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# **PROCEEDING**



## **4TH INTERNATIONAL CONFERENCE ON BUSINESS, ECONOMY, EDUCATION, ENGINEERING, SOCIAL SCIENCE, SUPPLY CHAIN, TECHNOLOGY AND TOURISM 2022 (BEST22)**

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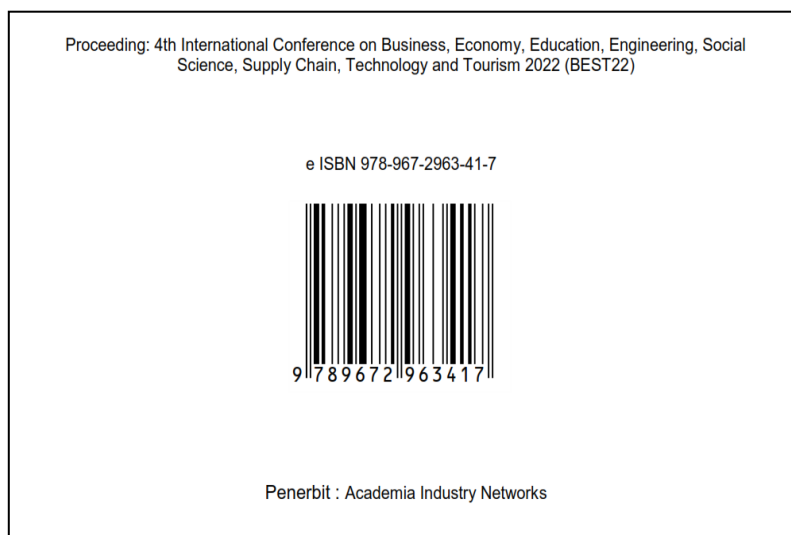
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## PREFACE

### **Proceedings of the 4th International Conference on Business, Economy, Education, Engineering, Social Science, Supply Chain, Technology and Tourism 2022 (BEST22)**

It is my pleasure to welcome you to the 4th International Conference on Business, Economy, Education, Engineering, Social Science, Supply Chain, Technology and Tourism 2022 (BEST22). BEST22 aims to provide a platform for connecting academic scholars and industry practitioners world-wide to share the research findings from various disciplines and create a space for intellectual discussion, exploration and reflection of key issues that are shaping the world today. This is a great opportunity for delegates to expand knowledge, plan and implement innovative strategies, overcome barriers and move forward with the initiatives that benefit the community. There will be potential opportunities for networking, informed dialogues and collaborations.

Your participation and submission of research papers in this conference is greatly appreciated and on behalf of the Organizing Committee, I wish you all continued success and to keep up with the good work. The post-covid19 issues such as inflation, economic instability, job and food security are real and prevalent, however our research works must endure despite these challenges to continue contributing to the body of knowledge from new research ideas, methods and problem resolutions.

Thank you.

**Dr. Safaie Mangir**  
**Conference Chairman**



## **ABSTRACT**

The objective of this conference is to provide a platform for scholars, intellectuals and professionals from various academic and industrial disciplines to share the research findings from various disciplines and create a space for intellectual discussion, exploration and reflection of key issues that are shaping the world today. The conference welcomes all authors from related fields of research to submit and/or present the research papers. All accepted papers will be published in the conference proceeding book with ISBN number. More importantly, the accepted papers will also be published in refereed journals indexed by Malaysia Citation & Infometrics Centre, Ministry of Higher Education.

The conference has attracted participations and submission of research papers from various research disciplines for publication in proceeding book and journals. All submitted papers were reviewed by the review committee and the corresponding acceptance notifications were emailed to the authors upon acceptance approval by the review committee. Subsequently all accepted papers will be published in conference proceeding book which is expected to complete by second week of January 2023. All accepted papers correspondingly, will be published in March 2023 Issue of the refereed journals. The proceeding (with ISBN) will be provided in PDF format while the journal is online and the related online URL links will be provided via email upon successful journal publication of the papers.

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# BANK COMPETITION AND MONETARY POLICY TRANSMISSION THROUGH THE BANK LENDING CHANNEL: A REVIEW OF LITERATURE

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**Abstract:** *Monetary policy change affects the bank lending channel by making it more or less flexible in lending. The issue of bank competition has got its importance as various studies show that the banks while in a competitive condition have shown less adversity in monetary policy shock compared to economies where banking industry is under monopoly. Penetration of foreign banks, increased number of banks holding companies and other financial intermediaries taking the share in lending have made the situation more complex. In my study, I have shown some recent studies on this issue and found that the results are different for different economies. The monetary policy changes may get affected or may not by the extent of bank competition but none of the studies claim that the bank competition has a positive relationship with the monetary shock.*

**Keywords:** Bank Competition, Monetary Shock, Transmission Mechanism.

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## 1. Introduction

The bank lending channel provides a mechanism by which monetary policy affects the supply of loan able funds. For example, the monetary policy shock (tightening monetary policy) reduces banks' loans and they have to cut lending. On the other hand, various studies show that if banks have higher competition this effect may be less averse on their lending channel.

According to Disyatat (2011) an adequately capitalised banking system can always fulfil the demand for loans if it wishes to as under fiat money standard and liberalized financial system, there is no exogenous constraint on the supply of credit except through regulatory capital requirements.

As the level of bank competition increases in an economy, it may make the monetary transmission mechanism weaker or the competition may not have any significant effect on the mechanism. The developing countries for which there have been massive changes in the banking sector for the last two decades specially for increased number of state owned banks converted as private banks, the entrance of foreign banks and also the specialised groups (investment banks, mutual fund etc) competing with them, are found a good sample to study along with the developed economies by various researchers. There are many researches done in the field to see the power of bank competition on the monetary policy transmission mechanism. Some found significant relationship between bank competition and the stability of bank lending channel and some studies say they are irrelevant.

The issues of bank competition and monetary policy transmission mechanism have become increasingly important in recent times to financial practitioners, market participants, regulators, and researchers. The present study aims to review the existing literature of the theories explaining bank competition and its effect on bank lending channel when there is change in monetary policy. The next section will elaborately explain the various measures that are taken to measure the extent of 'bank competition' and then there would be a discussion of previous studies regarding this issue. There is a table presented at the end of literature review section to show the variables used in different studies and the various measures to measure the level of competition. Finally, in the conclusion section, some policy implications are suggested for future studies.

## **2. Literature Review**

Banks are defined as competitive firms when the market power is not captured by some well known giants of the bank industry.

To measure the competition there are several tests used in different studies, for example:

CR5: the larger five banks' share of assets over the whole banking system of the country. The greater the value the higher the concentration and hence, less the competition.

HHI: Herfindahl Index- the sum of each bank's share to the total asset of whole banking system. Higher value indicates more bank concentration.

Lerner Index: LI ranges from 0 to 1, higher the value the greater the monopoly, hence less the competition is.

Mathematically,  $LI = (P_i - MC_i) / P_i$

Where P is product price and MC is the marginal cost of producing an additional unit of output. Subscripts i and t stand for bank and time respectively.

Panzar- Rosse H statistics: It is calculated relating factor price input and bank outputs. H statistics is the sum of coefficients of input price factors in respect of bank revenue.  $0 < H < 1$ , that means the range of H is measured as the intensity of competition. The higher the value the higher the intensity of competition. Under perfect competition,  $H = 1$ .

In different studies these measures are used to see the effect of bank competition on the monetary policy change. Some are discussed below-

PitiDisayatat (June 2011) argues that- the emphasis on policy-induced changes in deposits is misplaced. If anything, the process actually works in reverse, with loans driving deposits. It is argued that the concept of the money multiplier is flawed and uninformative in terms of analysing the dynamics of bank lending. In the aggregate, the availability of deposits is not a constraint on lending. Under a fiat money standard and liberalized financial system, there is no exogenous constraint on the supply of credit except through regulatory capital requirements. An adequately capitalized banking system can always fulfil the demand for loans if it wishes to.



Thorsten Becky, Olivier De Jonghez, Glenn Schepens (July 18, 2011) used Lerner index for a pool of developed and developing countries to see the extent of bank competition and stability across different countries. They argue that, countries where there are stricter activity restrictions, more homogeneous market structures, more generous deposit insurance and more effective system of credit information sharing, an increase competition will have a larger impact on banks' risk taking incentives.

María Pía Olivero a, Yuan Li b, Bang Nam Jeon (2011) used Panzer Rose index for the measurement of bank competition and then to see the effect, used the loan growth model under Generalised methods of moments (GMM) and argued that the stronger the competition, the weaker the transmission of monetary policy through the bank lending channel.

In their another paper - María Pía Olivero a, Yuan Li b, Bang Nam Jeon (2011) – used two indexes- 1. five firm concentration ratio CR5 and 2. herfindhal-hirschman index HHI) to measure the extent of consolidation. According to their study, foreign banks decrease their loan less than then the domestic private banks, while monetary tightening policy takes place. And this is not due to the different size, capitalization, size and efficiency; It's because the existence of internal capital market of foreign banks.

Ji Wu, Alina C. Luca, Bang Nam Jeon (2011) used Pooled OLS and System GMM to see whether the entrance of foreign banks will make any difference in the bank lending channel when the interest rates are changed.

John H. Boyd and Gianni De Nicoló (Jun., 2005) argued on different literatures whether it is practically possible by banks to act differently when the interest rate change. They finally say- 'we are unaware of any compelling theoretical arguments that banking stability decreases (or increases) with the degree of competition in bank markets.' They also said that a positive relationship between the number of bank competitors and risk seeking is fragile.

Wolf Wagner (2008) introduced a model where competition arises from falling switching cost for entrepreneurs, have shown that when banks have control over their risk-taking, the stability impact of lending market competition may be reversed. This is because banks have an optimal amount of risk they want to hold and thus want to offset the impact of safer borrowers on their balance sheet by taking on more risk.

Hong Liu, Phil Molyneux and John O.S. Wilson (2010) used a variety of structural and non-structural measures (including the Lerner index, Rosse-Panzar H- statistic and Profits-Persistence parameters) to measure competitive conditions in 11 European banking systems over 1997 to 2008. Their study says that competition measures tend to provide inconsistent results and the measures are statistically unrelated. They also found that, apart from the ROE persistence parameter and loan-loss provisions, banking sector risk (Z-score, loan-loss provisions, variation in ROE and ROA) is also unrelated to the various competition measures.

Adam B. Ashcraft (2006) used a data for a period of 1976-1999 of all US banks to demonstrate that affiliated bank loan growth is less sensitive to changes in the federal funds rate than that of unaffiliated banks, and that these relatively unconstrained banks are better able to smooth insured deposit outflows by issuing uninsured debt. His study advocates that- the banks which are joined with multi-bank holding companies are much larger than their actual size indicates, especially



when it comes to prove their ability to smooth policy-induced changes in insured deposits, as they can use their internal capital markets whenever necessary. While a small bank deals with tight increasing marginal costs when issuing uninsured debt, a large holding company can raise external funds inexpensively and channel this capital to its subsidiaries. Moreover, as parent companies are obligated to assist subsidiaries in times of trouble, these banks have no fear of financial constraints during normal times.

As unconstrained banks are unable to reverse the lending response of constrained banks, the lending channel could play an important part in how monetary policy actually works.

Some of the recent studies and their findings are tabulated below-

Study	Sample and Countries	Variables	Source of variables	Methodology	Results
Bank competition and stability: Cross-country heterogeneity  Thorsten Beck, Olivier De Jonghe, Glenn Schepens (July 18, 2011)	1994-2009  79 countries  Mix of developed and developing countries	Lerner Index:  Total operating income Total asset Other operating expenses and administrative expenses Personal expenses Interest expenses Total deposits Money market funding  Z-Score  ROA Equity Total asset  Institutional and financial development:  Depth of information sharing Stock market turnover  Regulatory and supervisory framework:  Capital stringency	Bank scope  Bank regulation and supervision database  Deposit insurance around the world database  Doing business database  Financial structure database	Panel data IV: 2SLS Pooled	A positive and significant relationship between market power and bank soundness.  Countries where there are stricter activity restrictions, more homogeneous market structures, more generous deposit insurance and more effective system of credit information sharing, an increase competition will have a larger impact on banks' risk taking incentives.

