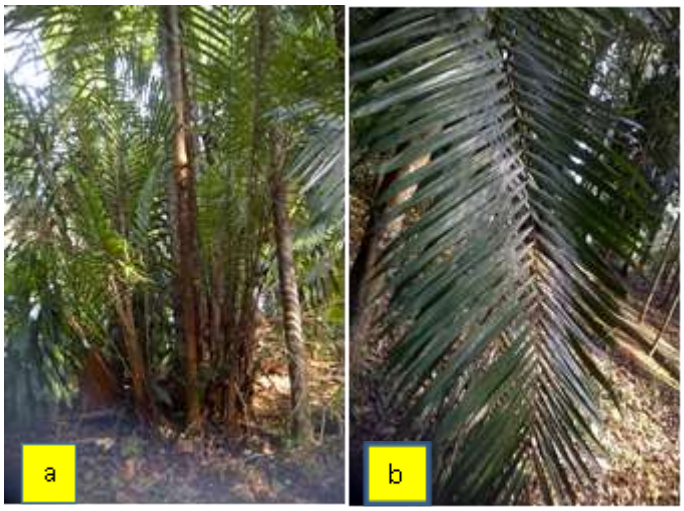

Fig. 1. Bertam plant(a),and Bertam Leaves (b)

Results

The analysis regarding to some papers related with the palms fibers. The table 1 shows the mechanical properties of bertam, oil palm, date, and coconut palm. Bertam have tensile, flexural and impact strength for untreated fiber composites with polyester. Bertam composites, coconut and oil palm have used the untreated fiber to examine the properties.

Table 1: Tensile modulus, flexural modulus and impact strength for palms.

No	Composites	Part of fiber	Treated/ untreated	Mechanical properties			References
				Tensile Modulus (MPa)	Flexural Modulus (MPa)	Impact Strength (kJ/m^2)	
1	Bertam	Leaves	Untreated	204	1827	12.29	[5][6][7]
2	Date	Trunk	Treated	1500	1590		[8]
		Rachis	Treated	1090	1590		[8]
		Petiole	Treated	1050	1610		[8]
		Pits	Treated	319	398		[14]
3	Coconut	Coir	Treated	24.8			[3]
		Fruit (shell)				4.76	[15]
		Fruit	Untreated	250			[17]
4	Oil palm	fruit	treated			4.6	[15]
		bunch	untreated	1430	3300		[16]

Conclusions

As conclusion, date fiber have tensile and flexural modulus highest than other palms. But, in this case, date fiber have done treatments. For untreated fiber, the oil palm bunch has the highest value of tensile modulus and bertam has the highest value of flexural modulus and impact strength. In spite of that, Coconut fibres have the highest toughness amongst natural fibres. They have potential to be used as reinforcement in low-cost concrete structures, especially in tropical earthquake regions[20].The fiber treatment has improved the mechanical properties of fiber composites.

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MENTORING RELATIONSHIPS AND DEPRESSION: THE MEDIATING ROLES OF ADAPTIVE AND NON-ADAPTIVE COGNITIVE EMOTION REGULATION STRATEGIES

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Abstract: *Mentoring programs are common, strength-based interventions with a range of positive outcomes such as reducing health risk or better psychological outcomes. However, other processes involved in this relationship are often overlooked in research, such as mentees' cognitive and emotional capacities. The present study is an initial effort to study the mediating role of adaptive and non-adaptive cognitive emotion regulation strategies in the association between instrumental mentoring as well as relational mentoring relationships and depression among adolescents. Data was collected using an online questionnaire involving 306 adolescents across New Zealand. Finding indicates that there was no significant direct relationship between instrumental or relational mentoring relationships and depression. However, adaptive strategies were negatively associated with depression, while non-adaptive strategies positively were correlated with depression. In addition, a negative significant indirect effect of adaptive strategies has been found in the relationship between instrumental mentoring and depression. This finding suggests that if mentors help their mentee when facing negative or stressful life events by focusing on mentees' more adaptive cognitive emotion regulation strategies, in turn, mentees might experience less depressive symptoms.*

Keywords: *Mentoring relationships, Depression, Cognitive Emotion Regulation Strategies*

Introduction

People are different in emotional abilities (e.g., Mayer, Salovey, & Caruso, 2008), especially in the capacity to regulate emotions (Gross & Thompson, 2007). Adolescents experience more dependency on emotion regulation and begin using more sophisticated strategies to regulate emotions as they age. One reason might be relating to features of growing up in which the rate of emotion-eliciting stressful events usually grows too (Garnefski & Kraaij, 2006) as well as emergence of the capacity to adjust to stress and difficulty as a significant feature of human development (Compas, Connor-Smith, Saltzman, Thomsen, & Wadsworth, 2001). This ability is one of the most critical features of individuals' adapting capabilities. Emotion regulation expected to be a key factor in defining well-being (Thompson, 1991; Garnefski, Kraaij, & Spinhoven, 2001), health, decision-making, judgment, sensation-seeking, risk-taking (Steinberg, 2005; Cooper, Wood, Orcutt, & Albino, 2003), sexual risk-taking (Raffaelli & Crockett, 2003), and depression (Aldao & Nolen-Hoeksema, 2010; Aldao, Nolen-Hoeksema, & Schweizer, 2010). Particularly, lacking the ability of regulation might direct adolescents to depressive disorder due to negative effects of challenging changes in adolescence (Hilt &

Nolen-Hoeksema, 2009). In this regard, one of the suggested ways to improve adolescence's emotional self-regulatory skills is through mentoring programs (Rhodes, Grossman, & Resch, 2000; Rhodes, Spencer, Keller, Liang, & Noam, 2006). Well-established mentoring relationships may contribute to positive outcomes through three interrelated developmental processes, including social-emotional development, cognitive development, and identity development (Rhodes & Dubois, 2008). However, it is not clear how mentors can help mentees to regulate their emotions efficiently (Rhodes et al., 2006). Thus, a deeper understanding of the specific impact of mentoring relationships on adolescents' emotional regulation and how this influences their well-being is necessary.

Literature review

Mentoring relationships characteristics

Practitioner and researchers' focus to youth strengths, human plasticity, and resilience (Lerner, Phelps, Forman, & Bowers, 2009) has framed the current strength-based approaches as the basis of positive youth development programs (Geldhof et al., 2015) such as mentoring programs. Mentoring relationships are influential on young people's positive and negative outcomes such as educational achievements, at-risk behaviours, and/or depression (DuBois & Silverthorn, 2005). Typically, a mentor is an older youth or a non-parental adult who engages in informal activities with the mentee (DuBois & Karcher, 2014). Adult-youth interactions can be either supported through formal mentoring programs in which an unfamiliar adult as a mentor/role model is matched with an adolescent (Bowers et al., 2015) or through natural mentoring relationships that already exist in a young person's environment. More specifically, formal mentoring refers to a dyadic psychosocial intervention in which an older individual is brought into a close relationship with a younger person to provide support, guidance, and opportunities for social and academic development (Rhodes, 1994), whereas natural mentoring relationships commonly arise inside living social systems wherein there is a bond between an older, caring, and more experienced adult and a younger mentee. Natural mentors include adults who are extended family members such as aunties, siblings, uncles, or a family friend (Schwartz, Lowe, & Rhodes, 2012).

Based on the model of Developmental Youth Mentoring, Rhodes (2002) proposes that a high-quality mentoring relationship characterises by mutuality, trust, and empathy. An effective mentoring which is recognised by trust and closeness may help mentees' cognitive development by validating and supporting his/her intellectual interests and inspiring new learnings (Rhodes et al., 2006). Mentees' cognitive skills may improve by their mentors' support, where the mentees possibly will gain and expand new rational thinking competencies, accepting more adult principles, and guidance (Rhodes & DuBois, 2008). Mentees' social and emotional development could be reachable through neutralising stressors by engaging in recreational and fun interactions in the dyadic relationship, modifying emotional experiences that can be generalizable to other social interactions more successfully, and helping the mentee with emotion regulatory skills (Rhodes et al., 2006). This conceptualisation relies on prior research of attachment in social-emotional development (Cowan, 1996), emotion coaching or teaching emotion-regulation strategies (Gottmm, 2001), and adult role modelling of using adaptive emotion-regulation strategies (Denham & Kochanoff, 2002). However, the type of support needed to cultivate effective emotion self-regulation in mentees is not well understood (Rhodes et al., 2006).

Cognitive Emotion Regulation Strategies

Emotion-regulation is known as "all the extrinsic and intrinsic processes responsible for monitoring, evaluating and modifying emotional reactions, especially their intensive and temporal features, to accomplish one's goals" (Thompson, 1994, p. 27) which includes a series of social (e.g., seeking other's support), behavioural (e.g., crying, shouting, or screaming), physiological (e.g., sweating), conscious (e.g., blaming self or others, catastrophizing, or rumination) and unconscious cognitive processes (e.g., denial or projection) (Garnefski, Kraaij, & Spinhoven, 2001). Since emotion regulation is a broad concept and the involved processes are too multifaceted, this study is constrained to the conscious cognitive factor of emotion regulation because cognitive change is an aspect of fundamental changes in adolescence (Steinberg, 2013).

Well-regulated adolescents have shown more positive outcomes such as higher prosocial behaviour, competence, and empathy (Eisenberg & Fabes, 2006) while using less effective strategies of emotion regulation (e.g., rumination) have been correlated to depressive symptoms (Eisenberg, Spinrad, & Eggum, 2010; Schäfer, Naumann, Holmes, Tuschen-Caffier, & Samson, 2017). Understanding how to improve regulatory abilities in adolescents requires an understanding of which strategies are helpful or harmful. Garnefski, Kraaij, and Spinhoven (2001) focused on conscious mechanisms of emotion regulation to develop a set of coping strategies: Self-blame (i.e., blaming the self for what was experienced), Rumination (i.e., Repeated thoughts about the feelings and beliefs linked to the negative event), Catastrophizing (i.e., focusing on highlighting the terror of what was experienced), Other-blame (i.e., blaming other people of factors for the negative experience), Putting into perspective (i.e., thoughts of minimizing the seriousness of the event), Positive refocusing (i.e., thinking about other pleasant things), Positive reappraisal (i.e., focus on the positive learnings of the experience), Acceptance (i.e., Directing thoughts on accepting the outcome of the event), and Refocus on planning (i.e., thinking about steps to handle the negative event). These strategies reflect what we think in a stressful life event rather than what we do since thinking and acting undergo different processes. Previous studies have found some of the strategies might be more maladaptive such as self-blame, rumination, and catastrophizing (e.g., Garnefski, Legerstee, Kraaij, Van Den Kommer, & Teerds, 2002; Garnefski, Kraaij, & Spinhoven, 2002; Stikkelbroek, Bodden, Kleinjan, Reijnders, & van Baar, 2016). These strategies also were more related to suicidality (i.e., suicidal ideation, plans, and attempts) or anxiety (Garnefski, Kraaij, & Spinhoven, 2002).

Yet, proper emotion regulation is essential for youth to communicate well in social contexts (e.g., academic settings, work, or communities) and with people in their environments (Wang, Vujovic, Barrett, & Lerner, 2015). It is critical to study the function, growth, and usage of emotion regulation strategies to increase youths' positive development (Wang et al., 2015) and to understand emotion regulation difficulties which may lead youth's risk behaviours or depression (McLaughlin, Hatzenbuehler, Mennin, & Nolen-Hoeksema, 2011).

As pointed out, mentoring relationships have an impact on adolescents' well-being and mental health. However, to our knowledge, no studies have examined emotion regulation strategies as mediators between mentoring relationship quality and mentees' depression. The aim of this study is to examine if the link between mentoring relationship and depression is mediated by adaptive and non-adaptive cognitive emotion-regulation strategies and whether these

potentially mediating effects vary per type of mentoring relationships approaches (relational and instrumental relationships). Therefore, we propose relational mentoring relationships (i.e., experiencing a good relationship with the mentor) and instrumental mentoring relationship (i.e., receiving instrumental benefits from the match) may support mentees' cognitive emotion-regulation strategies facing stressful/negative life event, which in turn influences the degree of depressive symptoms.

Material and methods

Participants

The sample included 306 adolescents across New Zealand. In a total of 306 participants, 12.1% were males (n = 37), 85.6% were females (n = 262), and 2.3% reported their genders as other (n = 7). The participants aged 16 (37.9%, n = 116), 17 (42.5%, n = 130), and 18 (19.3%, n = 59). All the respondents indicated that they have at least one natural mentor in their life, or they had been involved in a mentoring program at least for three months.

Measures

Measurement scales in the online questionnaire using Qualtrics contained 59 items. Major Depression Inventory (MDI) scale was used which comprises 10 items such as 'Have you felt low in spirits or sad?' (Bech, Rasmussen, Olsen, Noerholm, & Abildgaard, 2001; Olsen, Jensen, Noerholm, Martiny, & Bech, 2003). This research used the MDI questionnaire as a severity measure (i.e. depression rating scale) in which the total score ranges from 0 to 50 (based on the items scores from 0 (at no time) to 5 (all the time). The reported Cronbach's coefficient alpha for this scale was .93. Mentoring Relationship quality included a scale assessing relational mentoring relationship quality (Deane, Dutton, Overall & Bullen, unpublished instrument) comprising seven items such as 'How satisfied/happy are you with your mentoring relationship?' on a seven-point Likert based scale ranging from 'Not at all' to 'Extremely'. This scale measured the relationship quality in terms of mentees' feeling in the relationship. Instrumental relationship quality assessing through the Youth Mentoring Survey (YMS) included seven items such as 'I talk with my mentor when I have problems or things that worry me' requiring responses on a six-point Likert scale from 'Completely disagree' to 'Completely Agree' (Harris & Nakkula, 2008). The level of Cronbach's alpha for these scales were found reliable: relational quality = 0.87, and Instrumental quality = 0.85. The Cognitive Emotion Regulation Questionnaire (CERQ) is a 36-item questionnaire containing nine conceptually distinct sub-scales including Self-blame, Other-blame, Rumination, Catastrophizing, Putting into perspective, Positive refocusing, Positive reappraisal, Acceptance, and Refocus on planning. Each scale comprised of four items referring to what adolescents think after experiencing a threatening or stressful life event. For example, self-blame strategy consists of these items: 'I feel that I am the one to blame for it'. Each item requires a response on a five-point Likert scale from 'Almost never' to 'Almost always' (Garnefski, Kraaij, Spinhoven & DATEC, 2002). The questionnaire reported acceptable Cronbach's alpha offering by .81 for Non-adaptive strategies (self-blame, rumination, and catastrophizing) and .88 for more Adaptive strategies (putting into perspective, positive refocusing, positive reappraisal, other-blame, acceptance, and refocus on planning).

Procedures

Ethical approval was sought and granted by The University of Auckland Human Participants Ethics Committee before the researchers began the data collection process. Data was collected

through different sources. Some of the participants were recruited through The Youth-Adult Partnerships Research leading by Dr Kelsey Deane. Mentees involved in formal mentoring recruited from youth work, mentoring organizations, New Zealand Youth Mentoring Network database of mentoring programmes, and Ara Taiohi's (the peak body for youth work and youth development) public membership list. Besides mentees in natural mentoring relationships were employed via social media (i.e., Facebook) and other related advertisements such as flyers holding details about the study. All the participants were invited to complete the anonymous online questionnaire.

Results

Data were subjected to a normality test. A structural equation model was built with depression as the dependent variable, instrumental and relational quality of mentoring relationships as independent variables, adaptive and non-adaptive cognitive-emotional regulation strategies as mediators of the study. In this study, Bias-Corrected Confidence Interval (CI) was performed with 95% confidence level and 5000 bootstrap samples (suggested by (Hayes, 2013). To this aim, Gaskin and Lim's (2018) indirect effects plugin for AMOS (V26) was used to test the indirect effects of the hypothesised mediators (see Figure 1). The model shows that instrumental and relational mentoring relationships, in combination with adaptive and non-adaptive strategies, explained about 34% of the variance in depression.