		<p>Deposit insurance coverage</p> <p>Multiple supervisors</p> <p>External governance index</p> <p>Herding and market structure:</p> <p>Activity restrictions</p> <p>Heterogeneity-Revenues</p> <p>Systematic stability</p>			
<p>Competition in banking and the lending channel: Evidence from bank-level data in Asia and Latin America</p> <p>María Pía Olivero a, Yuan Li b, Bang Nam Jeon (Journal of Banking &amp; Finance 35 (2011) 560–571)</p>	<p>1996-2006</p> <p>Asian countries</p> <p>China</p> <p>Hong Kong</p> <p>India</p> <p>Indonesia</p> <p>Japan</p> <p>Korea</p> <p>Malaysia</p> <p>Philippines</p> <p>Singapore</p> <p>Thailand</p> <p>Latin American countries</p> <p>Argentina</p> <p>Bolivia</p> <p>Brazil</p> <p>Colombia</p> <p>Mexico</p> <p>Paraguay</p> <p>Peru</p> <p>Uruguay</p> <p>Venezuela</p>	<p>Data for step 1: Estimation of PRH statistics</p> <p>Interest income/total assets</p> <p>Interest expenses/total assets</p> <p>(administrative + operating expenses)/total assets</p> <p>Capitalization (equity/total assets, %)</p> <p>Net loans/total assets (%)</p> <p>Data for step 2: Estimation of loan growth equation</p> <p><math>\Delta \ln(\text{loans})</math></p> <p><math>\Delta \ln(\text{GDP})</math></p> <p>Size (relative size measure)</p>	<p>Bank Scope</p> <p>International Financial Statistics</p>	<p>Panel data</p> <p>Fixed estimation</p> <p>Generalized methods of moments</p>	<p>Banking sectors in Asia And Latin America are monopolistically competitive.</p> <p>Overall, the stronger the competition, the weaker the transmission of monetary policy through the bank lending channel.</p>

		Liquidity (liquid assets/ total assets, %)			
<p>Consolidation in banking and the lending channel of monetary transmission: Evidence from Asia and Latin America</p> <p>María Pía Olivero a, Yuan Li b, Bang Nam Jeon a,* (Journal of International Money and Finance 30 (2011) 1034–1054)</p>	<p>1996-2006 18 Asian and Latin American countries</p> <p><i>Latin American countries</i> Argentina Bolivia Brazil Chile Colombia Mexico Paraguay Peru Uruguay Venezuela</p> <p><i>Asian countries</i> Hong Kong India Indonesia Korea Malaysia Philippines Singapore Thailand</p>	<p>Loan growth</p> <p>Interest rate(measure the monetary policy)</p> <p>Consolidation (1five firm concentration ratio CR5.2. herfindhal-hirschman index HHI)</p> <p>Growth rate of GDP</p> <p>Liquidity measure</p> <p>Capitalization measure</p> <p>Bank size</p>	<p>Bank Scope (for bank level data)</p> <p>International financial statistics (for Ex rate, CPI, Int rate and GDP)</p>	<p>Panel Data</p> <p>Estimation of equation using Bank fixed effect and GLS</p>	<p>An increase in banking sector consolidation weakens the bank lending channel of monetary policy. The results are robust to the alternative measures of consolidation and monetary policy- different specification on bank size, levels of aggregation and subsets of countries.</p>
<p>Foreign bank penetration and the lending channel in emerging economies: Evidence from bank level panel data</p> <p>Ji Wu, Alina C. Luca, Bang Nam Jeon (Journal of International Money and Finance 30(2011) 1128-1156)</p>	<p>1996-2003</p> <p>35 countries of Central and Eastern Europe, Latin America and Asia</p>	<p>Loan growth</p> <p>T-bill rate OR money market interest rate OR discount rate</p> <p>Liquidity Capitalization Size Efficiency</p> <p>Loan loss provision/total loans</p>	<p>Bank scope Historical profile of banks' website SDC platinum</p> <p>International Financial statistics (IFS) Central Bank publications</p>	<p>Pooled OLS System GMM</p>	<p>Foreign banks decrease their loan less than then the domestic private banks, while monetary tightening policy takes place.</p> <p>And this is not due to the different size, capitalization, size and efficiency; Its because the existence of internal capital market of foreign banks.</p>

Measuring Competition and Stability: Recent Evidence from European Banking	1997-2008 11 EU countries	Interest expenses	Bank Scope	<i>Competition measures:</i>	Competition measures provide inconsistent results and the measures are statistically unrelated.
	Australia	Operating and administrative expenses		CR3	
	Belgium	Personal expenses		HHI	
	Denmark	Gross interest revenue		NIM	
	France	Overheads		LARNER	
	Germany	Net interest margin		INDEX	
	Italy	Net loan		Ross- Panzar	
	Netherland	Profit		H statistics	
	Norway	Equity		Persistence of profit parameters (System GMM for AR(1) model)	Banking sector risk is unrelated to the various competitive measures.
	Spain	ROA, ROE		<i>Risk measures:</i>	
	Sweden	Total revenue		Z-score	
	United Kingdom	Total assets		Loan loss provision variations in ROA, ROE	
		Total expenses			
		Total deposits			

### 3. Conclusion

It is seen that for some studies where the measures of competition show significant impact on bank lending channel while there is change in monetary policy, whereas some studies say the result is inconsistent, which means the extent of bank competition does not have any impact on the monetary policy shock on bank lending channel.

Banks play significant role as intermediaries in the capital market, and their freedom in lending will make the investment decision quicker, although the question of taking more risk would be an issue if more competition may make it easier for them to smooth the lending channel and encourage the banks to invest in risky projects.

Some of the recent studies claim that when there is strong competition among banks, they find alternative options to ensure the lending channel so that stricter monetary policy effects the channel less adversely, this is a concern for the policy makers. If the argument is proven right among more studies in future, that would definitely make the monetary policy makers to find alternatives to control the money supply in the economy. Though this will make banks to generate and create new disbursements of their products, it may become a challenge for the policy makers when they think of implementing contractionary monetary policy.

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# **BARRIERS TO DIGITAL TRANSFORMATION OF MICRO, SMALL, AND MEDIUM ENTERPRISES (UMKM) IN SERDANG BEDAGAI REGENCY**

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**Abstract:** *Micro, Small, and Medium Enterprises (MSME/stand for UMKM in Bahasa) contribute significantly to the national economy, totalling Rp. 8,573,89 trillion from nearly 65 million MSMEs in Indonesia. There are 2,857,124 business units in North Sumatera Province, with Serdang Bedagai Regency having 23,591 business units. However, there have been issues with the development of MSMEs in Serdang Bedagai Regency, particularly in Perbaungan District, over the last five years. This problem is caused by the impact of the construction of the Trans Sumatera Toll Road from Medan City to Tebing Tinggi City, which is 62 KM long, which has an impact on the decline in sales. In addition, the covid-19 pandemic factor also contributed to hitting the activities of MSMEs so that many businesses chose to close because they were unable to survive. Another factor contributing to MSMEs' inability is the traditional marketing of their products, which explains the structural challenges faced by MSME actors in digitizing MSME marketing in Serdang Bedagai Regency. The research method is qualitative with descriptive analysis. The results found a monopoly of information and access by certain circles related to training and assistance for MSMEs.*

**Keywords:** Serdang Bedagai, Micro, Small and Medium Enterprises, Digital Transformation.

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## **1. Introduction**

Indonesia is a large country dominated by the middle class, which according to World Bank data will amount to almost 46% or around 116 million of Indonesia's approximately 260 million population in 2020. This figure has continued to grow in the last two decades which previously only stood at 7-8 percent. One of the indicators of the increasing number of middle classes in Indonesia, which was previously dominated by the lower class or the poor, is that their economic life is supported by the Micro, Small and Medium Enterprises (MSMEs) sector as a contributor to the national gross domestic product (GDP) (Utama, 2019).

According to the latest data released by the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia in 2021, it reached 8,573,89 trillion from a total of nearly 65 million MSMEs in Indonesia. Where in North Sumatera Province there are 2,857,124 business units with one of the regions, namely Serdang Bedagai Regency, there are 23,591 business units. One of the main centers of MSME activities in Serdang Bedagai Regency is in the Perbaungan District area.

Perbaungan Subdistrict is an area that has become a hub for MSME business in Serdang Bedagai regency in recent decades. The most famous location in Perbaungan Subdistrict is Pasar Bengkel, which has been operating as a Business Centre since 1973 (Soekirman, 2013). The area is located



in a strategic location, namely the main crossing road from Medan City to Tebing Tinggi City, which territorially becomes Jalan Lintas Sumatera. The Pasar Bengkel area is always crowded by people passing by to buy souvenirs, both in the form of snacks such as, *Dodol*, chips, breads to handicrafts from woven wood which are sold by many MSME business actors.

However, there are problems faced by MSME business in Serdang Bedagai Regency in the last decade. This is related to the construction of the Toll Road from Medan City to Tebing Tinggi City, which is 62 Km long. The construction of the Toll Road leaves a residue for MSME traders because the travel route from Medan City to Tebing Tinggi often passes through Pasar Bengkel, Perbaungan District, which is no longer passed because the reason is that drivers can pass faster than before it took 2 hours to travel to 45 minutes through the Toll Road which resulted in a drastic decrease in sales turnover. In addition, the Covid-19 pandemic factor has also hit the economy in many areas in North Sumatera Province including in Serdang Bedagai Regency which also has an impact on the production and sale of MSME products.

Another problem is that in product marketing efforts, MSME business actors in Sedang Bedagai Regency are still not maximizing the use of information communication technology (ICT). This occurs not only because of the low understanding of ICT among MSME actors, but also because of structural and bureaucratic barriers faced by MSME actors.

In today modern era, everything related to the use of ICT has become commonplace and is often used by MSME business actors. This is certainly related to the Era of the Industrial Revolution 4.0 which based on internet speed, big data and data storage in the cloud being one unit with information systems in developing business to support sales (Panuju, 2019)

Business actors must be adaptable because the ecosystem in MSME businesses is constantly changing and growing. In order to direct and determine the business direction of every community that engages in commercial activity, digital transformation is thus becoming more and more crucial. This is true for the objectives, guiding principles, and strategies relating to the use of technology in MSME marketing in Serdang Bedagai Regency.

As for all the development of MSME business units today is customer-centric, marketing communication is the main step in developing a shared understanding of the purpose and value of a product and determining how important and useful MSME products are to society. Integrated digital marketing in ICT serves to integrate everything that helps MSMEs in an afford to promote their business and position their products so that people feel the need to buy them to create attachment for business continuity. Digital marketing is certainly strategically oriented, basically not only benefiting sellers but consumers also get the same benefits.

Digital-based marketing is in three important aspects, namely first, MSMEs or consumers. Second, digital communication can be a link between consumers and sellers. And third the continuous change of times has made advertiser develop response communication format that are more complicated and faster than before which are still conventional (Hidayah, 2020).

The current business climate of MSMEs demands a well-managed and well-planned relational customer database, a focused and customer-oriented approach to customers and clients, and a psychologically driven prospecting approach for sales to increase sales. Reich (1998) assert that marketers must combine proven marketing techniques with integrated marketing communication methods to ensure success (Reich, 1998).

In some cases, MSMEs in regions in Indonesia, especially big cities, have directly benefited from how to manage technology in business development. Digital marketing by MSME actors has influenced business survival, especially how MSMEs can survive after the Covid-19 pandemic. Many MSME businesses using ICT have unlimited marketing reach, allowing MSME actors to not only reach a wider target market than traditional methods, but substantially reduce marketing cost as well, which can mean the success of MSME actors in Serdang Bedagai district in overcoming challenges through transformation from traditional means to digital marketing.

As for now, based on national data in 2018, million MSME actors in Indonesia have utilized digital technology or e-commerce businesses while the development of MSMEs in North Sumatera has generally increased, but in Serdang Bedagai Regency area over the past three years there has been a decrease in the number of MSMEs because they still use traditional methods in the process of selling and marketing products. Therefore, research with the title Structural Barriers in Digital Transformation of Micro, Small and Medium Enterprises (MSMEs) in Serdang Bedagai Regency is important to conduct for the purpose of examining and analyzing structural factors that hinder MSME actors from transforming to digital marketing.

## **2. Literature Review**

Hilarius Bambang Winarko, Ahmad Sihabudin, and Mikhael Dua, wrote an article in the journal MEBIS (Management and Business) volume 5, number 1 July 2020 entitled 'Integrated Digital Marketing Communication Strategy for MSMEs. The purpose of their research is to find important factors that play a role in the strategy recommendation, including socio-psychological factors, credibility factors and acceptance/adoption factors for the use of new technology. The results of this study show that several socio-psychological factors contribute significantly to the direction of the development of integrated marketing communication strategies for products and services of Indonesian MSMEs in the future.

This article focuses on social media account users with an Indonesian cultural context towards the adoption or use social media as a marketing communication medium for Indonesian MSME product and services. This research uses a type of quantitative research methodology. research from previous studies using the Elaboration Likelihood Model (ELM), Unified Theories of Acceptance and Use of Technology (UTAUT), information credibility and Social Word-of-Mouth theories is conducted with quantitative methodologies that are explanatory, confirmatory and associative.

The conclusion of the research conducted by Winarko et. al. Marketing communication of MSME products and services can be carried out through social media effectively. Socio-psychological factors are more influential in the process of adoption or acceptance of digital marketing communications of product and services of Indonesian MSMEs. Facebook and Twitter are the social media most recommended by millennials to be used as an alternative medium for obtaining information about the products and services of Indonesian MSMEs. Thus, these social media can be used to improve the image (brand awareness) of MSME products and service in addition to being increasingly positioned in a more persuasive way to the Indonesian community or society in general.

The journal DEDIKASI PKM UNPAM vol. 1 no.1, January 2020 contains an article entitled 'Penerapan Digital Marketing Sebagai Strategi Komunikasi Pemasaran Usaha Kecil Dan Menengah Warga Depok Jaya'. The article on the results of community services activities carried out by Iskandar Zulkarnain, Tabah Heri Setiawan, Budi Syamtoro, Muhammad Nurhamdi, and Irma Sari Octaviani shows that the community initially lacked mastery of the application as a marketing strategy for the products sold, but after the implementation of community service activities in the form of material delivery and practice/application of digital marketing such as the use of Facebook, Instagram, Gojek, Grab, and other applications, the community then mastered enough and could make digital marketing displays and uses.

In this article there are also explanations and definitions of social media and social media marketing, social media is a medium designed to facilitate social interactions that are interactive and two-way. Social media is based on internet technology that changes the pattern of information dissemination from one-to-many audiences, many audiences to many audiences. Social Media Marketing is a strategy of marketing activities using social media sites such as Facebook, Twitter, Instagram, Pinterest, YouTube, and so on. Social Media is a powerful way to promote our good and services through internet marketing.

Prof. Dr. Drs. Nur Feriyanto, M.Sc. in his inauguration as professor of Management Science in the Management Department of the UII Faculty of Business and Economics delivered a speech entitled 'Digitalization of MSMEs to Improve the Economy and Achievement of SDGs'. Feriyanto analyzed the linkages of the digital transformation of MSMEs that will help bring Indonesia towards fulfilling the Sustainable Development Goals. On 25 September 2015, UN member states adopted a series of 2030 Sustainable Development Agendas that included 17 Sustainable Development Goals (SDGs).

SDGs consist of: (1) No poverty; (2) No hunger; (3) Healthy and prosperous lives; (4) Quality education; (5) Gender equality; (6) Clean water and proper sanitation; (7) Clean and affordable energy; (8) Decent work and economic growth; (9) Industry, innovation and infrastructure; (10) Reduced inequalities; (11) Sustainable cities and settlements; (12) Responsible consumption and production; (13) Addressing Climate change; (14) Marine ecosystems; (15) Terrestrial ecosystems; (16) Peace, justice and resilient institutions; (17) Partnership to achieve goals.

The MSME business can absorb a large workforce, which means that MSME business also helps reduce unemployment, which has an impact on reducing the poverty levels. Decreasing unemployment and increasing real GRDP is proven to reduce poverty. This means that the goal of alleviating all forms of poverty is SDG 1. The contribution of MSMEs to GRDP and MSMEs investments that can absorb labour support inclusive and sustainable economic growth, full and productive employment and decent work for all is SDG 8.