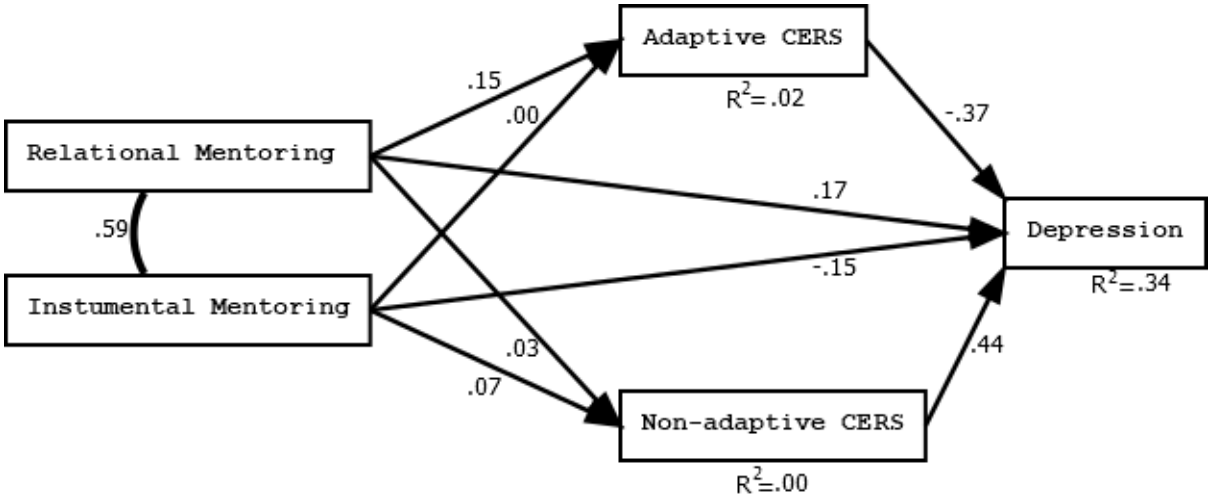

Figure 1. Structural equation model for the prediction of depression by mentoring relationships and adaptive/non-adaptive cognitive emotion regulation strategies measures. Notes: The errors of endogenous variables are removed from this figure. R^2 = Squared Multiple Correlations

The result of standardized regression weights presented in Table 1 shows that there are no significant relationships between instrumental mentoring relationships and adaptive strategies (β= 0.14, $p > 0.05$) as well as non-adaptive strategies (β= 0.02, $p > 0.05$). Similarly, there are no significant relationships between relational mentoring relationships and adaptive strategies (β= -0.001, $p > 0.05$) as well as non-adaptive strategies (β= 0.073, $p > 0.05$). The results also revealed that there is no significant relationship between instrumental relationship and depression (β= 0.17, $p > 0.05$) in addition to relational relationship and depression (β= -0.15, $p > 0.05$). Therefore, there is no significant direct effect of mentoring relationships quality on

depression. However, there is a significant negative relationship between adaptive strategies and depression (β= -0.37, p < 0.001). Furthermore, there is a significant positive relationship between non-adaptive strategies and depression (β= 0.44, p < 0.001).

Table 1. Results of Standardized regression weights of the structural model

Relationship between the variables	***B***	***P***
Instrumental relationship → Adaptive strategies	0.146	0.038
Instrumental relationship → Nonadaptive strategies	0.029	0.679
Relational relationship → Adaptive strategies	-0.001	0.99
Relational relationship → Nonadaptive strategies	0.073	0.298
Instrumental relationship → Depression	0.173	0.003
Relational relationship → Depression	-0.151	0.009
Adaptive strategies → Depression	-0.37	***
Non-adaptive strategies → Depression	0.445	***

β represents the standardized path coefficients. Significance of Correlations: *** p < 0.001

Bootstrap analysis was applied to determine the mediating effect of adaptive and non-adaptive cognitive-emotional regulation strategies in the relationship between instrumental/relational mentoring relationships depression. Findings in the next table shows that non-adaptive strategy did not mediate the relationship between relational mentoring and depression (β= 0.033, p > 0.05). Similarly, the adaptive strategy does not mediate the relationship between relational mentoring and depression (β= 0.002, p > 0.05). Non-adaptive strategy also did not mediate the relationship between instrumental mentoring and depression (β= 0.013, p > 0.05); however, adaptive strategy significantly mediates the relationship between instrumental mentoring and depression (β= -0.054, p < 0.05) (see Table 2). According to the typology of mediations provided by Zhao, Lynch, and Chen (2010), the mediation analysis revealed an *Indirect-only mediation* in which the mediated effect (a x b) exists, but there is no direct effect between independent and dependent variable.

Table 2.Results of bootstrap analysis for the mediating role of adaptive and non-adaptive strategies

Indirect Paths	**Beta**		**95% BC bootstrap CI**	
	Indirect Effect	**p**	**LB**	**UB**
Relational relationship → Non-adaptive strategies → Depression	0.033	0.22	-0.016	0.117
Relational relationship → Adaptive strategies → Depression	0.00	0.99	-0.066	0.063
Instrumental relationship → Non-adaptive strategies → Depression	0.013	0.64	-0.055	0.099
Instrumental relationship → Adaptive strategies → Depression	-0.054	0.03*	-0.171	-0.019

β represents the standardized path coefficients. Significance of Correlations: * p < 0.050

Discussion

Mentoring relationship has an effect on mentees' positive youth development; however, this effect is small, and it is clear that other processes are involved for higher positive outcomes

and less negative outcome (Rhodes & DuBois, 2008). The way mentors support adolescents to use their cognitive skills to realise and manage their emotional fluctuations in their challenging situations is overlooked in the literature and research (Rusk et al., 2013). The aim of this research was to provide a deeper understanding of mentors' approaches to help or support their mentees dealing with adaptive or non-adaptive feelings and beliefs during stressful or negative situations to reduce depressive symptoms.

The primary requirement of a productive mentoring relationship is a mutual feeling of connection, trust, respect, being understood and liked (Rhodes & DuBois, 2006). However, the findings of this study have shown that there is not a statistically significant direct effect of relational mentoring relationship quality on mentees' depression. More specifically, a high quality of mentoring relationship which is characterized by trust, closeness, and satisfaction might be beneficial, but it is not efficient in regard to supporting mentees' well-being, particularly during mentee's stressful or negative situations. Similarly, the result of this research shows mentees' perceiving instrumental benefits from the match (i.e., mentors' teaching skills or problem-solving) was not related to mentee's depression. However, the findings suggest when mentors support their mentees to learn skills or resolve a problem during a stressful event or facing a problem, they might encourage their mentees' more adaptive believes and coping strategies (e.g., positive reappraisal, positive refocusing, or acceptance) to reduce the risk of depressive symptoms. When the mentee's belief system shifts to more adaptive strategies of emotion regulation, they may be empowered to cope with the negative events and feelings which may protect them from depression. This finding is consistent with prior research which suggested more adaptive and protective strategies are such as Positive Reappraisal and Positive Refocusing can be good starting points to learn functional cognitive coping strategies (Garnefski, Boon, & Kraaij, 2003; Garnefski, Kraaij & Spinhoven, 2001; Garnefski, Legerstee, Kraaij, van den Kommer & Teerds, 2002).

Rhodes (2002) stated that as a result of helpful and supportive mentoring relationship, mentors could be influential for youth's social-emotional, cognitive, and identity growth which results in the promotion of positive outcomes. The most important implication of this study is that based on the findings, mentors' focus on mentees' adaptive cognitive emotion regulation strategies assist mentees in coping with their stressful feeling or adverse situations. As reported in previous studies (e.g., Wang, Vujovic, Barrett, & Lerner, 2015), encouraging adaptive emotion regulation could be a focus of strength-based programs aiming to foster positive development. Although the present study has provided new insights into mentoring theories or programs, the interpretation of these findings should be undertaken with caution as the study was conducted in New Zealand and the sample was female-oriented.

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PERANAN DEWAN BANDARAYA KOTA KINABALU DAN KESANNYA TERHADAP KUALITI HIDUP PENDUDUK

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[1,2,3,4] Jabatan Penyelidikan dan Inovasi Dewan Bandaraya Kota Kinabalu, Jabatan Penyelidikan dan Inovasi Dewan Bandaraya Kota Kinabalu, Jabatan Penyelidikan dan Inovasi Dewan Bandaraya Kota Kinabalu, Jabatan Penyelidikan dan InovasiDewan Bandaraya Kota Kinabalu

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***Abstrak**: Kajian ini bertujuan untuk mengenal pasti pemboleh ubah tidak bersandar yang mempengaruhi pemboleh ubah bersandar. Pemboleh ubah tidak bersandar ialah kebersihan persekitaran, penguatkuasaan, kemudahan infrastruktur, kemudahan awam, pengurusan setinggan dan kebenaran PBT sementara pemboleh ubah bersandar ialah kualiti hidup. Data diperoleh melalui borang soal selidik. Data sebanyak 208 responden dimasukkan ke dalam komputer dengan menggunakan perisian Statiscal Package for Social Sciences (SPSS) dan keputusan kajian diperolehi dengan menggunakan Partial Least Square (PLS). Pemboleh ubah tidak bersandar diuji dengan menggunakan convergent validity dan discriminant validity untuk mengesahkan model yang dicadangkan. Keputusan kajian menunjukkan semua pemboleh ubah tidak bersandar boleh digunakan untuk menentukan pemboleh ubah bersandar. Pemboleh ubah kemudahan awam mempunyai kesan pengaruh yang tertinggi sekali terhadap kualiti hidup. Ia diikuti oleh penguatkuasaan, setinggan, kebersihan persekitaran, kebenaran PBT dan kemudahan infrastruktur. Jika Dewan Bandaraya Kota Kinabalu (DBKK) ingin meningkatkan kualiti hidup penduduk, maka pemboleh ubah kemudahan awam perlu diberi keutamaan terlebih dahulu.*

***Kata kunci**: Dewan Bandaraya Kota Kinabalu; kualiti hidup penduduk.*

***Abstract:** This study aimed to identify the independent variables that affect dependent variables. Independent variables include environmental cleanliness, enforcement, facilities infrastructures, public utilities, squatting and local authority while dependent variable is quality of life. Data is obtained through questionnaire. Data of 208 respondents were entered into the computer using the Statistical Package of Social Sciences (SPSS) software and the results were obtained using Partial Least Square (PLS). The independent variables were tested using convergent validity and discriminant validity to validate model recommendations. The results show that all the independent variables can be used to determine the dependent variable. Public utilities variable have the highest impact on quality of life. It is followed by squatting, environmental cleanliness, local authority and infrastructure facilities. If the Kota*

Kinabalu City Hall (DBKK) wants to improve the quality life of the people, then public utilities need to be improved first.

***Keywords**: Kota Kinabalu City Hall; resident's quality of life.*

Pengenalan

Kualiti hidup ditakrifkan sebagai kemajuan diri, transformasi pembangunan dan gaya hidup yang lebih sihat untuk menikmati taraf hidup yang lebih baik (Unit Perancang Ekonomi, 2012). Kualiti hidup memerlukan keperluan asas sosial manusia dipenuhi dan mempunyai hak memilih untuk menikmati hidup, berkembang dan melibatkan diri dalam masyarakat dengan tahap yang tinggi dalam gabungan sivik, sosial, kepercayaan dan norma hidup lain termasuk kesamarataan dan kesaksamaan dalam persekitaran global yang lestari (Phillips D., 2006). Kualiti hidup dikatakan mencapai matlamatnya jika kepuasan hidup mencapai sekurang-kurangnya 90 peratus (Unit Perancang Ekonomi, Jabatan Perdana Menteri, 2012:5). Kualiti hidup terdiri daripada pendapatan, keselamatan dalam rumah, kesihatan, suasana tempat kerja dan aktiviti komuniti (Unit Perancang Ekonomi, 2018).

Kebersihan persekitaran terdiri daripada kutipan sampah, pembersihan longkang, pemotongan rumput, premis makanan dan tandas awam. Kebenaran PBT terdiri daripada permit iklan sementara, kebenaran penggunaan kawasan awam, tempahan dewan dan kadar sewaan (Unit Perancang Ekonomi, 2018). Penguatkuasaan terdiri daripada perniagaan, ubah suai bangunan, kawalan perniagaan dan salah guna kaki lima. Kemudahan infrastruktur terdiri daripada lokasi perniagaan strategik, aksesibiliti ke lokasi perniagaan, tempat letak kereta dan kemudahan Orang Kurang Upaya (OKU). Kemudahan awam terdiri daripada kemudahan kesihatan, kemudahan pendidikan dan kemudahan keagamaan. Setinggan terdiri daripada pembinaan struktur awam dan membanteras setinggan (Unit Perancang Ekonomi, 2018).

Kajian Lepas

Hubungan kebenaran PBT dengan kualiti hidup ialah positif iaitu aktiviti pelancongan yang dibenarkan oleh pihak berkuasa tempatan diterima secara positif oleh penduduk apabila mereka mendapat faedah daripada aktiviti pelancongan yang dijalankan (Hamzah Jusoh *et al*., 2013). Hubungan kebersihan persekitaran dengan kualiti hidup ialah positif iaitu keadaan persekitaran yang kurang bersih menjejaskan kualiti kehidupan dan kesejahteraan masyarakatnya (Haryati Shafii & Nurasyikin Miskam, 2016). Hubungan kebersihan persekitaran dengan kualiti hidup ialah positif iaitu keadaan persekitaran yang kurang memuaskan akan memberi kesan negatif terhadap kualiti hidup masyarakat setempat (Nurasyikin binti Miskam, 2013).

Hubungan penguatkuasaan dengan kualiti hidup ialah negatif iaitu pendapatan dan pendidikan penduduk yang mewakili kualiti hidup memberi kesan negatif yang signifikan terhadap penguatkuasaan undang-undang (Onder Karakus *et al*., 2011). Hubungan kemudahan infrastruktur dengan kualiti hidup ialah positif iaitu individu atau keluarga yang tinggal di rumah dan persekitaran yang baik dan lengkap dengan kemudahan infrastruktur serta perkhidmatan didapati mempunyai kualiti hidup yang lebih tinggi (Nurizan Yahaya, 2010).
Hubungan kemudahan awam dengan kualiti hidup ialah positif iaitu semakin ramai penduduk dapat menikmati kemudahan awam yang disediakan, semakin tinggi kualiti hidup penduduk (Hasnah Ali. Arifin *et al*., 2009). Hubungan Kemudahan awam dengan kualiti hidup adalah

positif iaitu semakin banyak Kemudahan awam semakin tinggi kualiti hidup (Nurasyikin binti Miskam, 2013). Hubungan setinggan dengan kualiti hidup ialah negatif iaitu semakin banyak kawasan setinggan semakin rendah kualiti hidup penduduk (Nor Rashidah Zainal *et al*., 2012).

Metodologi

Dalam kajian ini, model kualiti hidup yang diperkenalkan oleh Unit Perancang Ekonomi, Jabatan Perdana Menteri telah digunakan sebagai model asas untuk membentuk kerangka model. Model asas ini kemudiannya disesuaikan kepada kerangka model kualiti hidup penduduk Bandaraya Kota Kinabalu. Jumlah responden boleh diperolehi dengan menggunakan perisian *G Power* iaitu jika enam pemboleh ubah tidak bersandar maka jumlah responden ialah di antara 163 hingga 266 orang (http://www.psycho.uniduesseldorf.de/abteilungen/aap/gpower3, 2019).

Berdasarkan keputusan *G power*, sebanyak 208 responden telah dipilih yang dipungut secara *randomizer* di kawasan Bandaraya Kota Kinabalu. Data dimasukkan ke dalam komputer dengan menggunakan *Statistical Package for Social Sciences* (SPSS). Keputusan kajian diperolehi dengan menggunakan perisian *Partial Least Square* (PLS). Borang soal selidik perlu diuji dan mempunyai nilai *cronbach's alpha* ≥ 0.7 (Hair, 2003). Faktor *loading* perlu mencapai ≥ 0.6 (Chin *et al*., 1997). Nilai purata varian yang diekstrak atau *Average Variance Extracted* (AVE) ≥ 0.5 (Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R. F., 2010). Nilai kebolehpercayaan komposit atau *Composite Reliability* (CR) ≥ 0.7 (Gefen, D., Straub, D. W. & Boudreau, M., 2000). Pengesahan *discriminant* ialah korelasi setiap konstruk mestilah lebih rendah dari *square root of the AVE* (Fornell & Larcker, 1981). *R square* perlulah bernilai sekurang-kurangnya 0.1 (Ramayah *et al*., 2012).

Dapatan Kajian

Bahagian ini memberikan keputusan kajian seperti demografi responden, pengesahan *convergent*, pengesahan *discriminant* dan keputusan pengaruh pemboleh ubah tidak bersandar terhadap pemboleh ubah bersandar.

Demografi Responden

Sebanyak 95 lelaki (45.7%) dan 113 perempuan (54.3%), umur 17 tahun dan ke bawah ialah 1 (0.5%), umur 18-25 tahun ialah 85 (40.9%), umur 26-40 tahun ialah 93 (44.7%) dan umur 41-59 tahun ialah 29 (13.9%), bujang 102 orang (49%), berkahwin 95 orang (45.7%), janda atau duda 11 orang (5.3%), tidak bersekolah 3 orang (1.4%), sekolah rendah 4 orang (1.9%), LCE/SRP/PMR 5 orang (2.4%), MCE/SPM 74 orang (35.6%), STPM 26 orang (12.5%), sijil 14 orang (6.7%), Diploma 41 orang (19.7%), Sarjana Muda 30 orang (14.4%), sarjana 9 orang (4.3%), Doktor Falsafah (Ph.D) 2 orang (1.0%), pendapatan sebulan isi rumah kurang RM1000 33 orang (15.9%), RM1001- RM2000 76 orang (36.5%), RM2001-RM4000 65 orang (31.2%), RM4001-RM6000 17 orang (8.2%), RM6001-RM8000 3 orang (1.4%), RM8001-RM10000 7 orang (3.4%), RM10001-RM12000 1 orang (0.5%), RM12001-RM14000 2 orang (1.0%), RM16001-RM18000 2 orang (1.0%) dan RM20001 ke atas 2 orang (1.0%).

Pengesahan Convergen

Bahagian ini merangkumi faktor *loading*, nilai purata varian yang diekstrak *atau Average Variance Extracted* (AVE) dan kebolehpercayaan komposit atau *Composite Reliability* (CR).

Faktor Loading

Saiz *loading construct* ialah di antara 0.637 - 1.000 iaitu melebihi nilai minimum yang dicadang oleh Chin *et al*., (1997).

Nilai purata varian yang diekstrak atau Average Variance Extracted (AVE)

Nilai purata varian yang diekstrak atau *Average Variance Extracted (*AVE) ialah di antara 0.500 - 1.000 iaitu melebihi nilai minimum yang dicadang oleh Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R. F., 2010.

Nilai Kebolehpercayaan Komposit atau Composite Reliability (CR)

Nilai kebolehpercayaan komposit atau *composite reliability* ialah di antara 0.815 – 1.000 iaitu melebihi nilai minimum yang dicadang oleh Gefen, D., Straub, D. W. & Boudreau, M., 2000.

Nilai Alpha Cronbach

Nilai *alpha cronbach* ialah di antara 0.718 – 1.000 iaitu melebihi nilai minimum yang dicadang oleh Hair, 2003.

Pengesahan Discriminant

Pengesahan *Discriminant* bermaksud *Square Root of The Average Variance* Extracted (AVE) mestilah lebih besar daripada kolerasi di antara konstruk seperti mana yang disyaratkan oleh Fornell, C. & Larcker, D. F., (1981: 49-50). Jadual 1.1 menunjukkan pengesahan *discriminant* iaitu *square root of the average variance extracted* (AVE) iaitu nombor yang ditebalkan (*bold*) adalah lebih besar daripada korelasi di antara konstruk seperti mana yang disyaratkan oleh Fornell dan Larcker, (1981).

Jadual 1.1: Pengesahan *Discriminant*

No.		1	2	3	4	5	6	7
1	Kadar sewaan	**0.908**						
2	Kebersihan	0.012	**0.877**					
3	Kemudahan Infrastruktur	-0.018	0.014	**0.737**				
4	Kemudahan awam	-0.013	0.043	0.012	**0.92**			
5	Kualiti hidup	-0.078	0.033	-0.071	0.593	**0.685**		
6	Penguatkuasaan	-0.053	0.215	0.098	0.039	0.054	**0.827**	
7	Setinggan	0.083	0.01	-0.038	-0.017	0.018	0.072	**1**

Nilai T, P Dan R Square

Nilai T yang diterima ialah ≥ 1.65, nilai P yang signifikan ialah di antara 0.00 – 0.05 dan *R square* ≥ 0.100 (Ramayah et al., 2012: 141-147). Jadual 1.2 menunjukkan nilai T, P dan *R square* mengikuti syarat yang diperkenalkan oleh Ramayah et al., (2012). Berdasarkan jadual 1.2, kesemua pemboleh ubah didapati tidak signifikan kecuali kemudahan awam.

Jadual 1.2: Nilai T, P dan R square

	T Statistics	*P Values*	*R square*

Kebenaran PBT -> Kualiti hidup	1.067	0.286	
Kebersihan -> Kualiti hidup	0.061	0.951	
Kemudahan Infrastruktur -> Kualiti hidup	1.345	0.179	
Kemudahan awam -> Kualiti hidup	17.985	0.000	
Penguatkuasaan -> Kualiti hidup	0.572	0.568	
Setinggan -> Kualiti hidup	0.866	0.387	
Kualiti hidup		0.000	0.364

Pengaruh Pemboleh Ubah Tidak Bersandar

Bahagian ini menjelaskan pengaruh kebenaran PBT, kebersihan persekitaran, kemudahan infrastruktur, kemudahan awam, penguatkuasaan dan setinggan terhadap kualiti hidup penduduk Bandaraya Kota Kinabalu. Rajah 1.1 menunjukkan pengaruh kebenaran PBT, kebersihan persekitaran, kemudahan infrastruktur, kemudahan awam, penguatkuasaan dan setinggan.

Pengaruh Kebenaran PBT

Pengaruh kebenaran PBT ialah –0.073. Tanda negatif ini bermakna pada masa ini kadar sewaan tidak dapat meningkatkan kualiti hidup penduduk. Ini kerana tahap ketidakpuasan penduduk terhadap kebenaran PBT agak tinggi iaitu sebanyak 32.73 peratus (Unit Perancang Ekonomi (MURNInets), 2019).

Pengaruh Kebersihan Persekitaran

Pengaruh kebersihan persekitaran ialah 0.003. Ini bermakna 1 peratus peningkatan dalam kebersihan akan meningkatkan kualiti hidup sebanyak 0.03 peratus.

Pengaruh Penguatkuasaan

Pengaruh penguatkuasaan ialah 0.032. Ini bermakna 1 peratus peningkatan dalam penguatkuasaan akan meningkatkan kualiti hidup sebanyak 0.32 peratus.

Pengaruh Kemudahan Awam

Pengaruh kemudahan awam ialah 0.592. Ini bermakna 1 peratus peningkatan dalam kemudahan awam akan meningkatkan kualiti hidup sebanyak 5.92 peratus.

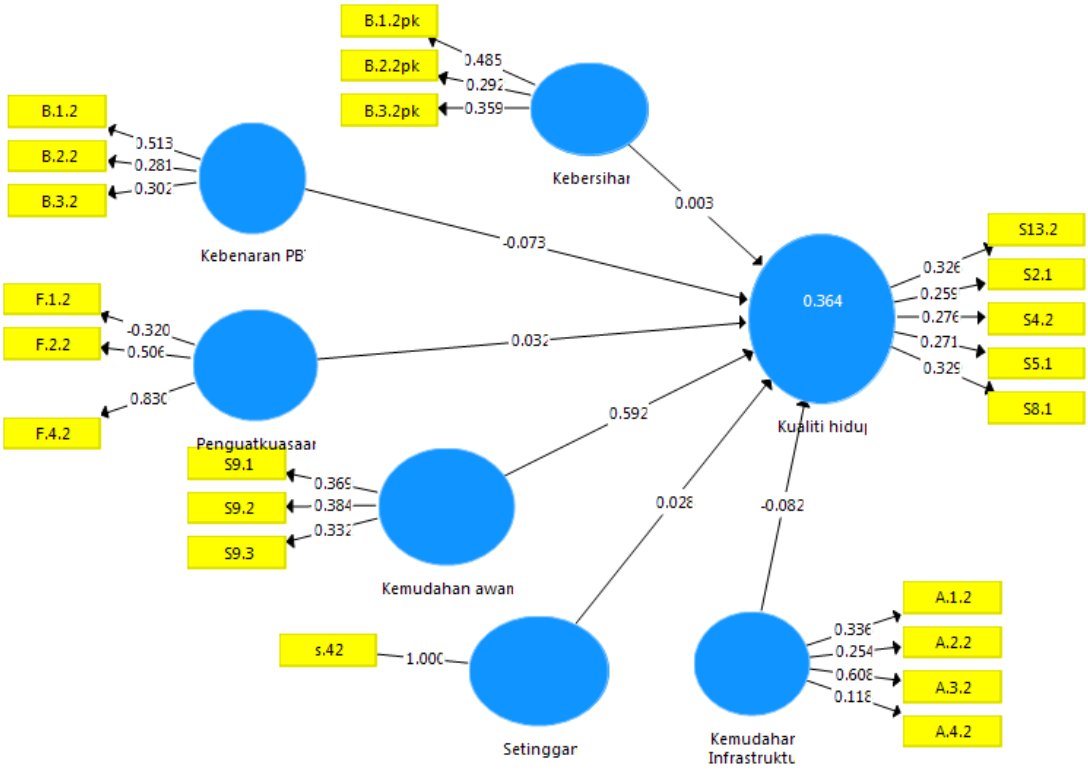
Pengaruh Setinggan

Pengaruh setinggan ialah 0.028. Ini bermakna 1 peratus peningkatan dalam menghapuskan setinggan akan meningkatkan kualiti hidup sebanyak 0.28 peratus.

Pengaruh Kemudahan Infrastruktur

Pengaruh kemudahan infrastruktur ialah -0.082. Tanda negatif ini bermakna pada masa ini kemudahan infrastruktur tidak dapat meningkatkan kualiti hidup penduduk. Ini kerana tahap ketidakpuasan penduduk terhadap kemudahan infrastruktur agak tinggi iaitu sebanyak 25.62 peratus (Unit Perancang Ekonomi (MURNInets), 2019).

Rajah 1.1: Pengaruh Pemboleh Ubah Tidak Bersandar



Rumusan Dan Perbincangan

Borang soal selidik adalah mudah difahami dan jawapan responden dibuktikan konsisten kerana koefisien kebolehpercayaan atau *Cronbach's Alfa* ialah 0.718 – 1.000. Ini menunjukkan borang soal selidik yang digunakan adalah pada tahap yang baik dan boleh digunakan dalam membuat keputusan kajian. Sebelum analisis pengukuran model keseluruhan dijalankan, ujian *convergent* dan *discriminant validity* telah dilaksanakan dan semua pemboleh ubah mengikuti syarat-syarat yang telah ditentukan.

Faktor pemboleh ubah tidak bersandar ialah kebersihan persekitaran, kebenaran PBT, penguatkuasaan, kemudahan awam, setinggan dan kemudahan infrastruktur. Semua pemboleh ubah tidak bersandar didapati tidak signifikan kecuali kemudahan awam. Walau bagaimanapun, pemboleh ubah yang tidak signifikan masih diperlukan kerana nilai *loading construct* setiap pemboleh ubah tidak bersandar itu adalah ≥ 0.6. Selain daripada itu, semua pemboleh ubah tidak bersandar boleh digunakan untuk menerangkan pemboleh ubah bersandar. Faktor kemudahan awam mempunyai pengaruh yang tertinggi sekali terhadap kualiti hidup iaitu β=0.592. Ia diikuti oleh penguatkuasaan β=0.032, setinggan β=0.026, kebersihan persekitaran β=0.003, kebenaran PBT β=-0.073 dan kemudahan infrastruktur β=-0.082.

Kesimpulannya, jika Dewan Bandaraya Kota Kinabalu ingin meningkatkan kualiti hidup penduduk Bandaraya Kota Kinabalu maka kemudahan awam seperti kesihatan, pendidikan dan keagamaan perlu diberi perhatian terlebih dahulu. Walau bagaimanapun, faktor seperti kebersihan persekitaran, penguatkuasaan, kemudahan infrastruktur, kebenaran PBT dan setinggan perlu juga diberi perhatian sejajar dengan slogan kata Dewan Bandaraya Kota

Kinabalu iaitu pantas ke hadapan yang melambangkan budaya kerja korporat yang inovatif, efisien dan efektif.

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PERSONALITI, MOTIVASI DAN NIAT PERKONGSIAN MAKLUMAT SEHINGGA TULAR DALAM MEDIA SOSIAL: SEBUAH IDEA AWAL

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Abstrak: *Teknik perkongsian maklumat dengan menggunakan suara (word of mouth, WOM) bermula dalam persekitaran bersemuka sebelum diambil alih oleh teknologi seperti media sosial. WOM dalam media sosial (e-WOM) merupakan satu bentuk tingkah laku yang melibatkan tindakan perkongsian maklumat yang menarik dan dirasakan tepat secara pantas. Walau bagaimanapun, perkongsian maklumat dalam media sosial diibaratkan sebagai penularan virus yang pantas dalam bentuk informasi. Maklumat menjadi tular dalam media sosial adalah sebuah fenomena di luar jangkaan kerana tindakan perkongsian maklumat berpunca daripada dorongan atau motivasi individu yang berbentuk personal dan juga sosial. Bukan itu sahaja, pengguna media sosial terdiri daripada individu yang mempunyai kepelbagaian personaliti maka, tindakan yang dilakukan dalam media sosial juga dijangka akan dipengaruhi oleh personaliti individu itu sendiri. Kertas konsep ini akan membincangkan beberapa idea awal mengenai dimensi motivasi yang mempengaruhi niat individu untuk melakukan tindakan perkongsian maklumat dalam media sosial. Seterusnya, perbincangan lanjutan adalah mengenai peranan dua personaliti yang dominan dalam interaksi dan sosialisasi iaitu Ekstrovert dan Introvert; tentang motivasi-motivasi yang mempengaruhi niat mereka untuk berkongsi maklumat dalam media sosial. Hasil kajian ini diharapkan dapat memberikan kesedaran pada pengguna media sosial yang berbilang identiti tentang keperluan dalam membentuk motivasi terlebih dahulu sebelum bertindak untuk menyebarkan maklumat bagi mengelakkan gejala negatif yang tidak diingini di dalam media sosial.*

Kata kunci: *Motivasi, Perkongsian maklumat, Tular, Personaliti, Media sosial*

Pengenalan

Pengaplikasian teknologi dalam urusan harian menjadi suatu keperluan bagi rakyat Malaysia. Sehingga tahun 2017, penggunaan telefon pintar untuk akses kepada Internet adalah sebanyak 89.4 peratus sekaligus menggambarkan bahawa kebergantungan rakyat terhadap teknologi berasaskan peranti adalah tinggi (Suruhanjaya Komunikasi Multimedia Malaysia, SKMM, 2018). Bukan itu sahaja, rakyat Malaysia menggunakan Internet dengan tujuan untuk melayari

media sosial (89.3%), mencari maklumat (86.9%), online streaming (72.7%), memuat turun muzik dan gambar (68.6%) dan lain-lain lagi. Setiap individu juga mempunyai akses pada tiga jenis media sosial yang popular iaitu Facebook (97.3%), Instagram (56.1%) dan Youtube (45.3%) serta memperuntukkan sekitar 4 jam sehari untuk melayari media sosial tersebut.