The development of e-Logistics integrated with e-commerce and fintech is a necessary access improvement for MSMEs, considering the emergence of many product sales problems was caused by the lack of smooth supply of raw materials flowing from producers to consumers of raw materials, namely MSMEs, as well as financing and payments. Building resilient infrastructure to supports inclusive and sustainable industrialization and encourages innovation is SDG 9. And so on, delivered by Professor Nur Feriyanto, the connection between digitalization and the 17 SDGs targets.

The conclusion (1) the MSME businesses have high strength and flexibility, especially the large contribution of MSME to GDP or GRDP, the large amount of labour absorption, the large and spread number of business units, and large investment. (2) Digitalization of MSMEs in several forms, such as digitalization marketing, finance, logistics, and others will be able to bring better development of MSME businesses through the utilization of their great potential, but it must be accompanied by business ethics and law enforcement in their implementation. (3) There are still obstacles that must continue to be improved in MSMEs, such as the lack of high-quality human resources in business management, mastery in IT, ownership of equipment supporting digitalization, and access to and mastery of finance. (4) The progress of the MSME business will improve the economy, and the achievement of SDGs. (5) The development of tourism and the availability of local government websites and MSMEs are supporting factors for economic development, which is highly dependent on the advancement of MSME businesses.

## **2.1 Problem Statement**

Different from the studies mentioned above, this research tries to reveal the structural factors that hinder digital transformation in MSMEs in Serdang Bedagai Regency. Regarding digital marketing platforms, product differentiation and MSME empowerment in the context of fulfilling the SDG's, what we found in Serdang Bedagai Regency is relatively the same, but this research intends to find structural obstacles faced by MSME actors so that their digital transformation seems slow.

### 3. Method

This research is descriptive research to describe the type of people in a community or social activity. Descriptive research focuses on "how" and "who" questions. The approach used in collecting data through qualitative research methods.

Qualitative data was obtained from *one-to-one* expert interviews to obtain unrestricted comments and opinions and to better understand their opinions and behaviours in social media life. This qualitative data is very useful for understanding the behaviour of individuals in making decisions. Research data collection was also carried out through the process of reviewing journals and news reports as primary data for this research. Then the secondary data of this research was obtained by the author from books and documents or reports related to the focus of the research. The author then analyses the case phenomenon inductively related to Structural Barriers to Digital Transformation of Micro, Small and Medium Enterprises (MSMEs) in Serdang Bedagai Regency.

#### 3.1 General Research Question

What are the causes of the lack of application of digital marketing in realizing the digital transformation of MSMEs in Serdang Bedagai district?

#### 3.2 Collection of Information

Primary data from informants will be collected using two methods, first by conducting FGDs, second by conducting structured interviews. Structured interviews are where the interviewers have prepared research instruments in the form of written questions for which alternative answers have been prepared. Respondents are given the same questions and then the data collector recorded them, the tools used. The research was conducted in Serdang Bedagai Regency by taking research time for approximately 4 months, from July 2022 to October 2022.

#### 3.3 Transformation of Data

Informants are MSME actors in Serdang Bedagai who will be classified by sector, data on MSME actors is obtained from the Cooperative Office of the Serdang Bedagai Regency Government and then representatives from each MSME sector are selected to be invited to become resource persons for focus group discussions. Then the information and facts from the FGD are used as a basis for data triangulation by conducting direct interviews to the location of MSME units that have never been met before.

#### 3.4 Interpretation of Data

Qualitative data analysis takes place during the data collection process rather than after completion of data collection. However, the facts and data analysed before going to the field should not lead and control the researcher during the field. Unlike in quantitative research, the focus of research in qualitative research can change according to conditions in the field, both in terms of its essence and meaningfulness. Miles and Huberman suggested that the activities in qualitative data analysis are carried out interactively and take place continuously until completion, so that the data is saturated. Miles and Huberman offer a general pattern of analysis by following the flow model. In the flow model data analysis, researchers carry out three data analysis activities simultaneously, namely (a) data reduction (b) data display and (c) conclusions drawing or verification.

## 4. Results and Discussion

### 4.1 Micro, Small and Medium Enterprises Issues in Serdang Bedagai

Serdang Bedagai Regency is one of the areas in North Sumatra Province that relies on MSMEs as its economic foundation. According to data from the Investment Service and One Stop Service in Serdang Bedagai Regency, in 2018 there were 43,825 units. However, in 2022 or after the Covid-19 pandemic this number has decreased to 23,591 business units.

Declining business income is the main reason traders close their merchandise, a drastic decline in income can no longer be tolerated considering that the business no longer generates profits that can cover production costs, shop rent and employee salaries.

In the results of my research, there are at least several main reasons that resulted in many MSMEs ceasing operations; first, the construction of the Trans Sumatra Toll Road had an impact on public visits to MSME centres in Pasar Bengkel. Consumers who previously stopped at Pasar Bengkel, be it public buses or private cars, no longer go through this route.

Second, the Covid-19 pandemic that has occurred in Indonesia since March 2020 has had a very significant impact on the sales of snacks and handicraft products at Pasar Bengkel, in Perbaungan sub-district. In addition to the reasons for government policies during the pandemic, that changed from Large-Scale Social Restrictions (PSBB) and the Enforcement of Emergency Restrictions on Community Activities (PPKM) in an effort to control the spread of the Covid-19 virus, many community activities were not free to travel. This automatically has an impact on the sales of snack and handicraft shop traders who do their business during the Covid-19 Pandemic.

Third, marketing the product of MSME business actors in Serdang Bedagai district still uses conventional methods rather than using ICT. This is due to the low awareness and understanding of MSME actors of the importance of ICT to market their products, both through applications and social media.

Fourth, specifically for the Dodol culinary industry, the sales potential of Dodol Bengkel has stagnated, because there is no meaningful innovation and the human resources in this Dodol business also do not improve their knowledge. Dodol entrepreneurs in Serdang Bedagai, especially in the Bengkel area, are egocentric in character, unwilling to gather and organize, so until now there is no special cooperative for Dodol entrepreneurs in Pasar Bengkel, Serdang Bedagai. And since the operation of the Medan-Tebing Tinggi toll road, the *Dodol* industry has been getting worse.



## 4.2 Digital Transformation of Micro, Small and Medium Enterprises

One of the main characteristics of an adaptive MSME is one that is innovative and sensitive to social change. Since the era of digitalization grew in the early 2000s, social media has become the idol of many people. Especially for millennial groups who are fond of technological advance because it makes everything easy, fast and simple.

Generations are indeed the demarcation line, as generations are groups that can be identified by year of birth, age, location and significant events that shape their personalities (Kim, Han & Schultz, 2004). A generation can be developed by significant life events such as war, new technologies, or major economic transitions. These events shape the personality, values, and expectation of that generation, including how they view a politician and the policies they adopt. Understanding the differences in generations and their behaviour, of course, every MSME in Serdang Bedagai Regency reads data about internet users in Serdang Bedagai Regency or North Sumatra province, which continues to grow from time to time. More and more users are no longer in urban areas or urban areas but have entered remote villages. Survey data from the Indonesian Internet Service Providers Association (APJII) for the 2019 period, for example, noted that the number of internet users in Indonesia reached 196.7 million. Where as many as 11.7 million users among them are the people of North Sumatra Province whose population is 14 million.

As part of these technology-savvy people, of course, every MSME in Serdang Bedagai is also an active user of various social media platforms and applications in product marketing. The problem is that apart from the awareness of the community of MSME business actors in Serdang Bedagai, another problem is that business actors have not fully received attention and guidance from the government in developing their businesses through digital activities so that the importance of every stakeholder, ranging from; local government, universities to social media activists and MSME activists who have transformed to digital conducting socialization in MSME business units in Serdang Bedagai.

This digital transformation fundamentally does not only function for product sales and marketing, but can be an indicator of product development. For example, about packaging references to how financial management works from other MSME business actors who have successfully transformed to digital version. In addition, the interaction used in social media, if we look at social media is very relaxed, because in social media users will feel closer to each other without any restrictions, this can have a positive impact on MSMEs. The positive impact is that users will get along more quickly with fellow MSME actors and buyers.



### 4.3 Obstacle to MSME Digital Transformation

Researchers conducted a Focus Group Discussion (FGD) on October 9, 2022 in the Perbaungan sub-district, Serdang Bedagai. FGD participants were MSMEs actors in Serdang Bedagai from several sectors such as culinary, clothing, and agribusiness. From the profile data collection of the FGD participants, it is known that all of these MSME actors have at least one social media account. Even so, not all of the FGD participants actively use their social media to promote or sell their products.

One of the problems we found was the issue of licensing, both business licenses and licenses to export MSME products. In addition, the problem is that shipping costs abroad are very expensive, then export-import licenses are expensive, so for MSME actors, the expensive and bureaucratic licensing issues discourage them from taking care of further export-import permits.

Access to information on MSME empowerment programs at the district and provincial levels was also felt by our FGD informant to be biased. Only people (MSME actors) who are close to bureaucrats in the relevant offices receive information about these programs. This phenomenon creates gaps because it is often just the same people who receive training, guidance and other development programs.

One of our informants named Abdul admitted that he had received digital marketing training from the Ministry of Communication and Informatics, not only in Serdang Bedagai, but also up to the provincial level. From Abdul we learned that he was able to attend the training from the Ministry of Communication and Informatics because there were 'insiders', so although the event was open to the public, the information was limited. So, the only people who participated in the training activities from the service office were just the same people. What was even more disappointing was that after the training there was no follow-up for the participants.

From the discussions we had with the FGD informants, we believe that all participants have understood the various advantages of transforming to digital marketing. However, capital, human resources, lack of assistance from the government are the main reasons for them to transform.

### 5. Conclusion

Digital transformation is important in the development of Micro, Small and Medium Enterprises (MSMEs) in today's modern era. The reason is that the changing times from conventional to digital have contributed to changes in the behavior of the general public who are the MSME consumer market itself. Consumer behavior has changed in nature and character, which previously had activities in the real world, shifting to the digital world. Digital communication can also be a forum for exchanging information for MSME business actors digitally to business strategy applications, such as marketing, sales and customer service. The internet is the main support for communication and collaboration between employees, consumers, sellers and other MSME business partners. The internet also allows consumers from different MSMEs to work together as a virtual team to develop, produce, market and maintain their products or services.

The creativity of MSMEs in Serdang Bedagai is quite good, we can see this from the various business sectors they run. The creativity of MSME actors is certainly an excellent capital for improving the economy MSME-based of Serdang Bedagai and the creative economy. However, this potential creativity certainly requires continuous guidance, so that Serdang Bedagai is able to become a center for MSME development and even become a role model for MSME development for other regions in North Sumatra and even other provinces in Indonesia.

We see that MSME actors in Serdang Bedagai Regency already know the benefits and advantages of digital marketing. However, most of them will then meet with real conditions, where there are complexities when obtaining business licenses, production costs that cannot be suppressed, difficult export permits, limited raw materials, to political factors which then discriminate against some MSME actors.

So that every stakeholder in Serdang Bedagai Regency must jointly solve the problems faced by MSMEs in Serdang Bedagai Regency. Whether it's the local government that provide free training on the use of technology, universities direct community service related to the transformation of MSMEs in the digital era and MSMEs that have successfully transformed can convince and share their experiences in their success related to digital communication.

## **6. Acknowledgement**

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# EXPLORING MONEY MULE RECRUITMENT: AN INITIATIVE IN COMBATING MONEY LAUNDERING

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**Abstract:** *The aim of this paper is to explore the evolution of money mule recruitment, as a means in combating money laundering. Money mules are used by organized criminal groups or fraudster to launder illicit funds from outrageous criminal activities. The money mules are individuals who allow their accounts to be used for money laundering by OCG. The attacker, OCG or fraudsters would layer the stolen funds using money mule accounts. These money mules are recruited using various approaches, such as direct approach, fake job advertisement and scams. The money mule recruitment method has now evolved due to technological advancement in the digital era. Cybercrime is seen to have a connection with money mule recruitment, such as money mule recruitment through advertising on Instagram. The recruiters demonstrate allure and opulent lifestyles to captivate the interest of potential money mules. Furthermore, the recruiters often use a fake account when recruiting to avoid being caught by the authorities. Hence, future research may investigate the money mule recruitment in their countries so that it will be an insight to the police agency in dealing with money mule cases. This article will be beneficial for future money mule researchers, enforcement agencies and practitioners in preventing and confronting money mule activities. Money mule is one of the layering channels for money laundering activities, this study will also assist the researchers and regulators in combating money laundering activities, as an initiative to attract foreign direct investment in their countries.*

**Keywords:** Fraud, Money Mule, Recruitment, Scams, Cybercrime.

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## 1. Introduction

Money mule is a global threat that impair the security of the financial system and the society wellbeing. This is attributed to the high demand of money mule services following rampant growth of criminal activities, such as scams, fraud, cybercrime attacks and deception. The trend of money mule activities picks up a growing trend which is aggravated by the vulnerability of middle age group. Credit Industry Fraud Avoidance System (CIFAS), a UK-based fraud prevention group reported an increase of money mule activities by 34% from the group age of 40-60 years old since 2017 (Credit Industry Fraud Avoidance System, 2021). The scenario has also seen a greater shift toward business account involvement wherein 26% increase is seen in 2020. It is likely the elderly mules are aggressively recruited to open business accounts since it is more convincing for the

banks to process the applications under their names, which may not be the case for younger money mules.

European Money Mule Action 7 (EMMA 7) program initiated between 15 September 2021 to 30 November 2021 to crack money mule offenders saw 18,351 money mule accounts identification and 1,803 individuals arrested (Europol, 2021). This is about 4.5 times higher than 2020 which EMMA 6 was able to detect 4,031 money mule account holders and detained 422 individuals (Europol, 2020). However, Singapore observed the opposite trend of money mule which recruiters preyed on youngsters, offering fast income (Lau, 2022). The advertisements were posted on gambling websites which is a clear indicator that the recruitment syndicate sets its foot on the doorstep of forlorn and desperate young gamblers. Almost 7,000 money mule accounts were identified in 2021, and 1,239 individuals below 30 years old were arrested (Lau, 2022). The rancor of money mule threat is seen to have tentacular effects on several jurisdictions and will continue to jeopardize financial system.

The aim of this paper is to explore the evolution of money mule recruitment based on prior literature over ten years, from 2012 until 2022. Although there are many literatures discussed on financial crime and money mule activities, yet very few published articles have looked into the evolution of money mule recruitment especially after the covid-19 pandemic when the whole nation is facing financial difficulties and technology is advancing rapidly. The technological advancement and high financial pressure may influence money mules to willingly be involved in the illegal activities since it provides fast financial gain. The paper will analyse the critical discussions on money mule recruitment which is still at an infant phase as opposed to other financial crime issues such as fraud, scams and corruption. The paper will provide a useful insight to researchers and policy makers who are keen to understand the magnitude of money mule threat to financial system and society.

## **Money Mule**

Money mule is defined as an individual who permits the use of own banking account as intermediary to launder ill-gotten funds at behest of someone else (Federal Bureau Investigation, 2018). The illegal proceeds are acquired from illegal activities, are then layered through few channels including money mule to conceal its money trail. Therefore, money mule service is crucial to obfuscate the money trail and potentially stymie the investigation by law enforcement agencies.

Money muling is a form of illegal money laundering, and a money mule is a person who receives money from a third party in their bank account and then transfers it to another person in exchange for a commission (Raza, Zhan, & Rubab, 2020). A money mule is not directly involved in criminal activity by profiting from cybercrimes such as online fraud, drug distribution, and human trafficking, among others. However, they are complicit because they are involved in laundering the criminal proceeds. In other words, by moving funds around the world, money mules have helped criminal syndicates maintain their anonymity (EUROPOL-Public Awareness and Prevention Guide, 2019). In Malaysia between January and November 2019, there were 21,862 commercial crimes recorded, resulting in an RM5.8 billion damage overall. The number of instances reported in 2019 was 4.7 percent more than the number of cases reported for a comparable period in 2018, and over half of the incidents included loan scams, African scams, Macau scams, and e-purchases via the online transactions (Vedamanikam et al., 2022).



There are three types of money mules who offer their services to the fraudsters, namely unwitting, witting and complicit money mules (Federal Bureau Investigation, 2020). The unwitting money mules are individuals who are completely unaware that their accounts are being compromised by fraudsters to legalise the illicit funds. They are often the addleheaded individuals such as elderly, housewives and dropouts who have lack of knowledge on money mule yet desperate to have the money for their own consumption. On the contrary, witting money mules are individuals who permit their accounts to be used by the fraudsters and do not care of what is being undertaken as long as the income of account rental will continue uninterrupted. Lastly, the complicit money mules are individuals who use their accounts, open multiple accounts under their own name and take part in money mule activities willingly. They are fully aware of the crimes and are actively participating for financial gain or out of duty to a criminal organization. They are willing to set up accounts in various places and recruit more money mules to expand the money mule network.

The earliest articles on money mules provide cogent insight on phishing and the need to create a dedicated service that would distance the fraudulent funds from the origin of attack (Florêncio & Herley, 2010; Florêncio & Herley, 2012). This was the onset of realization that money mule had a significant role to launder stolen money. Phishing was used to steal victim's online banking credentials and subsequently would be used for unauthorized access. The victims who received the phishing email would click the given link and is automatically connected to the bogus internet banking website, which captures the entered username/password (Custers, Pool & Cornelisse, 2018). Once the fraudster had logged on to victim's internet banking, the funds sitting in the victim's account would be transferred to the money mule account, without the victim's knowledge. Money mule will then transfer the money to the fraudster's account, minus the commission agreed upon. This is one of the methods of money mule through phishing.

Besides phishing, money mules are found assisting fraudster in committing telecommunication fraud operated from scam call centres that harangue and threaten the victims under various intimidations (Chang, Lai, Chou & Chen, 2017). One perfect example of telecommunication fraud is The Macau Scam syndicates, frightening victims to send money to money mules and these activities which originated from China have unfortunately found its foot in Malaysia. The modus operandi has been so complex that makes it difficult for the law enforcement agencies to detect and catch the culprit involved in the syndicate.

There are also few cases in the United Kingdom, which money mules were described to perform mule jobs for the criminal organisation. According to Raza et al., (2020), 29 money mules arrested in Scotland were given tasks to run a shopping spree on luxury goods using illicit funds. A recruited money mule in Tonga switched to purchasing laptop and expensive gadget when her attempt to wire funds from phishing activities was refused by the bank. The items would be shipped out to the criminal and resold. A bevy of cases found to have money mules carrying hard cash across borders on behalf of drug pushers, such as in Croatia and France (Raza et al., 2020). In France, mules were hired to collect cash from street drug dealers and transported the gains to Belgium for gold purchases. Similarly, in Croatia, truck drivers were hired as money mules to smuggle cash from Netherlands and United Kingdom. In Russia, money mules were sought to open e-wallets and receive proceeds from illegal drug sale. The predicate offences of money mule are not only teeming with fraud, phishing and scam attacks but drug pushing is also noted to contribute toward the demand for money mule services.

Role differences are also observed among money mules recruited to work for low-tech and high-tech Dutch OCG (Leukfeldt & Jansen, 2015; Leukfeldt, Kleemans & Stol, 2017a). High-tech OCG used malware to infect the victim's computer and capture the credentials, therefore the network of money mules is dispersed across the globe. The mules in this category were making international transfers across borders, layering the illicit funds through multiple jurisdictions before ended up in the criminal's account. Meanwhile, low-tech OCG resorted to antediluvian phishing email/SMS and victims would be directed to criminals who pretended to be bank employee. Low-tech OCG tended to have local money mules who received fraudulent funds into their accounts and withdrawn at local ATMs. The frugality of low-tech OCG is reflected in neck-breaking jobs of making multiple small ATM withdrawals by their money mules to circumvent cash reporting threshold.

E-wallets, also known as electronic wallets, do not require cash or cards for purchasing and selling activities. E-wallets that only require an internet connection and confirmation from a smart phone for security make it easier and safer to attract users' attention (Nizam, Hwang, & Valaei, 2019). Custers et al. (2020) described regarding e-wallet payments. Payments can be made at linked online stores using an e-wallet service to or from e-wallet users by service provider. These services do not necessarily to have a credit card or bank account. If there is transaction of e-wallet to linked such transferring money to or from bank account, connecting an e-wallet to a bank account may create money laundering or money mules even though there is extra verification method for the service provider (Custers et al., 2020). The evolution and transition from cash to e-wallets makes the buying and selling process simpler, saves time and money, and makes transactions safer by reducing grazing and pickpocketing. Despite the fact that e-wallets provide users with flexibility, there are challenges and problems associated with using an e-wallet where cyber security cannot be guaranteed. Identity theft, credit card fraud, financial transaction fraud, and online reward fraud are all things that can happen with e-wallets (Kumari and Khanna, 2017). Supported by Karim et al., (2020) and Raza, Zhan, & Rubab, (2020), when e-wallet are safer, easier to use, frequently utilised and well-known hence financial crimes are increasing including using money mules.

### **3.2 Money Mule Recruitment**

The money mules provide their services by laundering the illegal funds. Vedamanikam, Chetiyar and Mohd Nasir (2020) found that dubious recruitment techniques and lack of on money mule awareness greatly contribute to rampant money mule recruitment. The extraordinarily easy job criteria with no trace of hidden criminal element attracts potential money mules into the syndicate. Many recruited money mules come from financially difficult background, such as fresh graduates, jobless, part-time workers, students, school dropouts and debt-laden individuals (Leukfeldt & Kleemans, 2019). This may happen due to their embattled economic hardship and desperation to earn money. Most of the money mules are recruited via close contacts, along several psychological naturalization of fabricated excuses to become money mule including easy money, contemporary lavish lifestyles, legitimate transactions and effortless work scope. The manipulation persuasive linguistic that is good to be true has expand the money mule recruitment (Leukfeldt & Roks, 2021). The money mule recruiters know how to play with the sentiments and they managed to attract many victims to be part of the money mule syndicate. Meanwhile high cost of living and burdensome university cost has become the factors for money mule job acceptance among the students (Pickles, 2021; Vedamanikam, Chetiyar & Awan, 2022). Money is clearly the main factor that encourages the unstoppable mule recruitment.



Besides close contact approach such as face-to-face recruitment at entertainment venues, music festivals or pubs, the recruitment process also takes place in the form of deceitful job advertisement, romance scams, social media and easy survey (Pickles, 2021; Raza et al., 2020). As shown in figure 3, random money mule recruitment message is blasted with harbored chance that some recipients may be piqued with the offer. To compensate the hidden criminality, the job advertisements would show immediate hiring of legitimate positions such as “finance manager, account manager, country representative, money transfer agent, client manager or sales representative” of some forex trading company (Dunham, 2006). Some job websites advertise job openings as payment agent for shell companies that bear names almost similar to well-incorporated firms (Raza et al., 2020). The fastest and easiest way to spread the money mule job advertisements is to use social media which nowadays penetrates every mobile phone user. In romance scams, the victims of “fake paramour profile” will succumb to any request made by the scammer such as joining the money mule syndicate. According to Dunham (2006), the accepted money mules were paid based on the type of account they held; personal account would earn USD 4,000 whereas commercial account holder would bring back USD 8,000. This is a red flag as commercial account stands a higher chance of circumventing money mule detection by the bank.

The social opportunity structure introduced by recruiters to money mules bridge the link to cybercriminal world and other form of sinister predicate offences (Kleemans & de Poot, 2008). It is a social tie giving access to the inexhaustible and lucrative criminal opportunities that can be exploited by potential money mules. Therefore, the money mule recruiters are people who are already established in the OCG or fraudster’s group but also living nigh the society which members are intensely desperate for quick jobs (Arevalo, 2015). They should have perceptibility in identifying vulnerable individuals that could be hired as money mule. The recruiters must have stellar persuasive skills to encourage dithering candidates and expand the network base. Some recruiters exhibit glamorous lifestyles such as driving big cars and wearing expensive clothes in their attempts to spark curiosity among potential money mule candidates.

E-wallets have developed in Malaysia in response to the COVID-19 pandemic to reduce the risk of viruses (Aryani, Nair, Hoo, Lim, Chew, & Desai, 2021). In Malaysia it was introduced to the public in 2017 (Kadir, Ismail, Wok, and Manan, 2022). According to Karim et al., (2020), six of the most popular e-wallet in Malaysia among 42 e-wallets licenced by Bank Negara Malaysia (BNM) are AEON Wallet, Boost, BigPay, GrabPay, WeChat pay, and Touch’n Go. Raza et al. (2020) conducted a study using a case analysis methodology and discovered in Russia that e-wallets were used as the modus operandi for money laundering. Due to the convenience of e-wallets and the illegal sale of drugs on the Dark Web, users prefer to make purchases by transferring funds to their e-wallets. This scheme has been orchestrated and managed by financiers and networks for money laundering. Electronic wallets and debit cards are registered under the name of a front name, which is a money mule, and then sold to money launderers by students who are unaware they are being used for criminal purposes. Several e-wallets are used for money laundering, and IT experts will develop a transit panel that automatically switches between e-wallets used for drug payments to facilitate the money laundering process. A cash coordinator carrying multiple debit cards will then transfer the funds from the e-wallet to the debit card and withdraw them from an ATM.

While Custers et al., (2020) described the fraudster of money mule using vouchers. The vouchers can be purchased via different physical stores. As the fraudster received the payment through a voucher, the organization behind the ransomware can choose from a variety of next steps such as putting the value of the voucher into an e-wallet account. After that, putting the voucher credits via online into several digital payment account service provider. Then, they will transfer the voucher credits from an account with a connected e-wallet to prepaid credit cards. Many online payment service providers offer prepaid credit cards to easily spend money. There are also service providers that issue completely anonymous prepaid credit cards, sometimes with very high credit limits or no credit limits at all. Besides that, there is also a method of money laundering that is quite rampant and includes transferring the voucher credits to an online account with a connected e-wallet. After that, the e-wallet is then will be used to purchase products or services at online stores. By this way, they can easily spend with the value of a voucher. Additionally, the credits in the e-wallet can also be converted into other currencies such as into dollars or euros and it would then use a cash-out. Voucher credits can also be loaded from one e-wallet to another (Custers, 2020).

#### **4. Discussion and Conclusion**

The aim of this paper is to explore the evolution of money mule recruitment based on prior literature over ten years, from 2012 until 2022. This paper found that there is changes on the money mule recruitment trend due to technological advancement and financial difficulties faced during the Covid-19 pandemic. Therefore, the money mule recruitment approach has now becoming more complex yet it manages to attract more mules accounts to be part of the money mule syndicate.

These money mules are recruited using various approaches, such as direct approach, fake job advertisement and scams. The money mule recruitment method has now evolved due to technological advancement in the digital era. Cybercrime is seen to have a connection with money mule recruitment, such as money mule recruitment through advertising on the social media. The recruiters demonstrate allure and opulent lifestyles to captivate the interest of potential money mules. Furthermore, the recruiters often use a fake account when recruiting to avoid being caught by the authorities. Hence, this paper is an eye opener to the law enforcement agencies to be aware of the latest money mule recruitment approach in order to create awareness and educate the public about money mule activities.

This crime will continue to increase, as will the number of cybercrimes involving money laundering. Criminals are able to use students and young teenagers as money mules due to the high unemployment rate and the significant amount of time spent by teenagers on the internet. These individuals are easily exploited and, without their knowledge, have become complicit in illegal activity.

However, this paper is limited to information discussed in the previous literatures. Therefore, future research may extend this study by conducting interviews with the money mule victims or offenders and law enforcement agencies to understand their current recruitment method. This will help in identifying the knowledge gap and at the same time enhance the competency of the law enforcement agencies in dealing with money mule investigation.