Media sosial menjadi sebuah tapak yang efektif dalam pembentukan kendiri dan pembentukan hubungan dengan khalayak pengguna yang luas dan pelbagai. Individu menjalankan pelbagai aktiviti yang berbentuk personal seperti memuatnaik status, gambar atau maklumat personal selain daripada aktiviti interpersonal seperti berbalas komen atau berbual menerusi live video (Gentile, Twengeb, Freemanb & Campbell, 2012; Sprecher, 2014). Kemajuan teknologi dan keterbukaan saluran telah memudahkan proses interaksi termasuklah membolehkan individu berkongsi maklumat dengan pengguna; dari sebuah media sosial kepada media sosial yang lain. Perkongsian demi perkongsian maklumat dalam media sosial inilah yang membentuk word of mouth secara atas talian (e-WOM).

Konsep e-WOM dalam media sosial adalah dengan menggunakan butang kongsi (share) atau Retweet; tanpa memerlukan pertemuan bersemuka atau interaksi fizikal seperti dalam persekitaran bersemuka. Konsep Share atau Retweet merupakan sebuah teknik e-WOM kerana sesebuah maklumat disebarkan dalam bentuk bebenang (thread) dengan menggunakan tanda tag "@" atau tanda pagar "hashtag, #" bagi menjadikan kandungan maklumat lebih spesifik dan berfokus (Bazarova et al., 2012). Menurut Jiang, Zhao, Sun, Zhang, Zheng dan Qu (2016), tindakan individu yang berkongsi maklumat atau memberi komen adalah dua bentuk tindakan tular dalam media sosial. Hal ini kerana, maklumat yang tular adalah tidak dapat dijangka; seperti sebuah wabak atau virus yang tersebar dengan cepat.

Maklumat tular dalam media sosial menjadi sebuah fenomena kerana individu berlumba-lumba ingin menjadi orang pertama yang menyebarkan maklumat itu pada pengguna yang lain (Berita Harian, 2018). Tindakan tular meninggalkan risiko yang negatif lebih-lebih lagi jika individu gagal mengawal emosi (Powers, Rauh, Henning, Buck & West, 2011) dan memanipulasi teknologi untuk kepentingan peribadi (Lyu, 2016). Secara umumnya, individu menularkan maklumat dengan tujuan untuk memberikan informasi dan meningkatkan pengetahuan (Berger, 2014) namun, sebilangan individu bertindak untuk "salin dan tampal" tanpa mengambilkira kesahihannya lantas meningkatkan risiko penularan maklumat palsu sekaligus menjejaskan kredibiliti sebagai sebuah bahan berita yang boleh dipercayai (Astro Awani, 2017).

Selain itu, walaupun Suruhanjaya Komunikasi dan Multimedia Media telahpun mewujudkan portal sebenarnya.my pada tahun 2017 sebagai sebuah saluran yang menyalurkan kesedaran tentang penularan maklumat dalam media sosial namun laporan oleh Reuters Institute Digital News Report (2019) menunjukkan bahawa individu tetap menggunakan aplikasi komunikasi dan media sosial untuk melakukan tindakan berkongsi dan memberi komen tentang sesebuah maklumat. Menurut Fisher dan Fisher (1995), individu perlulah berinformasi dan bermotivasi jika mahu melakukan suatu tindakan. Bukan itu sahaja, tindakan individu juga bergantung pada cara mereka mempersembahkan karakter atau personaliti di hadapan pengguna lain dalam media sosial.
Media sosial menawarkan sebuah ruang yang membenarkan individu untuk menonjolkan personaliti yang berbeza daripada persekitaran bersemuka termasuklah menyembunyikan

identiti atau karakter sebenar daripada pengetahuan pengguna lain (Tosun & Lajunen, 2010; Qiu et. al, 2012; Ljepava et. al, 2013; Vranjes, 2017). Lantaran itu, kertas konsep ini akan mengemukakan beberapa idea awal mengenai motivasi-motivasi yang mempengaruhi tindakan perkongsian maklumat serta peranan personaliti sebagai faktor yang dijangka akan mempengaruhi motivasi dengan tindakan perkongsian maklumat sehingga tular dalam media sosial.

Idea Awal

Interaksi dalam media sosial adalah berbentuk komunikasi yang interaktif kerana individu boleh menjalankan pelbagai aktiviti pada kadar usaha dan masa yang minimum (Osatuyi, 2013). Hal ini kerana, individu tidak perlu mengadakan pertemuan besemuka atau terlibat dengan interaksi secara fizikal kerana teknologi dalam media sosial telah mengambil alih tugas ini dengan cara yang mudah iaitu berkongsi apa-apa sahaja maklumat secara maya. Menerusi Teori Penggunaan dan Pemuasan Kehendak (TPPK, Katz, Blumler & Gurevitch, 1973, 1974), penggunaan media sosial adalah suatu tindakan yang berupaya memenuhi keperluan psikologi individu secara spesifik dan individualistik.

Terdapat empat keperluan asas dalam penggunaan media seperti yang dikemukakan oleh TPPK iaitu keperluan kognitif (pengukuhan kendiri, self), afektif (pengukuhan perasaan, emosi), integratif (pengukuhan kredibiliti, status) dan fungsi integratif (pengukuhan hubungan, masyarakat). Hal ini bermakna, motivasi penggunaan media sosial menurut perspektif TPPK adalah individu akan memanfaatkan saluran yang dapat memenuhi kepuasan peribadi. Bukan itu sahaja, Whitting dan Williams (2013) turut merumuskan bahawa terdapat sepuluh faktor yang menyebabkan individu berminat menggunakan media sosial untuk tujuan berinteraksi dan bersosial seperti dalam Jadual 1 dibawah:

Jadual 1: Rumusan faktor penggunaan media sosial oleh Whiting dan Williams (2013) berpandukan Teori Penggunaan dan Pemuasan Kehendak

	Faktor	Penerangan
1.	Interaksi sosial	Berhubung dengan ahli keluarga dan rakan-rakan selain daripada membentuk hubungan dengan pengguna baru.
2.	Perkongsian informasi	Individu berkongsi status dan gambar, mengiklankan perniagaan dan menyebarkan pengaruh (influencer)
3.	Pencarian informasi	Individu belajar dan mencari maklumat dengan cara sendiri (self-education).
4.	Memenuhi masa lapang	Individu berasa bosan dan memenuhi masa terluang dengan mencari maklumat tentang rakan, permainan dan lain-lain.
5.	Hiburan	Individu ingin berseronok, membaca komik, bermain online games, mendengar muzik dan menonton video.
6.	Relaxation	Individu dapat menjauhkan diri daripada realiti dan tekanan dalam dunia sebenar.
7.	Alatan komunikasi	Media sosial sebagai alat yang menawarkan maklumat untuk dikongsikan dengan pengguna yang lain.

8.	Kemudahan alatan	Individu berasa mudah untuk berinteraksi dengan ramai orang dalam satu-satu masa kerana sifat media sosial yang tersedia dan tiada halangan masa.
9.	Ekspresi pendapat	Individu melakukan tindakan like, komen atau kongsi komen pada status (content status) pengguna lain.
10.	Surveillance	Individu ingin tahu apa yang pengguna lain lakukan dan ingin turut serta melakukan aktiviti tersebut.

Motivasi perkongsian maklumat

Bagi memastikan proses interaksi dan pembentukan hubungan dalam media sosial berjalan lancar, individu menggunakan profil peribadi untuk berkongsi maklumat dengan pengguna yang lain. Apakah yang menyebabkan individu bersedia untuk berkongsi sesebuah maklumat dalam media sosial? Rentetan hasil kajian lepas membuktikan bahawa kesediaan individu untuk berkongsi maklumat dalam media sosial adalah disebabkan oleh motivasi atau dorongan bahawa mereka mampu untuk melakukan tindakan tersebut. Misalnya, Model Information, Motivation and Behavioral Skills (Model IMBS; Fisher & Fisher, 1995) dan Theory of Reason Goal Pursuit (TRGP; Ajzen & Kruglanski, 2019) menyatakan bahawa motivasi individu untuk melakukan suatu tindakan terbahagi kepada dua iaitu personal dan juga sosial.

Motivasi personal adalah satu bentuk motivasi dalaman iaitu individu terdorong untuk melakukan suatu tindakan yang dapat memberi kepuasan terhadap diri sendiri manakala motivasi sosial adalah satu bentuk motivasi luaran yang mendorong individu untuk melakukan suatu tindakan yang dapat memberikan kepuasan terhadap orang lain (Bayona & Castaneda, 2017). Dalam media sosial, individu terdorong untuk berkongsi pelbagai jenis maklumat yang berbeza contohnya artikel sahaja, visual ataupun gabungan artikel dan juga visual. Oleh itu, motivasi individu untuk melakukan tindakan tersebut (berkongsi maklumat) turut dipengaruhi oleh jenis bahan yang mereka sedia untuk kongsikan.

Hasil penyelidikan lepas menunjukkan bahawa individu terdorong atau bermotivasi untuk berkongsi maklumat dalam media sosial adalah disebabkan oleh faktor altruism ataupun keseronokan (Ho & Dempsey, 2010; Vilnai-Yavetz & Levina, 2018). Altruism merupakan salah satu faktor personal iaitu individu berasa seronok untuk melakukan suatu tindakan. Selain itu, individu merasakan bahawa mereka ingin mempersembahkan diri mereka pada khalayak (self-objectification) kerana individu merasakan bahawa kawalan penampilan adalah penting dalam mempengaruhi pengguna lain untuk tertarik pada mereka (Lyu, 2016).

Bukan itu sahaja, individu mahu diri mereka dikenali dalam media sosial (Yusufova, 2013) lantas memilih untuk berkongsi maklumat yang dapat menonjolkan karakter mereka di hadapan audiens yang lain. Hal ini kerana, individu mahu menjadi diri mereka sendiri (self-actualization) dan berasa bebas dengan melakukan aktiviti yang memberikan kepuasan pada diri mereka. Dapatan kajian ini adalah selari dengan kajian oleh Ghaisani, Handayani dan Munajat (2017) yang menyatakan bahawa individu terdorong untuk berkongsi pandangan peribadi mereka tentang suatu isu kerana mereka berpendapat bahawa perkongsian pendapat adalah penting dalam memenuhi kepuasan peribadi (Ghaisani, Handayani & Munajat, 2017).

Secara ringkasnya, motivasi personal yang mempengaruhi niat perkongsian maklumat dalam media sosial adalah melibatkan faktor kendiri (self) iaitu individu mahu mengukuhkan elemen

kendiri dalam diri mereka termasuklah berasa seronok dalam melakukan suatu tindakan yang dapat memuaskan hati mereka. Pengukuhan kendiri juga akan mempengaruhi cara individu berinteraksi dan bersosial dengan pengguna media sosial yang lain. Namun, perkongsian maklumat haruslah berlaku dalam bentuk interaksi bersama (mutual interaction). Hal ini kerana, interaksi dan sosialisasi dalam media sosial adalah bersifat personal (Gentile et al., 2012) dan interpersonal (Sprecher, 2014).

Hasil kajian oleh Ghaisani, Handayani dan Munajat (2017) mengenai tindakan perkongsian maklumat adalah kerana mahu memberikan pendapat peribadi adalah menyokong idea awal oleh Utz (2010) dan Sprecher (2014) yang menyatakan bahawa faktor pendapat peribadi adalah penting dalam mempengaruhi pembentukan tanggapan pengguna lain terhadap tindakan mereka. Hal ini kerana, pembentukan tanggapan adalah satu bentuk dorongan sosial yang dapat merapatkan hubungan individu termasuklah menerima respons daripada pengguna lain; sebagai cara untuk meningkatkan kelangsungan interaksi dalam media sosial.

Menariknya, keterlibatan individu dalam sesebuah media sosial juga adalah kerana individu tidak mahu dipinggirkan oleh pengguna yang lain. Hal ini kerana, individu merasakan keperluan untuk mendapatkan sokongan sosial daripada sesebuah maklumat yang dikongsikan dalam media sosial (Yusufova, 2013). Tambahan lagi, individu memuatnaik status atau berbalas komen dalam groups yang disertai sebagai cara untuk menjadi popular dan diterima oleh pengguna media sosial yang lain (Winter et al., 2014). Penerimaan respons adalah antara cara yang efektif untuk mendorong penglibatan pengguna lain untuk turut serta dalam interaksi berbalas tentang sesebuah maklumat yang dikongsikan dalam media sosial (Oelderf-Hirsch & Sundar, 2015).

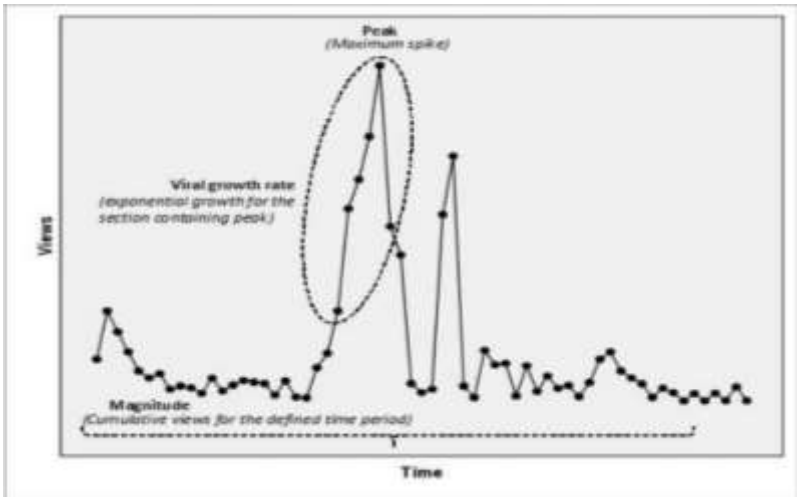
Pembentukan tanggapan, pengembangan pengaruh dan sokongan sosial adalah antara motivasi yang mendorong tindakan individu untuk berkongsi maklumat dalam media sosial. Hal ini kerana, individu merasakan keperluan untuk memperoleh ganjaran daripada pengguna yang lain menerusi tindakan-tindakan yang mereka lakukan. Tambahan pula, perkongsian maklumat dengan interaksi yang berbalas akan menguntungkan pada kedua belah pihak kerana individu dapat melakukan tindakan yang bukan sahaja dapat memuaskan diri sendiri sebaliknya memuaskan hati pengguna lain yang berinteraksi dengan mereka (Bayona & Castaneda, 2017).

Niat dan tindakan

Tindakan individu untuk melakukan suatu tindakan perlu disertai dengan niat yang dibentuk terlebih dahulu (Ajzen, 1991). Menurut Jiang et al. (2016) niat didefinisikan sebagai satu kesanggupan atau kesediaan individu untuk melakukan suatu tindakan. Hal ini bermakna, kesediaan individu untuk melakukan penularan maklumat dalam media sosial adalah menerusi dua cara iaitu kesediaan untuk berkongsi maklumat (sharing information) atau memberi komen pada suatu maklumat (sharing comments). Tambahan lagi, tindakan-tindakan ini adalah satu bentuk komitment kerana individu perlu berusaha untuk berkongsi atau berbalas-balas komen terhadap sesebuah maklumat yang dikongsikan (Kim & Yang, 2017).