## 5. Acknowledgment

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# FOOD DELIVERY MOBILE APPS SATISFACTION, THE INFLUENCE OF FAMILIARITY

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**Abstract:** *The growth of food delivery mobile applications (FDMA) in Malaysia is undoubtedly expanded tremendously due to increase amount of smartphone usage, working woman and hectic schedule among individuals. Hence, it is vital to comprehend factors that contributing to the FDMA user to use the mobile app from time to time to become competitive and relevant in the challenging industry. The technology acceptance model (TAM) is a foremost theory to help illuminate individual's acceptance of new technology. Nevertheless, factors like familiarity (FAM) and satisfaction (SAT) with new technology is rarely studied in the FDMA field of study. For that reason, this study aims to examine the relationships between users' FAM, perceived ease of use (PEOU), perceived usefulness (PU), SAT, and intention to reuse (IR) of FDMA. Data was gathered from individuals who have experienced in using any FDMA services specifically in Shah Alam, Selangor with the aid of online questionnaire. The questionnaire consists of 4 sections, Section 1: Demographic (6 items), Section 2: PU (7 items), PEOU (7 items) and FAM (7 items), Section 3: SAT (8 items) Section 4: ITR (7 items). Partial least squares structural equation modeling is employed to test the extended TAM towards FDMA study setting. Findings of this study validate that (a) there is significant relationship between FAM and SAT ( $p=0.000$ ); (b) there is significant relationship between PEOU and SAT ( $p=0.016$ ); (c) there is insignificant relationship between PU and SAT ( $p=0.791$ ); (d) there is significant relationship between SAT and ITR ( $p\text{ value}=0.000$ ). This study then discusses the findings in terms of academic and practical contributions that focusing on marketing strategies that can be usefully adopted by FDMA developers in Malaysia.*

**Keywords:** Food Delivery, Satisfaction, Familiarity, Technology Acceptance Model, Mobile Apps.

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## 1. Introduction

Huckvale et al. (2015) clarified that there are over 1.5 billion adults who own and use smartphone worldwide and Richter (2013) added that the number of downloaded mobile applications has increased year by year and it is expected to reach 100 billion in 2020. Furthermore, global foodservice market size was worth US\$ 3.4 Trillion in 2018 and is expected to reach a value of US\$ 4.2 Trillion by 2024, registering a Compound Annual Growth Rate (CAGR) of 3.6% during 2019-2024 (Prnewswire, 2019). From this figure, The ASEAN Post (2020) highlighted that restaurant with consumer food delivery services has increased from 4 million in 2019 to 4.8 million in 2020 and it is expected to increase progressively until the year of 2024. Chan (2020) highlighted that there were 82 million downloads worldwide on food delivery services mobile app in July, 2020. The statistics indicate the growth of food delivery mobile app which undeniably expanded with support from massive usage of smartphones and tight schedules among the community.

Bates et al. (2020), individuals with higher income and hectic schedule will look for convenient services provided by food delivery mobile app companies as a time-saving alternative. Ordering food from a food delivery app not just will save time but also reduce efforts for their customers to get foods (Alalwan, 2020). This scenario can also be seen in Malaysia since most people have started to opt for food delivery services as a result of the heavy workload and tight schedule. Food Panda and Grab Food are the two most well-known food delivery services options among customers in Malaysia (Nayan & Hassan, 2020). Several factors need consideration by the food delivery services provider in order to keep them relevant in the future.

First and foremost, the performance of the mobile app will surely contribute to the continuous usage of food delivery services (Zhao & Bacao, 2020). Harrati et al. (2016) highlighted that the performance of a mobile app relates closely with its usability. Followed by Ray et al. (2019) highlights which reported that ease of use of the food delivery app influences the intention of the customers to use the delivery services from time to time. Food delivery app developers usually provide subsidies through coupons and promotions to attract customers' interest to use their services (Li et al., 2020). This study adopts the TAM which includes variables of Perceived Ease of Use (PEOU), Perceived Usefulness (PU) (Davis, 1989) and Familiarity (FAM) (Choi, 2020) and its relationship with satisfaction (SAT) (Choi, 2020) towards the intention to re-use (ITR) (Choi, 2020) of food delivery mobile app (FDMA) from time to time.

The ASEAN Post highlighted that in 2019, a platform for consumer delivery involved 2.2 million transactions and it is predicted to increase from 2.2 million in 2020 to 3.0 million in 2021 and expected to grow progressively to 5.6 million in the year 2024. Customers do not want to face uncertain issues such as parking, full house, and time consuming to visit the physical restaurant (Chai & Yat, 2019). Besides, to practice social distancing, the public is not encouraged to purchase food in-store and they opt for food delivery instead (Mehroli et al., 2020). Islam & Sultana (2020) also revealed that during the covid-19 pandemic, restaurant sales have declining by proximately 50 to 60% of their normal sales as before the pandemic. Barrot et al. (2020) mentioned in their study that business closures might have costed \$700 billion loss employment rate has also declined by 22.4% for pandemic business closure which represented 35.2 million workers globally. This situation has urged the researchers to understand the factors that influence customers to use online food delivery services by developing the platform awareness and boost the economy of the society.

## 2. Literature Review

### Technology Acceptance Model (TAM)

Recently, the use of technology has undoubtedly been considered as an important factor to the success of individuals and companies. We live in the era of technological advancement which affect our lives in many ways (Granić & Marangunić, 2019). TAM is a technological model developed by Davis (1989) to predict the acceptance of new technology among individuals. TAM has been extensively used in many fields of study that examine individual's technology acceptance behaviour in different study field construct (Surendran, 2012). TAM is measured by using two foremost variables which are perceived usefulness (PU) and perceived ease of use (PEOU) (Davis, 1986).

In the previous 18 years, TAM has been widely used and become a popular theory to assess the acceptability of technology (Venkatesh & Davis, 2000). According to the theory, two personal beliefs which are perceived usefulness and perceived ease of use are also affected by external and system-specific factors to predict the attitude towards using a technology (Salloum et al., 2019). Studies highlighted that user motivation in TAM can be elucidated by three factors which are PU, PEOU and attitudes towards acceptance of new technology (Granić & Marangunić, 2019). Lee et al. (2003) emphasized that the extension of TAM theory includes external variables which are individual, organizational and task characteristics. Meanwhile, Agarwal & Prasad (1999) extended TAM with five kinds of individual difference variables as the external variables of PU and PEOU. In this study, the extension of TAM will involve FAM, SAT and ITR.

### **Familiarity (FAM)**

As an extension to the TAM model in this study, familiarity is interpreted by Saini (2015) as the number of product related experiences that have been gathered by the consumer. According to Kaya et al. (2019), FAM has a significant effect on the satisfaction of emerging economy. In a study conducted by Chia-Hua & Xuan Tho (2017), it clarified that perceived FAM has a significant effect on repurchase intention in telecommunication sector in Taiwan. The study on the effect of FAM in foodservice sector was also well reported. Kim et al. (2019) revealed that FAM is the greatest influence towards user's PU in using a mobile app. In another study conducted by Kim et al. (2021), they reported that channel FAM is a variable that moderates the strength of relationship between attitude and ITR as well as the relationship between satisfaction and the ITR of mobile hotel reservation. Hence, the relationship between perceived FAM and satisfaction in mobile food delivery industry is valuable to be conducted since Choi (2020) mentioned that user's FAM towards FDMAs system will affect consumer's satisfaction level.

### **Perceived Ease of Use (PEOU)**

PEOU is another factor that affects individual's satisfaction in using new related technological. PEOU can be defined as the degree to which a person thinks that using a specific system would be effortless (Davis, 1989). This definition reflects how easy it is for user to achieve what they want from the FDMA services. In a study conducted by Nagy (2018), he highlighted that PEOU has a direct influence towards satisfaction of students in using online video and learning. Oktarini and Wardana (2018) stated that PEOU has a significant effect towards SAT as well as itr. In foodservice sector, PEOU was found to significantly affect Korean's satisfaction of food delivery app. This was further confirmed by Ramlan et al. (2020) where PEOU was also reported to have positive effect on food delivery customers' satisfaction in Selangor.

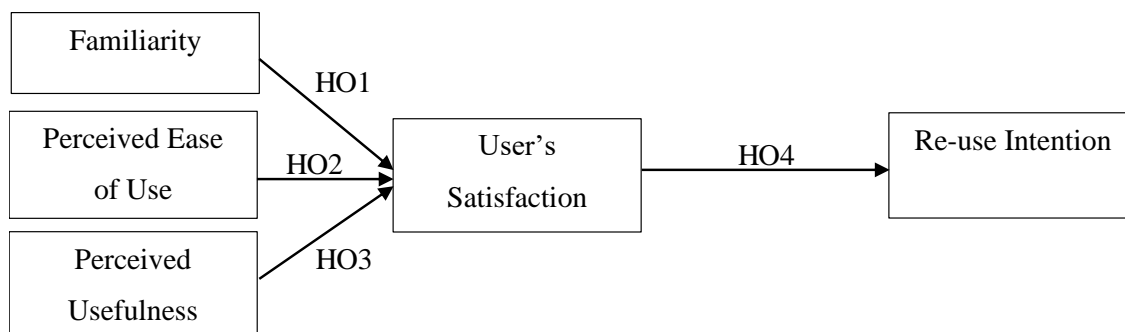
### **Perceived Usefulness (PU)**

Perceived usefulness (PU) discusses the degree to which individuals have confidence in the usage of a new technology which is able to advance their work performance (Davis, 1989). It is wise to clarify that PU is one of the foremost factors that influence SAT towards new technological tools. PU has a significant effect towards satisfaction of digital textbook usage in South Korea (Joo et al., 2017). A study by Gameel (2017) reported that PU has a significant effect towards satisfaction of online learning in the United States of America. To be more specific, PU variable has also been used in few studies that focused on foodservice industry. According to Roh & Park (2019), PU has a significant effect on ITR of food delivery app in South Korea. Ramlan et al. (2020) reported that PU has a positive significant effect towards ITR of food delivery customers in Selangor.



## Satisfaction (SAT)

SAT is the crucial point to ensure customers loyalty towards any establishment of any industry field. Satisfaction is the condition of users' contentment concerning their previous user experience with a specific technology (Alalwan, 2020). Xu and Du (2018) clarified that SAT is a major determinant towards customers repurchase intention (ITR) of an establishment. Next, Ibzan et al. (2016) defined repurchase intention as individual's decision on purchasing again the service. It is proven that SAT positively influences repurchase intention of digital textbook in South Korea (Joo et al., 2017). In another study by Alalwan (2020), SAT has a significant effect towards mobile food ordering app ITR. In foodservice industry, Berliansyah & Suroso (2018) reported that SAT has a positive significant effect towards repurchase intention in food and beverage sector in Indonesia while a similar result was also reported by Che et al. (2018) where they clarified that perceived SAT has a positive effect towards repurchase intention of customers in Meituan foodservice, China.



**Figure 1: Research Framework**

This study, as indicated in Figure 1, extended TAM that applied to the FDMA services.

### **3. Methodology**

#### **3.1 Research Instruments and Measures**

An online survey-questionnaire is dispersed through Google form to FDMA users at Shah Alam area using the aid of Google forms. Questionnaire of TAM variables is closed-ended questionnaire which consisted of 38 questions adapted from Choi (2020), Faett et al. (2013), Alalwan et al. (2018), Yao (2018), Chang et al. (2015) and Ramlan et al. (2020). It is developed in bilingual (Malay and English Language) to ease the understanding of the respondents. The questionnaire is self-administered survey questionnaire and it comprises of four main parts which are Section 1: Demographic, Section 2: PU, PEOU and FAM, Section 3: SAT as well as Section 4: ITR.

In the introduction part, respondents were educated about research objectives, procedures and expected time to complete the questionnaire. In screeners part, screening questions are asked to filter out improper respondents from this study. In body of measure, there are 36 questions being asked which are anchored with 5 points Likert scales distributed into each construct. The scales used to rate the respondent's responses are between number one to five. Each number represents a different opinion (1=strongly disagree, 5=strongly agree). In the demographic information, the respondents are asked about their gender, age, education level, jobs and monthly income as done by Choi (2020) in his study. Below is the designated quantification that is used in the questionnaire.

#### **3.2 Sampling and Profiles**

The population selected for this study involves the residents of Shah Alam, Selangor who use online FDMA. According to World Population Review (2021), the current number of populations in Shah Alam city in 2021 is 481,654. This population number is used as a basis to identify the appropriate sample size of this study. The inclusion criteria for this study was residents of Shah Alam, Selangor, FDMA customers and must age 18 to 65 years old. Therefore, this study used G Power software version 3.1.9.4. to calculate the appropriate sample size since this study will use non probability purposive sampling. After the G Power software compute the appropriate sample size, it will involve 85 samples to represent the population of Shah Alam, Selangor.

After the quality check, out of the 126 questionnaires distributed; this study is able to collect 92 valid questionnaires. Due to some of questionnaires received considered as invalid because of the exclusion criteria which is respondents are not Shah Alam residents. Therefore, 92 questionnaires will be analyzed for the findings.

**Table 1: Demographic Profile**

Demographic Variables		Frequency	Percentage
Gender	Male	22	23.91%
	Female	70	76.09%
	Total	92	100%
Age	18-34 years old	87	94.57%
	35-54 years old	5	5.43%
	54 years old and above	0	0%
	Total	92	100%
Education Level	Secondary	6	6.52%
	Tertiary	86	93.48%
	Total	92	100%
Employment	Employed	75	81.52%
	Unemployed	17	18.48%
	Total	92	100%
Income	RM 1199 and below	21	22.83%
	RM 1200-4849	65	70.65%
	RM 4850-10959	5	5.43%
	RM 10960 more	1	1.09%
	Total	92	100%

### 3.3 Data Analysis

To test the research model and hypotheses, researcher used statistical method of Partial Least Squares Structural Equation Modelling (PLS-SEM). PLS-SEM is now extensively applied in many social sciences disciplines study including hospitality management (Ali et al., 2018). In addition, Choi (2020) and Arifani & Haryanto (2018) that conduct a similar topic to this study also used SmartPLS for PLS-SEM. To examine the research model and hypotheses, the structural model, identical with the measurement model, was tested by employing a PLS algorithm with 5,000 bootstrap samples, and the bias was corrected within 95% confidence intervals as done by Choi (2020) that conducting a research with similar topic. This study will adapt the two steps approach as done by Choi (2020) in his similar topic of study, the researcher examined the measurement model specified with five latent and 36 observed variables before testing the structural model accordingly. For the first step, researcher identified a common method bias (CMB), scale reliability and convergent and discriminant validities. Followed by second step which is the hypotheses were examined by the confirmation of its path coefficient as well as their significance among the constructs.

## 4. Findings

### 4.1 Measurement Model

Table 2: Reliability and Convergent Validity Measures

Items	Outer Loadings	VIF	AVE	$\alpha$	CR
Perceived Usefulness			0.657	0.912	0.930
PU1	0.761	3.454			
PU2	0.713	2.967			
PU3	0.804	2.557			
PU4	0.893	5.624			
PU5	0.863	4.821			
PU6	0.839	4.522			
PU7	0.788	3.257			
Perceived Ease of Use			0.546	0.862	0.894
PEOU1	0.798	2.316			
PEOU2	0.710	2.260			
PEOU3	0.766	2.059			
PEOU4	0.715	2.828			
PEOU5	0.782	2.037			
PEOU6	0.693	2.458			
PEOU7	0.700	1.676			
Familiarity			0.637	0.903	0.924
FAM1	0.856	5.904			
FAM2	0.875	6.116			
FAM3	0.781	2.494			
FAM4	0.784	2.040			
FAM5	0.814	2.587			
FAM6	0.646	1.553			
FAM7	0.809	2.276			
Satisfaction			0.677	0.930	0.943
SAT1	0.791	2.757			
SAT2	0.658	2.030			
SAT3	0.797	2.548			
SAT4	0.855	3.237			
SAT5	0.872	4.099			

SAT6	0.861	3.446			
SAT7	0.819	2.832			
SAT8	0.903	4.646			
Intention to Reuse			0.757	0.945	0.956
ITR1	0.701	1.871			
ITR2	0.883	3.512			
ITR3	0.902	4.156			
ITR4	0.898	5.261			
ITR5	0.922	6.684			
ITR6	0.895	5.244			
ITR7	0.870	4.043			

Note:

**Method Variance.** In this study, researcher will diagnose the CMB contaminant from the variances by adopting a full-collinearity analysis. The collinearity has indeed been defined as a predictor-predictor phenomenon in multiple regression models (Kock, 2015). Kock (2015) also highlighted that, in this traditional perspective, when two or more predictors measure the same underlying construct, or a facet of such construct, they are said to be collinear. Kock (2015) also mentioned that collinearity test can be measure using Variance Inflation Factor (VIF) value. According to Hair et al. (1999), the maximum acceptable level of VIF is 10. It is also supported by Kennedy (2008) who mentioned that the VIFs are all less than 10, indicating that multicollinearity is not a serious concern. A VIF value over 10 is an unblemished signal of multicollinearity. Since VIF value is less than 10, this model has no issue with multicollinearity. Result for VIF value is as shown in table 2 above.

**Scale Reliability and Validity.** Researcher identify the reliability and the construct validity of measures with several approaches. As indicated in table 2, only PEOU have good score ( $\alpha = 0.862$ ) which ranging from  $0.7 \leq \alpha < 0.9$ . The other 4 variables are having excellent score PU ( $\alpha = 0.912$ ), FAM ( $\alpha = 0.903$ ), SAT ( $\alpha = 0.930$ ) and ITR ( $\alpha = 0.945$ ). According to Alnakhli (2019), measurement model supposed to have a satisfactory internal consistency reliability when the composite reliability (CR) of each construct exceeds the threshold value of 0.7. Based on table 2, CR value of each construct ranging from 0.894 – 0.956. These results indicate that the items used to represent the constructs poses satisfactory internal consistency reliability.

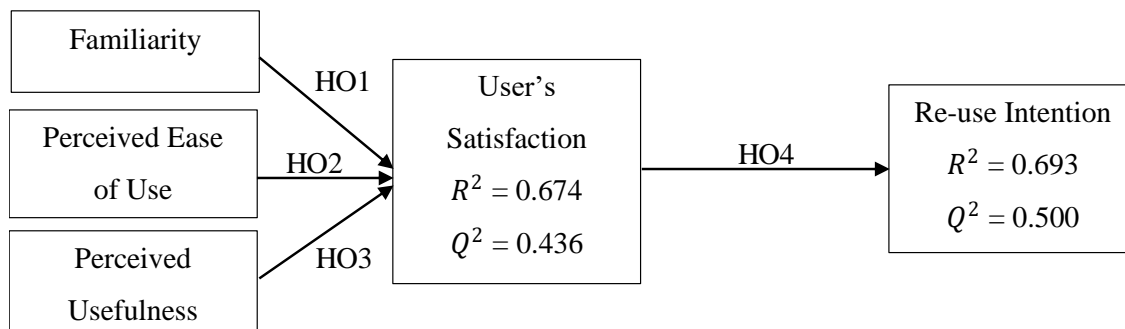
Furthermore, convergent validity will be assessed by examining its Average Variance Extracted (AVE) value. Convergent validity is supposed to be acceptable when constructs have an average variance extracted (AVE) value close to 0.5 or 81 higher (Alnakhli, 2019). Table 2 demonstrate that all variables have an AVE ranging from 0.546 to 0.757 which signifying the measurement model exhibits an acceptable convergent validity. Based on the analysis, all items in the measurement model exhibited loadings exceeding 0.5 which ranging from a minimum bound of 0.646 to a maximum bound of 0.922. Table 2 displays the outer loading for each item accordingly. Thus, all items used for this study demonstrate acceptable indicator reliability.

**Table 3: Heterotrait-Monotrait (HTMT) Ratio of Correlation**

Variables	FAM	ITR	PEOU	PU	SAT
FAM					
ITR	0.732				
PEOU	0.775	0.580			
PU	0.790	0.663	0.654		
SAT	0.874	0.863	0.740	0.666	

As indicated in table 3, the HTMT ratio of correlation is ranging from minimum of 0.580 to maximum of 0.874 which is in range of recommended threshold by Gold et al. (2001) and Teo et al. (2008), therefore, the reliability and validity tests conducted on the measurement model are acceptable, proposing that items used to measure variables in this study are valid and fit to be used to estimate parameters in the structural model.

## 4.2 Hypotheses Testing



**Figure 2:  $R^2$  and  $Q^2$  value**

From the PLS bootstrapping analysis results, the  $R^2$  value elucidated on how much the variance in the mediating variable (SAT) was explained by the elements of independent variable (FAM, PEOU and PU) and how much variance in the dependent variable (ITR) was explained by the mediating variable (SAT). Chin (1998) and Henseler et al. (2009) highlighted that  $R^2$  value greater than 0.67 indicate a high predictive accuracy, a range of 0.33 - 0.67 indicated a moderated effect,  $R^2$  between 0.19 and 0.33 indicate low effect, while the  $R^2$  value below 0.19 considered unacceptable. In this study,  $R^2$  value generated in the mediating variable is 0.674 and ITR 0.693. Next, Hair et al. (2017) mentioned Q-square is predictive relevance, measures whether a model has predictive relevance or not ( $> 0$  is good).  $Q^2$  amounts in this study is SAT  $Q^2 = 0.436$  and ITR  $Q^2 = 0.500$  which are much higher than the zero thresholds, signify that the model has substantial predictive relevance (Henseler et al., 2009). In a nutshell, the research model suggested in this study meets all of the required quality criteria before testing the hypotheses through PLS-SEM.

**Table 4: Coefficient Analysis**

	<b>Standard Coefficient</b>	<b>p value</b>
FAM -> SAT	<b>0.625</b>	<b>0.000</b>
PEOU -> SAT	<b>0.223</b>	<b>0.016</b>
PU -> SAT	<b>0.032</b>	<b>0.791</b>
SAT -> ITR	<b>0.752</b>	<b>0.000</b>

Through p value interpretation, value less than 0.05 shall indicates significant predictor of variation in intention. Of these path coefficients in this study proposed model, three of the proposed hypotheses are supported. Supported hypotheses are significant at the level of 0.05. Discussing the coefficient value of first independent variable that is FAM -> SAT ( $\beta = 0.625$ ;  $p \text{ value} = 0.000 < 0.05$ ), it indicates that FAM statistically significant predictor of the SAT of FDMA. Next, the coefficient value of PEOU -> SAT is ( $\beta = 0.223$ ;  $p \text{ value} = 0.016 < 0.05$ ) is statistically significant, thus PEOU significantly predicted the SAT. For the next independent variable which is PU -> SAT, the coefficient value of ( $\beta = 0.032$ ;  $p \text{ value} = 0.791 > 0.05$ ) is not statistically significant. Lastly, for the next variable it was found that the coefficient value of SAT is ( $\beta = 0.752$ ;  $p \text{ value} = 0.000 < 0.05$ ) is statistically significant, hence SAT significantly predicted the ITR FDMA services.

## 5. Discussion and Implications

In regards to the results of Research Question one, results found indicates there is clearly a significant relationship between FAM and ITR with results shown of these two have a value of FAM ( $\beta = 0.630$ ;  $p \text{ value} = 0.000 < 0.05$ ), it could be summarized that the hypothesis for the first relationships are supported. This finding also shows a similar relationship with previous research carried out by Kaya et al. (2019) who reported that FAM has a significant effect on the satisfaction of emerging economy. In answering second objective and hypothesis of this research, results found indicates that there is clearly a significant relationship between PEOU and SAT with results shown of these two have a value of ( $\beta = 0.215$ ;  $p \text{ value} = 0.016 < 0.05$ ). Thus, it can be concluded that the second hypothesis for PEOU is supported as Shah Alam residents agreed that PEOU is one of the factors that contribute towards their satisfaction in using FDMA. This finding also shows a similar relationship with previous research carried out by Oktarini & Wardana (2018) stated that PEOU has a significant effect towards user's satisfaction as well as repurchase intention.

In regards to the results of third research question of this research, results found indicates there is clearly an insignificant relationship between PU and SAT with results shown of these two have a value of ( $\beta = 0.036$ ;  $p \text{ value} = 0.791 > 0.05$ ). Therefore, the third hypothesis for PU is not supported as it is disagreed by FDMA user in Shah Alam, that PU is one of the primary factors that contribute towards SAT in using FDMA. The results obtained from this study show the contradicted result with Roh & Park (2019) who claimed that PU has a significant effect on reuse intention of food delivery app in South Korea. In answering seventh research questions and hypotheses of this study, results found indicates there is clearly a positively significant between SAT and ITR with results shown of these two have a value of ( $\beta = 0.813$ ;  $p \text{ value} = 0.000 < 0.05$ ), hence it can be concluded that SAT have a significant relationship toward customers ITR of FDMA. Therefore, the fourth hypothesis which is the relationship of SAT and ITR of FDMA is supported. Choi (2020)



supported this fact by clarifying SAT has positive significant impact towards repurchase intention of FDMA services in South Korea.

This study will draw on and contribute to scholarly literatures that determine the technology acceptance model (TAM) towards ITR in Malaysia context. There are numerous researchers that imply on this concept in other countries but infrequently in Malaysia; in which to measure the acceptance of a service and customers' behaviour intention to use the same services in the future. This study has particularly emphasized the importance of technology acceptance model in mobile application and local online food delivery services toward ITR among their customer specifically in Shah Alam, Selangor. Online food service delivery developer may use this study to boost their business and resolving the errors that they might found in their existing or newly develop mobile application. Furthermore, as mentioned by Adilla (2021), Malaysia Digital Economy Corporation (MDEC) and Ministry of Finance (MoF) are working together with one of the famous food delivery services which is Foodpanda Malaysia to encourage the adoption of e-commerce by micro, small and medium enterprises (MSMEs).

## **6. Conclusion**

In this era, the usage of mobile apps is up surging, and food consumption is aligning with the technology by changing through mobile app. With the digital marketing and promoting their product and the usage of FDMA, it is relatively eco-friendlier rather than the physical marketing such as flyers, banners and etc. The determination of this study is to investigate customers' ITR in regard of using the FDMA focusing in Shah Alam, Selangor. Based on the findings, it can be concluded that the internal factors, which are FAM, PEOU, SAT shows a significant influence to customers' ITR FDMA. However, PU shows a negative significant influence to customers' SAT of using FDMA. Customers ITRs rely heavily on the aspects that involve all the elements in technology acceptance model (TAM) as well as its extension in this study which is FAM and satisfaction.

FAM is a crucial factor that will lead to customers' satisfaction. This study found that FAM has significant relationship towards customer's satisfaction of FDMA services. FDMA customers do believe that their knowledge and understanding on the FDMA affect their SAT level towards the mobile app. This finding is aligned with Choi (2020) who reported that user's FAM towards FDMA system will affect consumer's satisfaction level. Next, the first TAM element which is PEOU is also vital in determining customers' satisfaction towards the FDMA services. FDMA customers consider that the target system which is the usage of FDMA was uncomplicated. Features and navigation of the app should be planned accordingly so that their potential customers will have decent experience to use the mobile app with effortlessness. This finding is also supported by Ramlan et al. (2020) where testified that PEOU was also have positive effect on foodpanda customers' satisfaction in Shah Alam, Selangor.

Furthermore, the next element of TAM is PU is an important determinant on customers' satisfaction on the usage of FDMA. FDMA customers in Shah Alam, Selangor disagreed that the usage of the FDMA will improve their food ordering quality. This finding is contradicted with a study conducted by Roh & Park (2019) that claimed PU has a significant effect on ITR of food delivery app in South Korea. The next variable used in this study is SAT as mediating variable. Customers satisfaction towards the mobile app is crucial factors that lead to ITR among customers in future. This study found that FDMA customers in Shah Alam, Selangor granted that they have decent

experience of using the app which led to SAT towards the app and then ITR. This fact was aligned with Berliansyah & Suroso (2018) who reported that satisfaction has a positive significant effect towards repurchase intention in food and beverage sector in Indonesia. As to conclude, from the overall perspective of this study, FDMA customers' satisfaction was influenced by two most important factors which is FAM with the app as well PEOU.