Perkongsian maklumat dalam media sosial akan mendorong penglibatan lebih ramai individu untuk bersembang mengenai maklumat tersebut (Oelderf-Hirsch & Sundar, 2015). Namun begitu, penularan maklumat adalah sebuah fenomena yang tidak boleh diramal atau dirancang. Maklumat tular telah menjadi sebuah virus yang tersebar secara pantas, kerap dan berupaya

menarik perhatian pengguna untuk menyebarkan semula maklumat tersebut ke dalam khayalak media sosial yang lain (Wuebben, 2016). Hal ini menyebabkan Boppolige dan Gurtoo (2017) memperkenalkan konsep spike and peak (Rujuk Rajah 1) iaitu sebuah formula yang mengukur jumlah pengguna yang terdedah pada sesebuah maklumat (spike) dan jumlah pengguna tertinggi dalam satu siri masa yang diukur (peak).



Rajah 1: Diadaptasi daripada Multi-measure to model Viral Phenomenon oleh Boppolige & Gurtoo (2017)

Secara ringkasnya, perkongsian demi perkongsian maklumat dalam media sosial adalah suatu tindakan yang menjadi penyambung (transmitter) dalam perhubungan dan interaksi antara individu (Berger, 2014). Teknik pembentukan hubungan dan galakan interaksi berbalas dalam media sosial pula berbeza antara setiap pengguna kerana mereka terdiri daripada individu yang mempunyai personaliti yang pelbagai. Dua kategori personaliti yang dominan dalam interaksi dan perhubungan adalah individu Introvert dan Ekstrovert. Kedua-dua personaliti ini mempunyai kecenderungan yang berbeza dalam pameran tingkah laku; sama ada dalam persekitaran bersemuka mahupun media sosial.

Personaliti (bersemuka vs. media sosial)

Personaliti individu adalah satu bentuk identiti yang bertindak sebagai tanda nama bagi membolehkan diri mereka dikenali oleh orang lain. Lantaran itu, individu cenderung untuk mempamerkan personaliti yang berbeza apabila berada dalam berinteraksi atau bersosial dalam persekitaran yang berbeza. Hasil kajian eksperimen oleh Sassenberg, Boss dan Rabung (2008) membuktikan bahawa identiti yang ditonjolkan dalam persekitaran bersemuka akan meninggalkan pengaruh interpersonal yang lebih tinggi kerana kedua-dua belah pihak dapat melihat pasangan secara fizikal.

Berlainan pula dengan media sosial, identiti individu adalah terlindung sekaligus membolehkan individu memilih identiti yang sesuai untuk dipamerkan tanpa mengganggu identiti yang sebenar (Walther, 1996). Kedua-dua saluran ini (bersemuka dan media sosial) mempunyai ciri-ciri bipolar iaitu sifat saluran yang berlawanan antara satu sama lain. Ciri-ciri bipolar ini juga dapat dilihat dalam personaliti individu kerana mereka berpotensi untuk menonjolkan identiti yang berbeza semasa berada dalam persekitaran yang berbeza. Dengan

merujuk pada dua personaliti yang bipolar iaitu Introvert dan Ekstrovert, hasil kajian lepas memberikan dapatan yang pelbagai mengenai kecenderungan personaliti dalam media sosial.

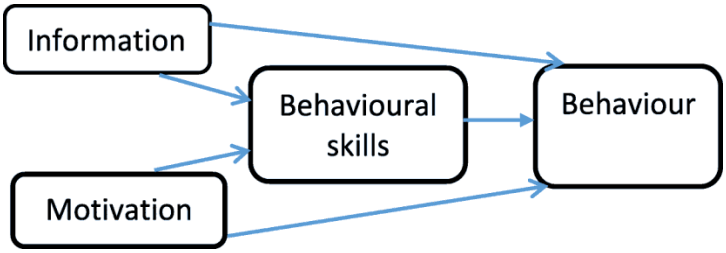
Kecenderungan personaliti dalam persekitaran bersemuka telah dijelaskan secara menyeluruh dalam kajian-kajian yang lepas. Contohnya, perbezaan karakter antara individu Ekstrovert dan Introvert dalam persekitaran bersemuka telah dikaji menerusi rangsangan bunyi (Eysenck & Eysenck, 1975), tahap kebimbangan (Asgari, 2002) dan juga interaksi sosial (Srivastava, Angelo & Vallereux, 2008). Dapatan hasil kajian menunjukkan bahawa individu yang berpersonaliti Introvert lebih tertutup, pasif dan pendiam, menarik diri dan lebih gelisah apabila didedahkan dengan rangsangan bunyi yang bingit dan bising, begitu juga sebaliknya.

Dalam media sosial, kajian mengenai personaliti memberikan dapatan kajian yang pelbagai. Sebilangan kajian menyatakan bahawa tingkah laku kedua-dua personaliti ini adalah tidak berbeza dalam media sosial kerana mereka masih mengekalkan identiti yang sama seperti dalam persekitaran bersemuka (Qiu et al., 2012; Orchard et al., 2014). Sebilangan kajian yang lain pula menyatakan bahawa setiap personaliti menjadikan media sosial sebagai lokasi untuk bereksperimen dengan identiti lantas menonjolkan tingkah laku yang berbeza daripada persekitaran bersemuka (Leung, 2011; Mitchell et al., 2013).

Secara ringkasnya, media sosial adalah sebuah saluran yang kabur dalam kerana kecenderungan personaliti seperti Ekstrovert dan Introvert dalam melakukan suatu tindakan hanya dapat ditentukan skrin dan peranti. Hal ini menyebabkan individu mungkin terdorong untuk melakukan suatu tindakan dalam menggunakan media sosial disebabkan oleh faktor-faktor yang berbentuk peribadi ataupun sosial serta kesediaan mereka dalam melakukan suatu tindakan juga dipengaruhi oleh personaliti masing-masing.

Model Information-Motivation-Behavioral Skills

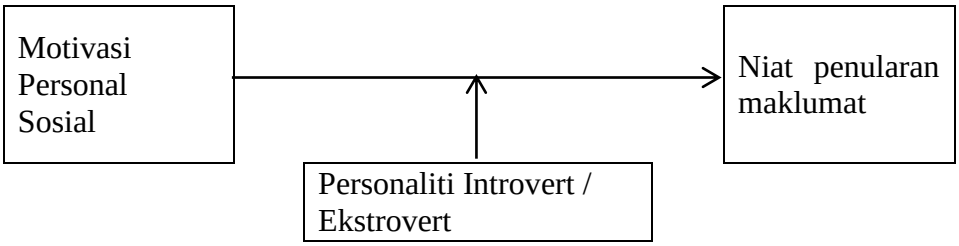
Model Information-Motivation-Behavioral Skills (Model IMBS, Fisher & Fisher, 1992) adalah sebuah fit model yang mengukur perubahan tingkah laku dalam bidang yang spesifik seperti tingkah laku seksual (Bahrami & Zarani, 2014), diabetes (Nelson et al., 2018) dan juga pengurusan makanan (Gondell et al., 2012). Tiga konstruk dalam Model IMBS (Rujuk Rajah 2) menjelaskan bahawa individu perlulah berinformasi, bermotivasi dan berkemahiran jika ingin melihat sebarang perubahan dalam tingkah laku mereka (Fisher, Fisher & Herman, 2003). Walau bagaimanapun, kemahiran individu pula bergantung pada cara mereka menonjolkan identiti atau personaliti mereka di hadapan khalayak.



Rajah 2: Model Information-Motivation-Behavioral Skills (Fisher & Fisher, 1992)

Dengan merujuk pada pengaplikasian Model IMBS untuk meramal motivasi yang mempengaruhi niat penularan maklumat dalam kalangan pengguna media sosial, personaliti individu turut memainkan peranan yang mempengaruhi motivasi individu untuk menularkan

maklumat dalam media sosial. Apabila media sosial menjadi sebuah saluran yang memberikan kuasa pada pengguna untuk mengawal atau menyalurkan sesebuah kandungan maklumat, maka, setiap personaliti berpotensi untuk mempunyai motivasi yang berbeza dalam menularkan maklumat dalam media sosial.



Rajah 3: Kerangka konseptual antara personaliti, motivasi dengan niat penularan maklumat dalam media sosial

Rumusan Awal

Perkongsian maklumat dalam media sosial bukanlah sebuah fenomena baru dalam kajian media sosial. Namun begitu, tindakan individu untuk berkongsi maklumat dengan sewenang-wenangnya telah meninggalkan kesan yang positif dan negatif dalam interaksi dan hubungan atas talian. Hal ini kerana, tindakan perkongsian maklumat yang dilakukan sekadar suka-suka (Berita Harian, 2018) adalah berpotensi untuk menjadi tular kerana penularan sesebuah maklumat dalam media sosial bukanlah suatu keadaan yang dapat dikawal.

Walaupun individu telah didedahkan dengan impak daripada gejala perkongsian maklumat akan mengganggu emosi dan perilaku, namun usaha dalam meningkatkan literasi pengguna media sosial tentang kesan fenomena ini memerlukan penyelidikan lanjutan. Isu yang perlu diberikan penekanan terlebih dahulu adalah merungkai faktor-faktor dan jenis individu yang akan melakukan tindakan-tindakan tersebut (dalam kajian ini: perkongsian maklumat). Seterusnya, penyelidikan lanjutan perlu dilaksanakan secara mendalam bagi mengawal niat pengguna untuk berkongsi sebarang maklumat dengan sewenang-wenangnya dalam media sosial.

Kertas konsep ini menjelaskan idea awal mengenai tindakan perkongsian maklumat yang akan membawa kepada fenomena tular; dan hasil kajian lepas membuktikan bahawa individu bersedia untuk berkongsi maklumat dalam media sosial kerana didorong oleh faktor personal dan juga sosial. Bukan itu sahaja, setiap pengguna media sosial pastinya terdiri daripada individu yang mempunyai personaliti yang personaliti. Lantaran itu, kepelbagaian dalam personaliti ini mungkin akan mempengaruhi motivasi mereka dalam berkongsi maklumat dalam media sosial.

Terdapat beberapa kepentingan yang akan diperoleh daripada pelaksanaan kajian ini. Pertama, individu perlu didedahkan dengan kepentingan membentuk motivasi atau matlamat terlebih dahulu sebelum berkongsi maklumat dalam media sosial kerana sebarang tindakan yang dilakukan dalam media sosial adalah berisiko untuk menjadi mangsa buli siber. Seterusnya, individu juga dapat menggunakan kekuatan atau kelebihan dalam personaliti mereka untuk meluaskan pengaruh dalam media sosial dengan cara tersendiri.

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PUT IDEA INTO PICTURES: NURTURE STUDENTS' INTERESTS THROUGH BUZZ GROUP AND VISUAL LEARNING STRATEGIES

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Abstract*: Learning programming is reported as hard, tedious and time consuming. This study is conducted in enhancing teaching and learning, other than students' satisfaction, in learning and solving programming. Looking from the course's perspective of Data Structures and Algorithm Analysis, the nature of programming itself demands critical and reflective thinking apart from the logic thinking. In order to establish these skills, students are encouraged to be active and cooperative in performing any tasks and activities during the lessons. This study incorporates problem based learning (PBL) sessions in teaching and learning through buzz group and visual learning strategies. The findings contribute to a descriptive analysis through observation and focus group methods that outline students' feedback on the approaches used by the course instructor.*

Keywords*: problem based learning, programming, buzz group, visual learning, conceptual mapping, student centred, active learning, focus group, observation*

Introduction

Today's learning transformation requires various student-centered learning activities with mutual commitment from lecturers and students; these learning activities can be supported by various educational technology tools to support the cognitive process and promote a more engaging learning environment for the students. It is worth mentioning that instructors play prominent role in shaping the thinking process of the students. Instructors need to be creative in using a variety of techniques and approaches to stimulate the deep learning process among students.

Data Structures and Algorithm Analysis is considered as one of the important courses for the preparation of graduates who are capable to write innovative program solutions using a computer programming language. The course introduces students to various concepts of data structures and algorithms i.e. array, list, stack, queue, graph, recursion, trees, searching, sorting and hashing. Students are exposed to the calculation of run time performance using Big-Oh notations. Upon completion of the course, students are expected to understand the concept of algorithm analysis, understand the techniques to manipulate data structures as well as acquire knowledge and skills necessary to solve different types of problem using appropriate algorithms and associated data structures concepts.

The assessment strategy demands a mixed method between teacher-centered and student-centered. The assessment involves a continuous assessment that requires the skills of practical,

critical thinking, problem solving, teamwork as well as continuous skill, to understand the concepts and process involved in the implementation of data structures and algorithm in programming. Bloom (1956) outlined different levels for cognitive, psychomotor and affective domains of learning outcomes; cognitive domain is known to focus on thinking while psychomotor domain focuses on skills. Affective domain focuses on attitude aspect of outcome (Bloom, 1956). Cognitive domain for example involves six levels of knowledge, comprehension, application, analysis, evaluation and synthesis. Seven levels of skills are outlined to be achieved in psychomotor domain, namely the set, perception, response, mechanism, complex overt response, origination and adaptation. Affective domain involves five mastery skill levels named as receive, respond, valuing, organizing and internalizing values.

This course demands knowledge and skills in Java programming. Therefore students are expected to have acquired basic and necessary skills through the pre-requisite course, namely Introduction of Programming. Some students have even enrolled Programming II before taking this course; this provides them with more advantages and experiences to obtain an in depth understanding of data structures and algorithm implementation which requires good programming skills and knowledge. Also the syllabus is supposed to be comprehensive and manageable by students provided with extra hours in the teaching slots, therefore we have been practicing allocating a number of extra classes to fulfill the learning outcomes and requirements. Apart from that, hands on, tutorial experience, mind mapping and discussion in learning sessions are essential; these are among the effective methods that allow students to better understand the concepts of different topics in the implementation of data structures and algorithm analysis in programming.

The formative assessment consists of quizzes, assignments, mid-term exam and project. The first assignment is an individual assignment designed to assess the first, second and third course learning outcomes. The second assignment is also an individual assignment that focuses on assessing learning outcome 3 (manipulate data structures in problem solving). On the other hand, learning outcome 4 is thoroughly assessed using the project deliverables (implementing the concepts of data structures and algorithm in programming). Typically, for the assignments, students will be asked to perform a number of tasks based on different topics contained in the syllabus to ensure that comprehensive assessments are being conducted. For example, assignment 1 can be combining the topics of array, algorithm analysis, list, stack and queue. Assignment 2 should then ask questions based on the rest of the topics; recursion, graph, tree, searching, sorting and hashing.

As for the project, it is normally designed to cover most of the learning outcomes. Usually students are given various topics and they are allowed to choose one topic of their preference; the project topic is meant to be implemented in groups. However, students are normally assessed individually during the presentation slots; this involves an active questions and answers session to assess students' understanding of the data structures and algorithm concepts or processed being applied in the programming. Since the project also has a presentation component, it gives the opportunity to the instructors to gauge the soft-skill of the students. Project implementation contributes to 25 percent of the formative assessment; topics are delivered during the 3rd week and students are expected to present their project during the 13th

and 14th weeks of study in the semester. As for the summative assessment, the exam needs to be designed carefully to make sure all the contents are covered and are formulated in reference to the Bloom's taxonomy, ensuring the proper alignment with the cognitive level.

As for instructors, we regard the methods of delivery and types of assessments used as comprehensive; we apply every method applicable for this course since this is the stage of applying most concepts being taught in programming. We need to conduct assessments for almost every topic contained in the syllabus. Methods of delivery applied include both teacher-centered and student-centered learning, namely are flipped classroom, lecture, tutorials and discussion, presentations, hands on as well as addressing project topics. Having said that, teaching and learning experiences during previous semesters have demonstrated that the whole syllabus demands a lot of critical and reflective thinking in addition to imagination and logic on the actual process happened behind a program. I realize that these processes can be illustrated using visual presentation e.g. conceptual maps in figuring out the output or outcome as well as understanding the algorithm. I assume that students might be keen in conducting tasks and exercises during buzz groups, discussion and presentation sessions i.e. using conceptual mapping and diagrams whereby they have to be more critical and reflective. On the other hand, they would be able to see and discuss the logic behind the algorithm as well as the outputs thoroughly. In addressing this assumption, this study attempts to find out students' perceptions in using buzz groups and conceptual mapping as a method of active teaching and learning.