The overall result from this study has shown the significant and meaningful findings of the research, however there are also certain limitations that can act as a guidance and reference for future researchers to polish up. The first limitation pertains to the sample and population for which this study only focuses on FDMA user in Shah Alam, Selangor. Since there is rare study that use TAM and focusing on food delivery services in Malaysia, researcher does not have the accurate resources regarding the number of sample size that can be used as a benchmark. Another limitation can be found is the personal preferences of the respondents. According to Tsai et al. (2011), the attempt in adapting to mobile communication system are affected by individual attitude of customers towards the system, meaning that this might lead to certain bias in the PU of the FDMA. Since this study was conducted through a wide study setting that is FDMA services scope in general without focusing on specific type of business establishment, results may not be very precise.

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# HOW LOW-PROFICIENCY STUDENTS ENGAGE WITH TEACHER FEEDBACK IN AN EFL CLASS

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**Abstract:** *Although there has been extensive literature about the effectiveness of teacher feedback, not as much research has been done to examine how students actually engage with such feedback, especially low-proficiency students in Vietnamese context. Informed by Ellis's (2010) framework on student engagement with feedback, this paper reports on a case study exploring four Vietnamese tertiary students' affective, behavioral and cognitive engagement with teacher feedback on their assignment in an EFL writing class. The data was gathered from two different versions of student paragraphs, teacher feedback, student oral reports and semi-structured interviews. The findings show that in spite of the participants' similar proficiency level, their engagement across the three dimensions varied. While their cognitive engagement saw no significant differences due to limited knowledge, how they chose to make changes based on such understanding and how they emotionally reacted to the feedback and revision process showed clear dissimilarities. The study helps shed light on the diverse nature of the engagement of low-proficiency EFL students with teacher feedback and suggests that teachers need to take into account many aspects of their students such as learning experience, beliefs, and motivation in their feedback-giving practice.*

**Keywords:** teacher feedback, writing, low-proficiency students, student engagement.

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## 1. Introduction

Teacher feedback on students' writing is undeniably a crucial part of any writing classes. It serves as the guide for students to follow throughout the process of writing and the means enabling them to produce a desirable final product.

Indeed, the feedback-giving practice in the EFL writing class has been of central concern for many teachers across various settings of writing instruction. Regardless of the controversies and conflicting viewpoints towards teacher feedback (Krashen, 1981; Truscott, 1996; Ferris, 1999; Ferris, 2001; Van Beuningen, 2010), it is still acknowledged that the way learners respond to teacher feedback, or learner engagement with teacher feedback, is deemed to be of great importance as it can be linked with students' performance quality and learning outcomes (Ma, 2019) as well as help inform teachers' feedback-giving practices (Bitchener & Ferris, 2012). However, this term was not easy to define (Han & Hyland, 2015; Zheng & Yu, 2018) as there was no componential framework for learner engagement with teacher feedback until Ellis (2010) published a landmark article introducing a multi-faceted framework with three major dimensions for examining learner engagement, which are cognitive, behavioral and affective engagement. A number of studies of teacher feedback have been conducted since then using the framework



(Uscinki, 2015; Han & Hyland, 2015; Han, 2017; Zhang, 2017; Zheng & Yu, 2018; Pearson, 2022; Cheng & Liu, 2022) to achieve a more comprehensive view of teacher feedback issues, but more research adopting this multi-dimensional perspective is still necessary (Pearson, 2022), especially those studying low-proficiency learners as this group of students often have difficulty in learning in general.

Similarly, most studies of Vietnamese students' responses to teacher feedback have only focused on one or two dimensions of engagement (Le, 2014; Dam, 2018; Pham & Iwashita, 2018) and none has shed light on how low-proficiency students handle teacher feedback; therefore, this study attempts to contribute empirical evidence of low-proficiency learners' affective, cognitive, and behavioral engagement with teacher feedback research in the context of Vietnam.

## **2. Literature Review**

### **2.1 Learner Engagement with Teacher Feedback in Writing Classes**

In the field of teacher feedback study, there is increasing consensus that the quality of learner engagement with the feedback is essential for the feedback to be effective. In the early 2000s, there was not a clear, definite definition of learner engagement with feedback. It was open to various interpretations and involved a variety of sub-constructs (Qi & Lapkin, 2000; Hyland, 1998, 2003, 2011; Ferris, 2006; Lee, 2008). The only feedback scholar so far who has proposed a well-articulated and multi-dimensional definition and framework for researching teacher feedback is Ellis (2010, p. 342) who used the term learner engagement to refer to "how learners respond to the feedback they receive" and viewed it as a multi-faceted construct which should be investigated along three dimensions, namely cognitive, behavioral, and affective engagement.

### **2.2 Framework for Investigating Learner engagement With Teacher Feedback**

Ellis's (2010) framework indicates that learner engagement with teacher feedback can be studied from three different dimensions: affective, cognitive and behavioral.

*Affective engagement* includes students' emotional responses to the feedback they receive and changes in these emotions during the revision process and attitudinal reactions to feedback. (Ellis, 2010; Han & Hyland, 2015). Learners generally are willing to receive written feedback from teachers for their writing and showed appreciation for feedback and gratitude to their teachers' time spent on their papers, as shown in case studies by Lee (2008) and Zheng (2018). These studies found that low-proficiency students were less interested in error feedback than high-achieving ones, but both groups preferred more explicit error feedback from teachers. Zheng (2018) also reported students' immediate reaction when they receive feedback, stating that some participants showed disappointment when receiving teacher feedback not because of teachers' feedback practices but because they thought the errors pointed out reflected their poor writing ability.

*Cognitive engagement* is concerned with how students attend to the feedback. More specifically, this can involve the depth of student processing of feedback as indicated in the case study by Qi and Lapkin (2001) which studied EFL students' noticing levels (substantial or perfunctory) while processing teacher written feedback. Cognitive operations like identifying the nature of the error, finding the appropriate correction or simply accepting teachers' reworded text and meta-cognitive operations that monitor and regulate students' mental effort are also important to indicate learner cognitive engagement (Ellis, 2010; Storch and Wigglesworth, 2010).

*Behavioral engagement* refers to what students do after receiving teacher feedback. Students' revision operations are the main focus of this dimension, with studies over the year showing a variety of different operations such as carefully correcting all linguistic errors indicated by their teacher, ignoring them or eliminating large chunks of text that included the errors, only skim reading the comments and even failing to collect feedback at all (Hyland, 2003; Gibbs & Simpson, 2004). Other than the changes students make to their writing, the strategies they take to realize those changes is also of researchers' interest (Hyland, 1998, 2001, 2011).

### 2.3 Related Studies

In earlier years, multiple-case studies by Hyland (1998, 2003, 2011) were conducted which examined how students engage with written corrective feedback provided by their instructors and two other studies focusing on factors that influence students' engagement (Ferris, Liu, Sinha, & Senna, 2013; Lee & Schallert, 2008). More recently, investigation in Chinese tertiary-level writing contexts started to emerge in the literature such as those conducted by and Zheng and Yu (2018), Fan and Xu (2020), Tian and Zhou (2020), Zhang (2020), and Zheng et al., (2020). The findings of these studies have shown that students' responses to feedback vary greatly among different learners and may be affected by individual, social, and contextual factors.

Language proficiency could have a role to play in mediating engagement, so it is valuable to investigate students with different levels of language proficiency. However, there has not been much research into the engagement of low-proficiency students. Only Zheng and Yu (2018) have conducted research with this specific group of students, but it was in a Chinese tertiary context. In Vietnamese learning-to-write settings, EFL students' growing attention to learning writing to serve academic purposes and future career purposes have been witnessed in the past decade, which prompts for a need to study Vietnamese students' engagement with teacher feedback on their texts. However, there is a lack of studies of this nature in Vietnamese contexts, as studies of learner engagement with the teacher feedback writing classes mostly focus on one or two single dimensions with quantitative data collected from questionnaires and qualitative data from interviews (e.g Le, 2014; Dam, 2018; Pham and Iwashita, 2018), plus there has been little research into the engagement of low-proficiency students specifically. Therefore, the current study attempts to contribute to the body of existing empirical studies.

### 3. Methodology

#### 3.1 Research Question

This case study stems from a larger research project involving English-major university students working on a project called Writing Portfolio. They have to write then rewrite their compositions based on their teacher's feedback. The design of the study was guided by the following research question: *How do low-proficiency students engage affectively, behaviorally, and cognitively with teacher written feedback on their compositions?*

#### 3.2 Contexts and Participants

The study was conducted at a foreign language-specialized university in Hanoi, Vietnam, in the naturalistic context of a first-year English for Academic Purposes (EAP) course for English-major students. The Writing module of the course introduces students to academic language style and the fundamentals of writing an academic paragraph. The compulsory assignment of the Writing module is the Writing Portfolio where students have to write three-draft paragraphs. They first write draft 1 themselves, receive peer feedback on the first draft, teacher feedback on the second draft then revise to write the final draft.

The study was carried out in a class taught by a non-native teacher, Ms. Minh Anh (all of the names in the study are pseudonyms). She obtained an MA in TESOL, and by the time of the study, she had had three years of experience teaching academic writing. She considered giving detailed written feedback to students as a compulsory part of her teaching practice in writing classes. She gave feedback on both the content and language aspects of their students' written assignments and asked students to write three drafts as per the requirement of the course. Ms Minh Anh marked the second draft of student texts and commented on both the content and the language use. Ms Minh Anh's feedback was often comprehensive, meaning she gave unfocused feedback on all aspects of the texts and pointed out all issues of the texts.

Four students (Thu, Huyen, Nga, Duyen) were selected to participate in the study based on the scores of their two previous writing assignments. The average score of the whole class was 7.81 out of 10, while the scores of the four participants ranged from 5.5-6.5. Other than that, the teacher's recommendation and students' agreement to participate in all stages of the study were also two criteria to select participants.

All of them had little to no prior experience learning academic writing in high school as their main focus was on grammar practice for the national high school exam. Huyen was the only one in the group who attended a short IELTS course prior to the university EAP course. However, when studying there, she did receive teacher feedback on her essays but was not required to revise them. Through the interviews, these participants expressed struggle with writing assignments in general. Huyen and Thu perceived themselves as poor learners and writers when constantly citing their limited writing skills as reasons for poor understanding of teacher feedback or failed revision attempts. Duyen and Nga found writing extremely hard due to lack of knowledge and prior experience.

### 3.3 Data Collection Procedure

The data collection instruments used in this study include semi-structured interviews, oral reports and written assignments with teacher feedback. The data collection procedure took place in four weeks. During this period, the researcher did not interrupt the schedule of the two classes as well as the instruction of the teachers. The diagram below summarizes the four weeks in the data collection process.

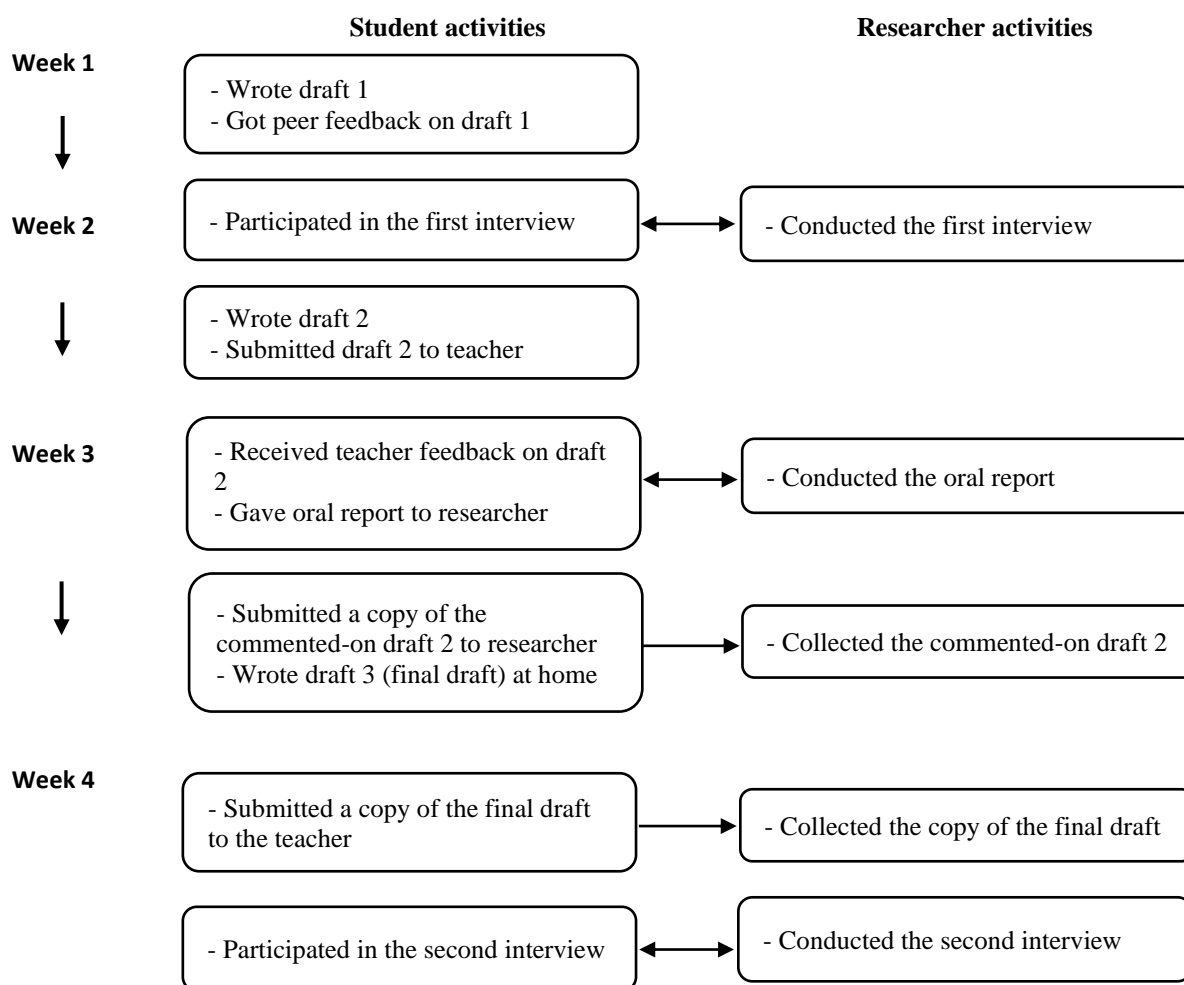


Figure 1: Data Collection Process

**Week 1:** The students wrote the first draft and received peer feedback.

**Week 2:** The researcher interviewed the teacher about her feedback practices to gain more data about the context of the study. The first semi-structured interview with each student was conducted to gain insights into their experience learning English, their view on writing and teacher feedback in writing classes. The language used in the interviews was Vietnamese.