Problem Statement

Reflective learning has been recognized as one of the most important lifelong learning skills due to its influence on the learning skills of the students towards attaining understanding of complex ideas (Ahmad & Lutter, 2011; Miyazoe & Anderson, 2010). Reflective leaning can be described as a process of conscious thought to what is being learned, implying that the learner is not simply a passive recipient but rather an active contributor within the learning process (Hourigan & Murray, 2010). The capacity for ongoing purposeful learning is a key attribute of reflective practice, with regards to demanding and changing professional work. Through reflective techniques, it was demonstrated that students were able to translate their learning into some meaningful reflective practice in professional work (Griggs et al., 2018).

Reflection is beyond understanding, involving cognition and feeling (Boud et al., 1985), which supports reasoning process of learner. Reflection is crucial or achieving deep and meaningful learning (e.g., Moon, 1999). According to scholars, the level of reflection is associated with the degree of changes in learner's cognitive structure (Hoyrup, 2004; Weick, 2002). Through reflective thinking, the learner becomes intellectually responsible and can make informal and accountable decisions (Mak et al., 2010).

As for Data Structures and Algorithm Analysis, it is important for the students to be more reflective in their learning process to enable them to appreciate and apply the concepts in solving programming problems. Additionally, promoting reflective learning skills for this course is crucial so that the students can relate and analyze different algorithms and apply the various concepts of data structures in solving various programming problems. I realize many students were not able to be reflective and imagine the process of an algorithm precisely; these are captured based on students' scores as well as assignments and project deliverables in the

previous semesters. This has become a major concern since programming subjects demand logic and critical thinking and is regarded as a core subject for computing and IT students. I hope to develop their programming skills by conducting more active learning during our lessons i.e. offering buzz groups, diagrams and conceptual mappings during our lessons in establishing their logic and critical thinking.

During a learning process, students have to be able to establish relationships between important concepts, classify and give structure to the information gained from the class. All these tasks are challenging and can increase their cognitive load. To support this information classification and representation process, knowledge or mind map is one of the tools that can help in organizing information. Through the use of knowledge maps learners are able to recall more ideas compared to using isomorphic text representations (Hall et al., 1992, 1999; Rewey et al., 1991). A knowledge or mind map represents connections between concepts and related to a core concept (Buzan, 1995; Jonassen, 1993). The core concept will be at the center and other subordinate concepts will be linked to the central concept. Connections between concepts are represented by lines while the concepts represented by nodes. Knowledge or mind map facilitates the active learning process because students will engage with the knowledge and represent the knowledge in their own perspective (Willis and Miertschin, 2005). The usage of knowledge map has been shown to improved students' recall of information, concentration and motivation in comparison to using normal text (Hall and O'Donnell, 1996).

Other than that, a study conducted by Shaw (2019) concludes that learning style is a significant moderator in achieving learning satisfaction, using knowledge map construction methods. To increase learning satisfaction significantly, different learning styles should be used with different knowledge map construction methods; this is in achieving effective programming learning methods (Shaw, 2019). Based on these claims, I would like to see if the idea of visual presentation i.e. knowledge and conceptual mapping would contribute or help in developing students' critical, logic and reflective thinking as a step to establish their programming skills. This is worth an effort as I have been receiving a number of repeaters for this subject every semester and to my observation, a majority of students have regarded the subject as a core and a hard course to be enrolled.

Regardless of any learning approaches, the instructors play a more prominent and challenging role in shaping the critical thinking process. Instructors should be able to facilitate the discussion by maintaining the focus of discussions and provoking the discussions through probing questions to promote intellectual arguments and discussion among the students (McKnight, Hanna, et al., 2000; Horton, 2000). The instructors' interactivity and ability to promote discussion and participation among students significantly influence students' critical thinking regardless of mode of discussions (Mandernach et al., 2009). This is acknowledged by a previous work stating that instructors have "the power to transform classrooms from tedious, lifeless places to alive, authentic relationship-rich environments" (Uhl, 2010). The instructors should be an active facilitator who will monitor the focus and scope of discussions either to expand or move into a new direction.

By conducting this new approach, students need to actively participate and responsible in constructing their knowledge. A number of studies have demonstrated that student-centered learning approaches lead to improvements in student performance e.g. (Armbruster et al., 2009;

Yoder and Hochevar, 2005). Handelsman et al (2004), in an article in Science, stated "There is mounting evidence that supplementing or replacing lectures with active learning strategies and engaging students in discovery and scientific process improves learning and knowledge retention". In supporting students-centered learning there are many learning activities that can be embedded in class. Realizing the poor achievements of students in programming, I hope to emphasize the new approach of practicing buzz groups and applying diagrams and conceptual mappings in our lessons to nurture students' interests and hopefully improve their skills in applying various concepts in programming.

Literature Review

A number of studies have demonstrated that student-centered learning approaches lead to improvements in student performance, e.g. (Armbruster et al., 2009; Yoder and Hochevar, 2005). Handelsman et al (2004), in an article in Science, stated "There is mounting evidence that supplementing or replacing lectures with active learning strategies and engaging students in discovery and scientific process improves learning and knowledge retention". The essence of active learning is the students are actively engaged in the learning process.

Active learning is also known as student-centered learning in which the main emphasis is on satisfying student needs (Clasen and Bowman, 1974). The aim of student-centered learning is to facilitate students' construction of knowledge and to allow students to be more accountable for their learning process. As outcome based education emphasis on mastery of specific learning outcome of the students, the learning approach is more towards student-centered. The active learning strategies should be adopted to nurture critical thinking among students. In this strategy, the learners are continuously evaluating, analyzing and questioning assumptions made regarding any ideas (Walker, 2003). Active Learning Classrooms (ALCs) is defined as "spaces designed to promote active, student-centred learning" (Phillipson, 2018). In assessing how ALCs affect instructors, a research on new instructors' experiences by Phillipson (2018) found that instructors through their reflections revealed key differences between learning and knowing; despite instructors' dedications to student-centered pedagogy, conducting ALCs and teaching in these spaces allowed the shifts of their behaviors and perceptions about learning and their roles as instructors in the classrooms.

There are two essential components in active learning; interactions and self-experience (Rubin and Hebert 1998). Interactions include dialogue with oneself and dialogue with others. Meanwhile, self-experience can be facilitated through observation and doing. Dialogue with oneself involves reflective thinking by the students. There are many student activities that can be included during the lecture to facilitate the self-dialogue and dialogue with others. The periodic pauses in doing activities have demonstrated positive impact towards the students (Ruhl et al., 1980). Example of activities that can be part of the lectures are think-pair-share (Lynam, 1981), peer instruction (Mazur, 1997), Quick-thinks (Johnston and Cooper, 1997) and minute papers (Angelo and Cross, 1993). In the think-pair-share approach, the name itself reflects the three stages of the activities. Initially a student need to think or reflect his/her understanding of the subject matter, later pair with a partner to share and discuss and finally share with the whole class their opinion and thoughts (Lynam, 1981). This approach provides the opportunity to the instructors to assess the current understandings of the students and can help the instructors in realigning their teaching approaches and teaching materials. This approach also gives the advantage to the students to gain feedback on their understandings and

increase their participation in class discussion (Karge, et al., 2011). A lecturer may invite answer to a probed question or problem and writes them before reviewing the answers with the audience; this shall allow students to learn and share opinions with each other and is known as brainstorming (Cantillon, 2003; Steinert & Snell, 1999).

The instructors should be an active facilitator who will monitor the focus and scope of discussions either to expand or move into a new direction. As mentioned by Felder and Brent (p. 46, 1996), the instructor who "perseveres, patiently and confidently, will reap the rewards in having students who learn more deeply and have better attitudes towards their subjects and themselves". Instructors should use effective questioning technique that can provoke students to think critically. One of the questioning techniques that can be used is the Socratic questioning method developed by the Greek philosopher, Socrates. This method stimulates the students thought process through continuous probing questions (Elder and Paul 1998). These questions may be questions that require further clarification from the students, questions that explore the underlying assumptions made by the students, questions to probe their reasoning and justification, questions related to their viewpoints and questions that probe implications & consequences. This method has been shown effective in promoting critical thinking skills either in a face-to-face classroom or in an online class (Yang et al., 2005).

Another learning approach that can be embedded in this class is case discussions using real or simulated complex problems to be analyzed in detail and a solution or decision to be offered. This approach, for example, is especially suitable for achieving learning outcome three; apply the fundamental concepts of Computer Based Information System (CBIS) in solving organizational management's problem. Instructors can present a case of study of an organization which face several problems handling the supply chain of the products and in managing its day to day operations. Based on this case study, students can discuss in groups what are the possible information systems that have the potential in helping the organization and provide justifications for their suggestions.

An active learning that can be included in the class is the Quick-thinks (Johnston and Cooper, 1997) approach which encompasses several activities. Students can be asked to rearrange the sequence of random activities, explain back the concept learned using their own words, identify the incorrect part of statements or arguments and complete or support the instructor's statement using variety of sources. Alternatively, other activity like One Minute Paper (Harwood, 1996) can also promote active learning among students. In this activity, students either individually or in groups, will take one to two minutes to reflect the most important thing they have learned on that day and unresolved questions. Instructors can select a few answers and respond to the unresolved questions raised by the students. This activity is especially suitable for large class because the instructors have limited opportunity to have interactions with all the students (Stead, 2005). Activities that can support group dialogues include class debates which require students to be more critical in defending formulating and defending their arguments. There are many formats of debate that can be adopted in class, but the most common one is a central statement will be given and teams will either oppose or support the statement (Ericson, Murphy and Zeuschner, 2003). According to Scott (2008), students have a positive learning experience through the process of preparing, conducting and listening to the debates. Most students perceived the class debate help them in increasing their critical-thinking skills. Through this activity, communication and soft skills of the students can also be nurtured.

Another approach to encourage interaction and promote discussion among students is buzz group, that involve formulation of groups consisting two to five students working on a problem or exercise for a short period of time (Cantillon, 2003; Steinert and Snell, 1999). A more recent study conducted by Mohamed (2018) stated that buzz group and problem based learning (PBL) techniques are potential methods in enhancing students' interests, particularly in solving programming problems. As for Data Structures and Algorithm Analysis, I find this method useful as this course requires a lot of discussion and construction of exercises during the class to enhance students' understanding in solving problems. In addition to buzz groups, think-pair-share and brainstorming have also been practiced during my classes, as they require students to participate and benefit the active learning and problem based learning (PBL) sessions. After a think-pair-share or a buzz session, a number of students are required to present their findings in solving the outlined problem.

According to Biggs (2003), the importance of outcome based education and constructive alignment needs to be addressed. Specifically, learning outcome needs to be defined; suitable learning activities need to be tailored to the learning outcome and proper assessment method need to be designed to accurately measure the students' achievements in acquiring the learning outcomes. Knowledge and conceptual mappings have been suggested as potential methods in enhancing conceptual understanding and helping students to understand the foundation of programming (Yang et al., 2015; Grover and Basu, 2017).

Playing the roles as instructors, we have been observing and fulfilling these needs in achieving the learning outcome and we have been applying various techniques in learning as well as assessment methods. Despite these potential techniques, I come across a number of repeaters for this particular course in every semester. In the context of programming teaching and learning, similar problem is found by Mohamed (2018). Realizing and observing students' fear and weak performance in programming, I would like to practice a new approach in teaching and learning of this course by emphasizing buzz group and conceptual mappings as visual presentations and main activities in the lessons. I would then like to find out students' perceptions and opinions towards the new approach by getting them to be involved more in active learning.

In summary, observing the previous semester students, the students were not able to be critical and apply logic thinking in their programming tasks. Addressing this problem, I attempt to emphasize on buzz groups and conceptual mapping methods due to the potential of active learning and visual presentation effectiveness reported in previous research.

Methodology

This study is a descriptive analysis that uses observation and focus group method to gather information on students' feedback on the approaches used by the course instructor. Details of the focus group are described as follows:

(i) Observation

Observations were carried out to trace students' issues and problems in addressing the course tasks and assignments in the previous semester and the beginning of this semester. In addition to that, observations were conducted on each buzz groups and presentation sessions during our lessons to observe problems as well as

improvements encountered by students in enhancing active teaching and learning for Data Structures and Algorithm Analysis.

(ii) Focus Group

A focus group discussion is conducted at the end of the semester to capture students' feedbacks and perceptions regarding buzz groups and conceptual mapping in solving programming problems using various concepts of data structures and algorithm analysis. Seven students participated in discussing the approaches. In this study, these students are represented by S1, S2, S3, S4, S5, S6, and S7. Figure 1 presents the students involved in the focus group.

Figure 1: Students involved in the focus group

A set of thirteen questions have been prepared for a discussion purpose. These questions have been agreed by two lecturers who taught the same subject from the School of Computing, and a lecturer from the School of Education and Modern Languages; they are all well experienced lecturers or instructors who have been teaching for more than 10 years. The questions prepared generally focused on students' perceptions and how they feel towards the approaches used in learning activities as well as their interests towards the course at the beginning and end of the semester.

Since recursion is among the topics that are hard to be addressed and implemented in this course according to the previous students, I decided to ask students to perform buzz groups session and visual presentations i.e. using conceptual mappings or diagrams for the assigned tasks, to examine if these methods could make clear of the concepts and calculations involved. In this task, students are required to trace a recursion process using two different concepts of stack and recursive tree learned in this course. Students were given the code fragment, function definition and operation guideline as provided in figures 2 and 3.

Recursive Method: Factorial Function

Transfer the function definition into a stack process and a recursive tree accordingly

- The factorial N! is defined for integers N≥0 as
  N! = N * (N-1) * (N-2) * (N-3) * ... * 3 * 2 *1
- For example 4! = 4 * 3 * 2 * 1 = 24
- For N=0, we define 0! = 1.
- Note the factorial is perfect for recursion because
  N! = N * (N-1)! = N * (N-1) * (N-2)!
  = N * (N-1) * (N-2) * (N-3)! ...
  = N * (N-1) * (N-2) *...* 0!

```
A function definition:

          1                if n=1 or n=0
fac(n) =   n * fac(n-1)  if n>1
```

Figure 2: The question contains two tasks on a recursive method in programming instructing to trace recursion process using two different concepts (i) using stack and (ii) using recursive tree

```
public static long fac(int n)
{
   if (n <= 1)
     return 1;
   else
     return n * fac(n-1)
}
```

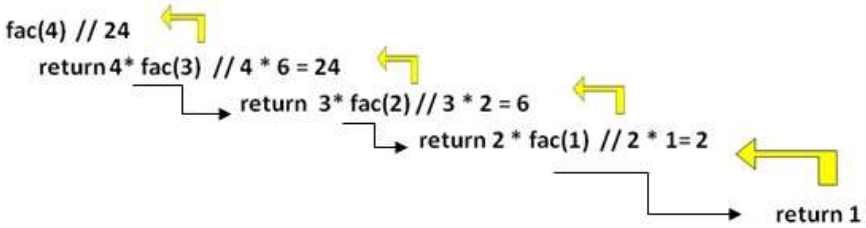

Figure 3: A continuity of the questions that explains further the process involved

Based on my observation, students were able to perform buzz sessions for 5 to 10 minutes for this task before presenting the outcomes. Overall, they managed to construct the calculations using conceptual mappings of a stack process as well as a recursive tree. They were able to trace and apply the learned concepts of the different methods in solving a recursion problem using these visual presentations and traced and produced correct outputs. Two groups presented their outcomes to the class.

Figure 4: One of the buzz sessions conducted by students

Figure 4 presents one of the buzz groups. Figures 5 and 6 demonstrate examples of visual presentations of the different concepts using conceptual mapping and diagram approaches performed by three students during the same lesson. Figure 7 illustrates a recursion process of a factorial function using a stack concept. At the end of the session, I delivered lecture and explanation; I discussed and went through detailed steps and answers with the students.

Figure 5: A visual presentation of a factorial function involving recursion

Figure 6: A close up of conceptual mappings using a stack and a recursive tree

I noticed that most students managed to trace and demonstrate correct answers although they made minor mistakes and some of the steps were not completely illustrated. In contrast with the previous semester when I did not conduct such activities during the lesson and provided the task as an exercise after a lecture, a majority of students were not able to submit the correct steps as well as necessary outputs.

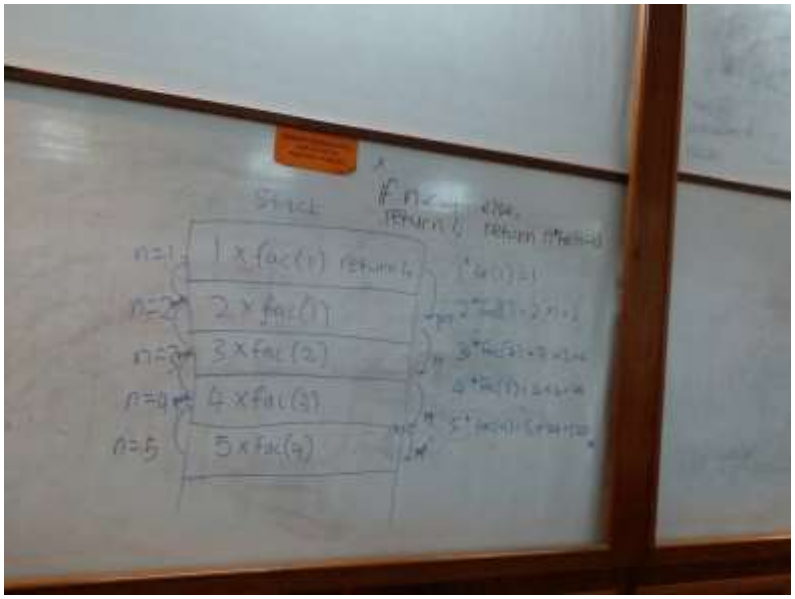

Figure 7: A close up of a conceptual mapping using a stack concept in solving a factorial function

Discussion and Conclusion

In conclusion, through information gathering and observation, this study provides initial findings on the suitability of applying buzz groups and conceptual mapping approaches in promoting an active and motivating teaching and learning environment. Looking from the course's perspective (Data Structures and Algorithm Analysis), the nature of programming itself demands critical and reflective thinking apart from the logic thinking. In order to establish these skills, students are encouraged to be active and cooperative in performing any tasks and activities during the lessons.

In particular, students have demonstrated their interests in think-pair-share, buzz groups and visual presentations conducted during the lessons. Most importantly, every student agreed that they preferred and managed to understand the topics or programming concepts that made use of process illustrations, diagrams or conceptual mappings even better. These have shown students' interests and preference towards visual presentations and *student-centered learning* (SCL) in enhancing active learning, compared to the traditional lecture-based or passive teaching and learning method.

It is hoped that through the emphasis of *student-centered learning* (SCL) and active learning outlined above, students would be able to establish and nurture the soft skills of communication, creative thinking, team work and self confidence in addition to logic thinking and programming skills obtained through the course.

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THE ROLE OF NEW MEDIA TECHNOLOGY THROUGH PATRIOTISM ISSUES IN CULTIVATING AWARENESS AMONG YOUTH IN MALAYSIA

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Abstract: *Media technology, especially new media, plays a very important role in the field of communication. The main role of new media is to disseminate information primarily to raise awareness of the issue of patriotism. Patriotism is not just symbolic and should be cultivated among society in this country. The study was conducted to identify the new media functions in disseminating national information holistically which is related to the cultivation of patriotism to the society, especially among youth. The dissemination of information through the communication medium in the form of nationality is one of the platforms for youth to enhance and nurture the spirit of patriotism. Patriotism is a very important issue for the nation since the knowledge and understanding of such matters among youth is not very encouraging. The impact of this issue has led to the erosion of youthful patriotism. Previous studies have shown that youth awareness of patriotism through new media still low and need to be improved. The issue of patriotism needs to be taken seriously because of various factors contributing to the existence of this phenomenon. Based on the Cultivation Theory founded by George Gerbner and Larry Gross (1976), this conceptual paper will discuss more clearly about how the patriotism issues disseminated through the mediums of new media in national information can foster awareness among youth in Malaysia.*

Keywords: *New media, communication, national information, patriotism, awareness, youth*

Introduction

Media technology plays an important role in communication, especially in disseminating information to society. This communication medium has its own target audience, especially for the youth. Through the dissemination of information, media technology is able to influence each society in many aspects such as thinking and perception. The effect of media technology on society for an individual is totally different and depending on individuals' own thoughts and perceptions.

In the context of communication, messages are transmitted through specific media channels. Media technology is one of the mechanical intermediaries for containing, storing and transmitting messages. This medium also includes the role to convey the message. Through a

media medium, a message can be conveyed to a wide audience. The distance between the transmitter and the receiver is not a barrier as it can be transmitted and acquired through the media over a period of time. The media is also a great potential source of information for the dissemination of information. The media function as it is known is to inform. The media plays a huge role as a tool for the dissemination of information among society (Ilah Holilah 2016).

Asmah et al. (2017) state that dissemination information is largely dependent on media tools. Media usage can transform dissemination information activities and make it easier to communicate. The failure of such information to be transmitted or delayed to the related individual will be affected the dissemination information to the target group. However, there is a variety of information being disseminated to the community through new media channels. The transmission of information through new media is more focused on websites, blogs, and social media. Dissemination of national information through all of these media mediums plays a very important role in disseminating information, providing knowledge and at the same time educating people to better appreciate their own country.

New media has become the most widely used communication channel for communicating or receiving information on that issue. This is because the nature of the media itself is seen to be faster in providing or receiving any information. Its use has become a norm and a necessity for today's society. This medium has also proven to be an important tool or medium for disseminating specific information and messages. The dissemination of national information also has difficulty in establishing the process of information understanding through the message conveyed. Some messages are unclear, non-interactive and confusing for users who read it. Mus Chairil et al. (2011) state that individuals' perspectives and attitudes are different. Insufficient individual perspectives make it difficult to interpret the meaning of messages received through the media. This phenomenon also affects the public's awareness to further enhance their understanding through the information published.

Although young generations are focusing on various aspects such as entertainment, politics, economy and so on, national information should also be a priority for Malaysians as reference material to better understand a country and at the same time foster patriotism in them. Dissemination of national information through new media is also seasonal. According to Sayuti (2018), national information is only strengthened when there are activities or campaigns that promote the spirit of patriotism particularly during the independence month or Malaysia Day. As a result, the youths do not understand the identity of the country, lack of patriotism spirit and knowledge related to the information. If such information is seasonally displayed, the learning process will be less stimulating among youth.

Literature review

The development of global patriotism

The sentiment of patriotism has expanded across countries globally. In the age of the borderless world, various international scenarios have shown many countries empowering the patriotic spirit among their society. Many parties have their own approach but are able to share the same national goal in educating citizens to have strong patriotism (Ku Hasnita & Mohd Haizam 2011). In international survey 2019 shows that five patriotic countries globally. Table 1 below shows the top five countries at the top patriotic level.

Table 1: List of the most patriotic countries 2019

No.	Country	Percentage (%)
1	United States	41
2	India	35
3	Australia	34
4	United Arab Emirates	27
5	Saudi Arabia	25

Source: World Population Review 2019

The most patriotic countries mentioned are based on survey groups in selected countries around the world. The five highest-ranked countries are the United States, India, Australia, United Arab Emirates, and Saudi Arabia. In the same study, there are several factors that influence the degree of patriotism in a country. The first is a society that has the same mindset as their life principle. The second factor is security and the third factor is wealth. However, there are also respondents who believe that multicultural areas are a threat to patriotism.

The United States (US) got 41% among the most patriotic countries globally through an international survey. Mohd Hairul et al. (2013) also stated that the US people value their country compared to other countries. Appreciation for the country is capable of sparking the nation's love. Based on previous attacks on the World Trade Center in New York, the United States on September 11, 2001, various plans and proposals have been made to continue active in reviving and stimulating the spirit of patriotism among young people. After that tragedy, the situation has been markedly different than before, with the finding that there are Americans are patriotic by stating that they are proud to be citizens of the country. Megan (2019) also states that the patriotism spirit of the US people is very high in their country. The level of patriotism in America was also high after the tragedy, which reached 76%, under the administration of Barack Obama. This shows a positive increase in the aspect of patriotism. However, there was a slight decline a few months before Donald Trump's election in 2016 which reached about 22% and then increase 41% in 2019.

India also has a high patriotism spirit which reached 35%. Meena (2017) stated that in India to be a patriot is not only subject to love their own homeland. With various current conflicts in India, the people are facing border problems and wars in the country. The conflicts created patriotism among its people to show their loyalty by defending the country since independence in 1947. Nivedita (2019) also states that the patriotism aspect in India is not just passive love for the country. People in India classifying patriotism as an active worker and together develop the country while freeing them from ignorance, poverty, and negative things.

Patriotism in Australia is an aspect that embraces Australian culture as their homeland. Australian patriotism has been identified by some nationalists who claim that patriotism in Australia is based on values and not on national commitment. The country reached 34% in the ranking of the most patriotic countries. This statement is also supported by Paul (2016) who says that Australians are very proud of their country. Patriotism in terms of recognizing and respecting the values of the people in the country. Australia has also used other countries to emulate it such as the model of US patriotism to increase patriotism among its people. Tim (2014) through the Australian Human Rights Commission also stated that National Day is a

sign that Australians appreciate their own country. According to him, former New South Wales Prime Minister Bob Carr also said that:

> *"…We should approach Australia Day, to understand, celebrate, commemorate and, yes, mourn, our nation's history in its entirety. It is the one day that speaks of all that happened, the good and the bad, the inspiring and shaming. The story of us all. There is no alternative. And it is altogether appropriate. Let us put all reservations behind us. Well used, it will tell future generations what really happened: the brutality, the heroism, the tenderness, the patience. It will teach humility as well as pride".*

This clearly shows that Australia is deeply committed to patriotism. The celebration of Independence Day, the dissemination of information about the country and the implementation of the patriotism programme are some examples of raising awareness towards patriotism among society.

United Arab Emirates (UAE) emphasizes the spirit of patriotism among its people through early childhood. Ayesha (2013) states that most activities and events in the UAE involve children in raising awareness, especially in their traditions and heritage to foster a spirit of patriotism. To inculcate the value of patriotism to society as a whole requires constant effort and strategy. Various initiatives have been launched to express such love and patriotism. Most are revived through social media. For example, an initiative through social media is to raise the UAE National Flag banner at every home.

The use of social media has become an important instrument in Saudi Arabia. Social media in the Arab world provides a unique perspective on online communication in that country. Facebook and Twitter are examples of the most widely used new media platforms in Saudi Arabia. A new 24-hour media platform connection helps the country in disseminating information. The new media platform also plays a role in helping Saudi Arabia develop its national identity and patriotism. The people of Saudi Arabia are said to be quite mature in using social media for the purpose of patriotism. Citizens are using the new media by changing the profile picture and personal names that reflect their country. The role and acceptance of social media in Saudi Arabia greatly influence the identity of the political and cultural transformation of the country (Barrie et al. 2016).

The development of patriotism globally clearly shows that this issue is very important for any country. With the use of new media technologies indirectly can further enhance the spirit of patriotism among the people. The use of new media at the same time helped the development of patriotism among society around the world.

Cultivating awareness on patriotism issues through new media technology

Media is also a socialization agency that promotes learning processes and contributes to social change. These mediums serve to shape society in the pursuit of finding, receiving, producing, sharing information, interpreting, appreciating, and using the information to enhance individual capabilities. Through the media, various sources of national information are disseminated to society. National information, in particular through new media, is able to increase the spirit of patriotism in society, especially among the youth.

The dissemination of information through new media related to national information has been widely practiced by various organizations. Among the organizations that carry out the

dissemination of relevant information is the Department of Information Malaysia (JaPEN). JaPEN, which is a government organization under the Ministry of Communications and Multimedia (KKMM), plays an important role in disseminating national information through new media. The department also works to translate and promote the country's policies and agendas to be understood, supported, appreciated and cultured by the whole community. In addition to raising the spirit of patriotism among the community, especially the youth, the department also develops strategies to increase public understanding, support, confidence and involvement in government policies and programmes. The national information transmitted by JaPEN through new media such as websites, YouTube, Facebook, Twitter, blogs, and Instagram.

National information is not yet fully accepted by young people. A study conducted by Ismail & Mohd Amirul (2010) shows that the level of knowledge and acceptance among adolescents in Selangor is still low. Although the information presented is complete, this group is less clear on the meaning and details of the 1Malaysia concept. Studies also show that the majority of teens in Selangor are still frail and misunderstood although it has been emphasized by some parties. The contributing factor to this situation is due to the lack of integrated strategies adopted by the media to apply it to the entire community. It also causes most teens to have their own perceptions and views as well as a lack of knowledge about the information being disseminated. An awareness of the patriotism issue is also seen still low among young people, especially youth groups. In order to foster and increase awareness, the frequency of dissemination of national information through new media needs to be intensified. This is because this communication medium is very close to the heart of the young generation. Social sites are also among the best mediums for spreading patriotic spirit among the society. Modern technology through social media needs to be utilized for this purpose.

In this era, the dissemination of national information is seen very important through the media as a communication tool and one of the learning processes for the community to increase their own knowledge related to patriotism. This is based on a study conducted by Abdullah @ Kassim Muhammad et al. (2010) among the Bestari communities in Selangor. The researchers found that the media played a key role in the dissemination of national information. In order to keep the message easy to understand, the diversity of information delivery channels needs to be emphasized because it opens up opportunities and gives greater exposure to different layers of society. The society especially youth will learn more about the information conveyed through various media channels. Although the media is seen as one of the most effective channels, there are still some people who feel that the messages that are being broadcast in the media are only for a certain period of time and less efficient in terms of dissemination.

Theory analysis

This research uses the Cultivation Theory. This theory was introduced by George Gerbner and Larry Gross in 1976. The theory was established by these scholars is to show that media such as television can influence consumer thinking and will be affected in the long term. Fundamentally, this theory suggests that the media is responsible for shaping consumer concepts of social reality. The combined effects of this massive exposure to the consumer from time to time will shape the perception of social reality for an individual and the culture as a whole.

According to this theory, the media is also considered to have great power and influence over individuals and institutions of society. Most researchers believe that the message of communication conveyed by the media is not only informative to the public but also nurtures and can change their opinions and influence. Lai et al. (2015) argue that there are several factors that may influence an individual's social reality formation. Individual differences are one of the factors. The differences that can be seen in this Cultivation Theory may be based on gender, age or race. This shows that the media plays an important role as an intermediary in the dissemination of information and to raise awareness to the society.

Nurul Izzah (2008) also argues that the media is very important and plays a very huge role in this era and not only focusing on disseminating facts or information on one issue. In fact, the media is also a medium for introducing new culture and flow of thinking. This statement is supported by Lau (2015) who says that the impact received through the media is very strong especially in electronic media such as online media. The information that adolescents receive through media is education, entertainment, social, economic and political aspects that will shape adolescent thinking.

The new media has portrayed and conveyed national information to raise the spirit of patriotism to society, especially young people such as youth. The medium is also responsible for promoting the campaign to increase the spirit of patriotism by displaying advertisements on the importance of that aspect in society. Today, people are more focused on smartphones. Therefore, the dissemination of information should be intensified in order to inculcate this patriotism in the community. Besides the media is seen as an agent of change in the social structure of society. The public easily believes in the information being conveyed and thus creates a perception and thinking about it. This makes it easy for the media to influence people's thinking and evaluate the information disseminated before it is considered an acceptance of an individual. The influence of the new media on aspects of human life can only be seen in various forms. It turns out that the influence of the media on social change is so strong that the things that are displayed in the media can make a difference to society. This is because the media technology in today's communication is promising in terms of disseminating (Azarudin 2015).

Cultivation Theory used is closely related to this study. This theory can nurture and inculcate people's attitudes and perceptions when using media particularly new media in their life. Information such as national information transmitted through new media can change people's perception and think. Indirectly, it serves as a self-learning process for the whole community and at the same time instills a sense of patriotism within the individual, especially for young people such as youth.

Conclusion

In conclusion, new media technology is very important and played a huge role in society. It was also discovered that the relationship between this medium and society is intertwined. The two are closely related. All the content that occurs in society is a source of information for the new media. It also plays a significant role and responsibility in building community structures. Because of that, integrated communication strategies need to be enhanced and implemented by the new media to address the issue of patriotism through national information for the entire community. Base on Cultivation Theory, this aspect is very important in raising awareness for the community, especially the youth, about the importance of patriotism for each individual

and to their homeland. Such studies need to be done extensively to better understand so that the issue of patriotism are more clearly through the new media.

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THE INFLUENCE OF EDUCATION SERVICE QUALITY ON UNIVERSITY BRAND: A CASE STUDY AT HO CHI MINH CITY UNIVERSITY OF TECHNOLOGY

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Abstract: *Students are the main customers of universities. As such, providing education quality service and satisfying students' need as well as expectations are vital for universities to succeed. This study examined the relationship between education service quality (facilities, learning resources, lecturers, administration staff, curriculum, extracurricular activities, and course administration) and student satisfaction. Furthermore, this study was also examined the consequence of student satisfaction (university brand). A questionnaire was distributed to 272 students by using the convenience sampling method. The reliability and validity of the instruments were fitted and showed high values. A path analysis was conducted to identify the impact of student satisfaction. The results of the study also indicated that student satisfaction plays a mediator role in the impact of education service quality on university brand. The findings of this study would provide the recommendation for managers to determine the sustainability of university by looking at the education service quality.*

Keywords*: service quality; student satisfaction; university brand performance; mediator role*

Introduction

Status of higher education in Vietnam showed that the intense competition between the universities. To perform effective enrollment activities, the school has incorporated many media activities in order to promote the brand image, to field contestants. So, the candidates are approaching the very rich information source diversity before deciding to choose the school. However, the choice of school is always a problem causing many families, students fret. Although there are many factors that affect the choice of the university, but the university's brand remains one of the leading factors that are considered. Therefore, branding is the problem, the core platform for the University. It is not only a process of building long-term achievement and accumulations are students, parents, business social recognition, but also as a separate identity to create the unique mark. Brand value due to the impact of many factors, among which is the core element of service quality training that the school offers. However, in Vietnam, much of the research is done in order to measure student satisfaction in the quality of training services at the school, to which little attention to the brand. Therefore, consider the impact of quality training services to brand the University through student satisfaction is essential.

Literature review

Evaluate the quality of training services is the issue receiving great attention from researchers in and outside the country, as well as the managers of education. This is considered the main factor that brings the satisfaction of students as well as the brand-building platform for the University. Education service is a process that provides the knowledge to students/learners. The learner is the most important component, strong interaction with each other and decide to the quality of the process. In addition, the activities of the functional units and other units, such as departments, the academic, library, laboratories, and other school services also contribute to the process of conveying knowledge is smoothly convenient and easier (Sultan, 2014). The quality education service is considered the level of measurement of the response of universities to the needs (at present, implicit) of students (Sultan, 2014). It is viewed as the ability to meet learning needs as well as the service of the school for students. Siskos et al. (2005) asserted that education services should consider in 3 aspects: (1) education, (2) Facilities, (3) administrative support. In that review, education related to curriculum, extra-curricular activities and the competence of lecturers. Facilities are mentioned as the room, the physical conditions-equipment, library serves for learning, student activities, and student research. Administrative include administrative activities related to the management and administration staff. Many researchers agree that the experience of students on the education service during the time period under study will be the basis for their reviews of the level of general satisfaction about the university. The relationship between these concepts were concerned, the conclusion by many research results of different experiments, such as the research results of Zakaria and đtg (2016), Siming and đtg (2015), Sultan (2014), Hasan and đtg (2013) , Seng and đtg (2013),... So, if quality education service in the university is higher, their students were more satisfied.

Student satisfaction is defined as the perceived value of the quality education service of student (Chiu, 2002). With point of view, Chiu said that this is the reviews of born about services offered by the university, about the results of the activities related to education. As Moore (2005) argues that, the student has been satisfied when the students succeed in the learning process and feel satisfied with the learning process. It means, students are enjoying with the completion of the learning environment. This definition focuses on the achievements and success in learning and consent as well as known to enjoy his experience. Wu et al. (2010) defined to the satisfaction of the students as the synthesis of attitude and feeling of students on study results are aggregated from all the benefits that a student hope to get with real results that they get from the learning environment. It reflects the results of the mutual exchange between lecturers and students, between students and the university (Thurmond et al., 2002). In particular, this satisfaction related to three aspects: (1) overall, (2) compared with the expected and (3) compared to an ideal situation (Ryan et al., 1995; Thomas et al., 2004). Johnson et al. (2000) said that customer satisfaction does not only affect the loyalty of customers, but also the image, reputation, brand of the company. For the universities, enhance the value of brand image, reputation, attracting students in attendance is the result that the University achieve when focused on improving students' overall satisfaction. Because this satisfaction will strongly impact to the brand image that the school building (Sultan, 2014; Helgesen et al., 2007; Mavondo et al., 2000; ...). Chapleo (2010) said that, when mentioning the name of a University, then immediately evokes the "imagination, emotions, images" about the university of students. And the task of building the University brand is built, managed and developed the impression that. Meanwhile, Lewis (2011) said that, in the context of higher

education, a brand can be described as a name, a picture, and a fascinating description of a field have the ability to capture the essence of the value that the University offers. In this study, the brand is the impression or perception of the image, the identity field for the parties concerned, with regard to outside organizations. The construction of university brand is viewed as essential to attracting and retaining students. Building a good brand's image, quality education service is the key factor. Associate professor An Thanh Nhan (2017) said that the University must create the service quality and useful research activities, acknowledged by students, social and business community. This is always a factor in the study compared with universities when choosing the University brand. Helgesen et al. (2007) points out that improving the quality education services in university not only bring to overall satisfaction for the students, but also the elements that make up the brand image of the University.

In summary, the main concepts of study are testing the relationship between the elements of the quality education service and student satisfaction, as well as the impact of this satisfaction of the University brand. Through it, the role of the satisfaction in the relation between the elements of the quality of education and brand is identified.

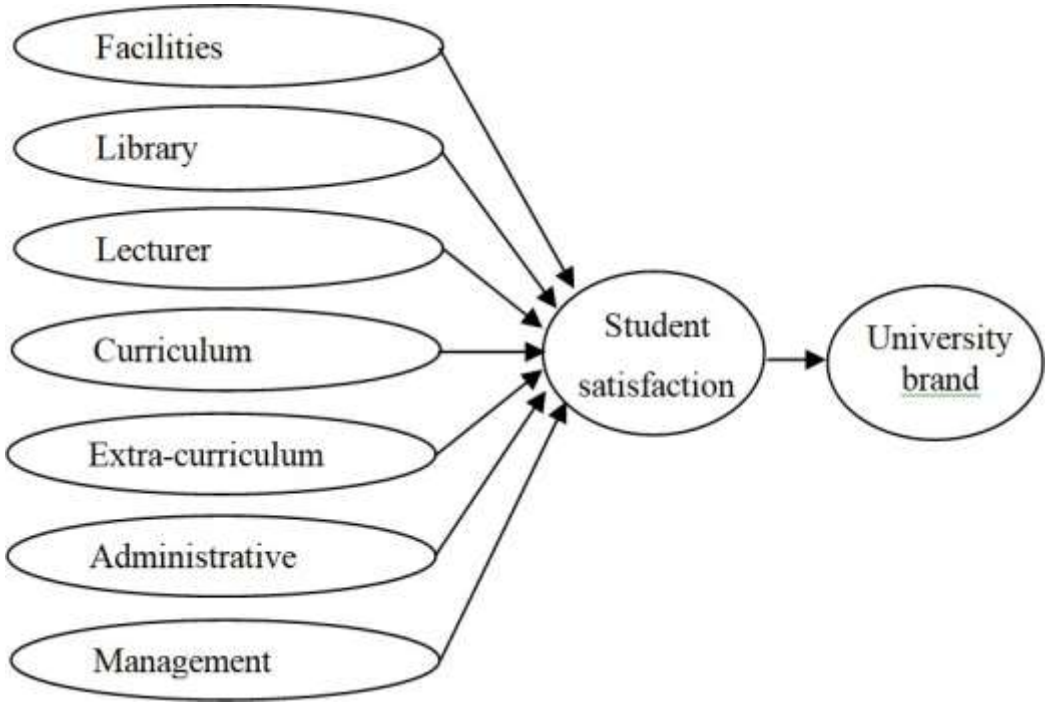

Figure 1. Theoretical framework

Method

In this study, nine scales are reviewed. In particular: Facilities, library, lecturer, curriculum, extra-curricular activities, administrative staff, management, student satisfaction and university brand. A questionnaire consisting of 50 questions is used. The data were collected from 272 last year students of Ho Chi Minh City University of Technology by convenient method. The scales were evaluated by the reliability scale, and exploratory factor analysis (EFA). To test the model, this study uses the PATH model. The software SPSS 23.0 used in analyzing the data.

Results

The results of the reliability scale show nine scale have credibility (all of which are greater

than 0.7). However, one observation of facilities is eliminated. The results of EFA find that eight observations are eliminated.

Table 1. Coefficient Alpha

Scale	Cronbach's Alpha
Facilities	0.742
Library	0.890
Lecturer	0.889
Curriculum	0.806
Extra-curriculum activities	0.905
Administrative Staff	0.902
Management	0.874
Student saticsfaction	0.792
University brand	0.849

The results of the PATH model show the impact of the seven factors (facilities, library, lecturer, curriculum, extra-curricular activities, administrative staff, management) to the student satisfaction and the impact of this satisfaction to the university brand has significance (table 1).

Table 2. Coefficients

Model	B	Std. Error	Beta	t	Sig.	Collinearity Statistics	
						Tolerance	VIF
(Constant)	0.243	0.185		1.317	0.189		
Facilities	0.114	0.050	0.111	2.277	0.024	0.791	1.265
Library	0.108	0.054	0.117	2.012	0.045	0.556	1.800
Lecturer	0.161	0.056	0.161	2.850	0.005	0.588	1.700
Staff	0.210	0.056	0.221	3.728	0.000	0.531	1.883
Curriculum	0.114	0.051	0.129	2.222	0.027	0.551	1.814
Activities	0.112	0.053	0.128	2.115	0.035	0.508	1.970
Management	0.103	0.050	0.118	2.039	0.042	0.558	1.793
Dependent[a]: Satisfaction							

(Constant)	0.769	0.157		4.910	0.000	
Satisfaction	0.744	0.049	0.676	15.07	0.000	
Dependentb: University Brand						

Table 2 shows, the administrative staff element has the most strongly influented to student satisfaction (Beta = 0.221), next to lecturer (Beta = 0.161), curriculum (Beta = 0.129), extra-curricular activities (Beta = 0.128), management (Beta = 0.118), library (Beta = 0.117). The facilities is the lowest impact factors to the satisfaction of the students (Beta = 0.111). Satisfaction was also affecting the University brand with Beta=0,676. R2M = 1 – (1- R21) * (1-R22) = 1- (1- 0,507) * (1- 0,457) = 0.7323 = 73.23%

So, the coefficient of synthetic suit of this model is 73,23%.

The finding shows that, when the universities enhance the quality education services as facilities, library, lecturer, curriculum, extra-curricular activities, administrative staff, management, the students will more satistified, and value of the brand was enhanced. Therefore, to enhance the brand value of universities, the managers not only capture to direct impact factors such as student satisfaction, that need attention to the factors that impact indirectly through the satisfaction as administrative staff, lecturer, curriculum, extra-curricular activities, management, facilities.

The administrative staff is the most influential factor of the University brand through intermediate variables is the satisfaction of the students. The administrative staff is a human factors indirectly make the education process of the university, are evaluated through several aspects: respect for the students, the attitude in solving questions of students, the ability to respond quickly, helpful, polite outfit, ... So, the university wants to enhance the satisfaction of students, as well as enhancing the brand value need to improve the work style and attitude of the staff.

The lecturer is the second most influential factors to the university brand through intermediate variables student satisfaction. The university needs to improve quality of the teaching. The lecturer is directly performing teaching and can affect the process of teaching, as well as having a direct influence on the quality education services. Often, teachers not only are reviews in a professional capacity, but also in pedagogical methods, implementation of the plan of teaching, enthusiasm, evaluation of learning results precisely, share practical experience, closely with students.

The design of the curriculum related to the construction of the structure and content and outputs of a program. In contrast, the outputs associated closely with the courses in the training program. The mount is the cornerstone of quality service by towards the benefit needs learner instruction. So the curriculum has very important significance and was seen as a strategy, if a good curriculum will attract more students into the university. If bad curriculum will cause the boring for students lead to dissatisfaction of the students and the university brand reduce value.
Extra-curricular activities related to all cultural activities-sports-entertainment-the society

outside of the classroom. This is one of the playing fields for the student, the student volunteer participation according to the needs, the possibility. For extracurricular activities, students played a huge role not only in the process of learning involved in university but also after graduate. Therefore, diverse extracurricular activities: cultural activities, academic competitions, career activities, the science of soft skills and community living programs, …

The management of the university is next factor to impact the University brand through intermediate variables student satisfaction. Each university should have developed policy and strategy in the medium term and the long term in building management, lecturer, staff; strengthening the management of educational personnel; building and perfecting the organization, units in strong, professional to meet student learning needs.

Although the library is the influence of very small element to the student satisfaction, the University brand but it still considers. The library of the university meets the satisfaction of students as there are many documents for reference, fairly comfortable space, electronic library for easy retrieval of documents, opening and closing periods match, ... Borrow and return the book's procedure is easy. Students are also learning then the students have to participate, go to work part time and much other work, so time borrow is longer.

The facilities of the university, classroom equipment, furniture, wifi meet the learning needs of students. However, the school also regularly as well as maintain and enhance the equipment for classrooms. Besides, the set number of students in each grade roofing fits is the best way to give students the best learning space.

Conclusion

The objective of this study is to examine the influence of Facilities, library, lecturer, curriculum, extra-curricular activities, administrative staff, and management with the university brand through satisfaction of students. Research results also showed the satisfaction of students play the role of mediators between relationships with the University brand. The results of this study again confirm the results of research of Sultan et al. (2014), Farahmandian et al. (2013), Seng et al. (2013), Topala et al. (2013), Suarman and cs (2013). Research has the overall look and the more comprehensive satisfaction of students through quality education service of the university. Thereby, the manager of the university should have newer, more powerful methods to improve radically the quality education service. However, research also has a limited number of points. The research sample is selected randomly in a university so it doesn't have the representational. The authors only studied the main factors. It can skip this sh the social factors that affect students as family, learning conditions, or psychological factors such as students' preferences, expectations.

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