**Week 3:** After the participants had written the second draft of the writing entry and received teacher feedback, they gave an oral report to the researcher about the teacher feedback on their writing. The reports were conducted right after the participants received the commented-on draft, which did not require much long-term recall of information. The language used in the reports was Vietnamese. They also sent a photocopy of the second draft with teacher feedback to the researcher. The participants revised the second draft based on the teacher feedback they received and completed the final draft at home. Before submitting it to the teacher, they made a photocopy and sent it to the researcher.

**Week 4:** The researcher conducted the second semi-structured interview with each participant. The language used in the interviews was Vietnamese. Here, they explained what they did to revise their second draft. They were also asked to reflect on the whole writing process from the first draft to the finished product. Similar to the first interview, the questions for this one were guided by the multi-dimensional learner engagement framework by Han and Hyland (2015).

### 3.4 Data Analysis

Regarding the participants' drafts, the final draft was compared with the second draft to identify all the changes the participants made. These changes were coded based on Ferris (2006)'s framework of learner responses to teacher feedback (See Appendix A). This comparison shed light on how the participants revised the second draft, which is relevant to their behavioral engagement with feedback.

The oral reports and the interviews were recorded, transcribed and translated into English by the researcher and then proofread by a colleague. The transcripts were then subject to thematic analysis which was chosen to identify account of different themes and patterns emerging from the data. Han and Hyland's (2015) framework were used in this process (See Appendix B). The researcher carried out data reduction by coding only engagement-related information in the initial coding, then the data were coded along the affective, behavioral, and cognitive dimensions and the sub-dimensions for each major dimension.

## 4. Results and Discussion

### 4.1 Feedback on Second Draft

Table 1: Types of Teacher Feedback That the Students Received

	Direct	Error codes	Underlining	Comments with explanations	Comments without explanations	Questions	General comments at the end	Total
Thu	3 (11.1)	17 (63)	0 (0)	3 (11.1)	3 (11.1)	0 (0)	1 (3.7)	27
Huyen	6 (23.1)	11 (42.3)	0 (0)	1 (3.8)	3 (11.5)	1 (3.8)	4 (15.4)	26
Duyen	0 (0)	3 (18.8)	0 (0)	7 (43.8)	3 (18.8)	1 (6.3)	2 (12.5)	16
Nga	4 (16.7)	11 (45.8)	0 (0)	3 (12.5)	2 (8.3)	2 (8.3)	2 (8.3)	24

The participants received significantly more indirect than direct feedback points on both content and linguistic issues. In Thu, Huyen and Nga's second drafts, the most noticeable type of feedback is error codes like *vt*, *wf*, or *ww* (*verb tense*, *wrong form*, *wrong word*) grammatical and word choice errors; the only exception was Duyen whose majority of feedback received was comments on her word choice and ideas; she received much fewer error codes than the other three participants.

### 4.2 Affective Engagement

#### 4.2.1 Emotional Reactions

Upon receiving the second draft from the teacher, the participants in this group did not show strong reactions due to awareness of their own levels and low expectations. In the oral reports, Huyen, Nga, and Thu mentioned their self-perception as “not good” writers. In spite of the acceptance of the result, Huyen appeared to be overwhelmed with the high number of errors the teachers identified, especially when her issues were related to long expressions and complex ideas.

*But I'm a bit... overwhelmed to be honest because there are so many things I need to fix. A lot of them are related to vocabulary which as I said is not my forte, and also this whole issue with logical fallacy. So... it's probably difficult to fix those issues. (Huyen, Oral report)*

An interesting case is Duyen. Different from other students in the study who were sad or disappointed, this participant showed the least strong reactions, saying that she only felt “so so” and immediately accepted the feedback as a normal part of the assignment.

*I didn't feel anything special really because I've got used to receiving feedback now. Then revising is a part of the assignment, I know I have to do that to complete the assignment and pass the course. (Duyen, Interview 2)*

This overall negative mood is echoed in Mahfoodh's (2016) study where students also felt frustrated and disappointed when they found their drafts full of comments, corrections, circles. Similar findings include Hyland (1998), Sadler (1998) who found that too many comments may be discouraging and cause postponement in revision. Possible explanations for such negative emotional reactions include the fact that students tend to consider assessment tasks as a reflection of their knowledge or skills, which makes them feel personally offended when a more knowledgeable individual (the teacher) points out their insufficiencies and even reduce their perceived self-efficacy (Sargeant et al., 2008; Rowe, 2017; Pearson, 2022).



#### 4.2.2 Attitude Towards Revision, Writing

When interviewed about their attitudes towards feedback and the revision task, only Nga expressed a completely positive view of the experience. She regarded revision as a chance to learn and showed gratitude for the teacher's effort in helping students improve their writing skills. The other participants also acknowledged the benefits of revision, namely learning from their issues. Thu claimed to have learned many lexical items when revising her writing (though she could not understand the majority of the new words used) and become more aware of the aspects to improve on in the next entry.

*For my next writing entry, I'll know what I need to work on more. I'll use more words that are at my level. I can see that my writing needs to be really accurate. Word choice and everything... They all need to be appropriate. About idea development, I need to have supported details that are more... clear, and convincing (Thu, Interview 2)*

This attitude can also be found in many previous studies, which indicated that students' sense of satisfaction and acceptance towards teacher written feedback can be attributed to suggestions for improvement given by their teachers, and that EFL students often want to receive teacher feedback and rate it more highly than other sources of feedback like peers or self-assessment (Chiang, 2004; Diab, 2005; Le, 2014, Mahfoodh, 2016, Wong, 2021).

While appreciating the comments and opportunity for improving their paragraphs, they also indicated the negative side of their attitudes, complaining especially about the time and effort revision took. Huyen even confided in the researcher that receiving the teacher's feedback had affected her mental health to a certain extent when too many comments made her overwhelmed.

## 4.3 Cognitive Engagement

### 4.3.1 Depth of Understanding

Table 2: The Students' Level of understanding of Teacher Feedback

	Understood the feedback and the nature of the error	Understood the feedback without understanding the nature of the error	Did not understand the feedback and the nature of the error	Did not notice the feedback
Nga	9 (39.1)	12 (52.2)	2 (8.7)	0 (0)
Thu	10 (38.5)	11 (42.3)	4 (15.4)	1 (3.8)
Huyen	8 (36.4)	11 (50)	2 (9.1)	1 (4.5)
Duyen	5 (35.7)	8 (51.7)	1 (7.1)	0 (0)

The participants understood under 40% of the feedback received and did not understand the reasons for about 50% of the feedback points. Vague explanations of the feedback were commonly seen in the transcript of their oral reports. From the feedback, they could guess that some word choices or details were “hard to understand” or “not clearly” but could not manage to explain the reasons.

*To satisfy that demand of people, goods are more and more proliferated. [teacher's feedback: awk]*

*I think the phrase [more and more proliferate] here is um... hard to understand, probably, so maybe that's why the teacher marked ww” (Thu, Oral report)*

They completely failed to grasp several feedback points and their nature. Thu struggled with some of the words the teacher used in her comments. For example, the teacher told her to “merge these two sentences together,” yet did not understand what “merge” meant.

*Here, then, the teacher underlined this part and wrote “merge w/ the previous sentence” well, I don't really understand this bit here. I don't know why, I also don't know what the comment means, and why the teacher underlines this part – (Thu, Oral report)*

Cognitively, learners' abilities to notice or understand errors are often linked with their language proficiency and feedback literacy (Zhang & Hyland, 2018; Zheng & Yu, 2018; Han & Xu, 2021; Pearson, 2022), which means it is easy to understand why these low-proficiency students faced trouble understanding and explaining the feedback.

#### 4.3.2 Cognitive Operations

The participants demonstrated limited cognitive operations. They put effort in retrieving grammatical rules to make sense of teacher feedback, but in many cases struggled with the explanation. In one instance, Nga showed effort in giving an explanation for the rule behind her incorrect use of the linking word “whereas”, though her understanding was faulty.

*‘Whereas’... the teacher said “Remember what I said about the use of linking words?” Oh yeah I remember now, she said it can’t be used at the beginning of the sentence. It should only stand in the middle of the sentence, after a comma. (Nga, Oral report)*

A cognitive operation some students employed was using Vietnamese-English translation. Thu wrote some of her new sentences in Vietnamese then translated it into English with the help of translation tools, which unfortunately led to failure to understand the English version. For Duyen, in the oral report, she recalled her original Vietnamese-English translations and compared it with her teacher’s feedback to make sense of the issues pointed out. An example is when she was explaining an awkward expression in the second draft.

*The first reason is that education only training through machines cannot guarantee... [teacher’s feedback: ?]*

*“education only training through machines”, I see a question mark here, it means this phrase is not clear. My expression is confusing. Let me see... at home I translated this phrase word by word so, I meant “cách dạy chỉ luyện tập qua máy tính”... I don’t know why it’s awkward. It’s clear to me. Well, I’ll try to fix it since my teacher pointed out this issue. (Duyen, Oral report).*

When encountering the difficult feedback points, all students attempted to guess the reason behind their teacher’s comment, mostly with more simple linguistic problems. However, as for Huyen who struggled with more complex expressions and content issues, she simply chose an alternative to the wrong word and completely replaced the idea without looking into why her writing was deemed problematic by the teacher. Zheng and Yu’s (2018) study of engagement of low-proficiency students also found that participants had rather limited cognitive operation, and when overwhelmed with feedback or not understanding a comment, they simply chose an alternative to the wrong word without putting much thought into why the words were wrong, which is very similar to all four low-proficiency students in the current study.

### 4.3.3 Metacognitive Operations

Duyen and Nga had an idea about how to conduct their revision in mind and could verbalize their strategies. They set out to address all teacher feedback and only strictly followed the feedback.

*No, I only care about the ones pointed out by the teacher. I don't care about the others [...]  
I never think about new ideas honestly. My strategy is to stick to the teacher feedback to  
finish the task in under 1 hour (Duyen, Interview 2)*

Whereas Thu and Huyen were rather lost. Thu planned what to do with some errors when explaining giving the oral report. However, in the interview she was not able to elaborate on a clear approach to revision when being asked.

*Researcher: Did you have a plan on how to revise?*

*Thu: Well I had to try my best until I was satisfied with the product, but a plan er... not really. (Thu, Interview 2)*

Apart from Nga who first read through the final draft and compared it with the previous one to proofread, the other three participants admitted not monitoring or evaluating the finished product with Huyen and Thu citing no particular reasons “*I just didn't think about it*” (Huyen, Interview 2) or Duyen who intentionally not proofread her final draft. It is suggested that expert learners differ from novices in how they organize their approach to solving a problem. The weaker writers tended to start writing immediately after a task was assigned and to turned in the assignment without further review or revision.

The teacher in the studies only told her students to revise at home with no further instructions. However, it is important for EFL writing teachers to focus on teaching students how to monitor and evaluate their writing processes and written products. According to Allal (2018), in out-of-school settings, individuals need to acquire the ability to regulate their own cognitive activity in a reflective, goal-oriented manner. Therefore, self-regulation is an important feature of all learning, but in traditional classrooms, it is generally considered subordinated to systematic external guidance. Ruan's (2014) meta-analysis of studies on strategy instruction indicates that strategy instruction is effective in improving students' writing performance, and such impact can be maintained over time.

## 4.4 Behavioral Engagement

### 4.4.1 Response to Feedback

Table 3: The revision operations employed by the students

	Successful self-editing	Successful substitution	Successful revision	Unsuccessful self-editing	Unsuccessful substitution	Unsuccessful revision	Deletion
Thu	4 (20)	0 (0)	2 (10)	0 (0)	10 (50)	0 (0)	4 (20)
Huyen	1 (7.7)	0 (0)	0 (0)	0 (0)	3 (23.1)	1 (7.7)	8 (61.5)
Duyen	1 (8.3)	2 (16.7)	4 (33.3)	0 (0)	2 (16.7)	2 (16.7)	1 (8.3)
Nga	2 (10.5)	4 (21)	3 (15.8)	1 (5.3)	5 (26.3)	0 (0)	4 (21.1)

It can be seen from the analysis of the second and final drafts that Huyen and Thu scored the lowest success rates among all participants, with less than 10% and 30% respectively. Duyen and Nga's drafts saw higher rates of around 50% successful changes.

Regarding the revision operations employed, Duyen was the one following her teacher's comments the most closely (50% of her changes directly followed the teacher's intention). Huyen, Thu and Nga, on the other hand, did not followed the teacher feedback as closely. Thu and Nga both chose substitution for roughly 50% of their changes while the majority of Huyen's changes saw deletion (61.5%). She completely deleted several ideas due to inability to fix both the content and language issues involved in these ideas. Other students also used substitution because the high number of errors led to their decision to rephrase or replace ideas completely instead of fixing each minor error.

*Researcher: Tell me about your experiences of writing the two drafts of this English paragraph.*

*Huyen:[...] Anyway, a lot of the feedback was on my expressions, which is my weakness. I mostly translated phrases from Vietnamese into English so they sound awkward. As I read them again, I didn't know how to improve them as they were so unnatural, so I decided to find completely new ideas or new phrases where I can instead of spending time rephrasing the awkward ones. (Huyen, Interview 2)*

### 4.4.2 Behavioral Strategies

All participants made use of online resources to revise their writing. Huyen, Duyen and Nga found new ideas and vocabulary items online which they did not have difficulty explaining in the final interview; however, Thu failed to take advantage of online tools for language development. She employed an online translation engine – Google Translate – to help her express new ideas yet did not understand the suggested translation, resulting in failure to retain the new lexical items she herself used in the final draft.

*Researcher: Yeah I can see the words “derive” and “manifold” here are quite advanced, right?*

*Thu: Yeah I had to learn those words from Google Translate. I didn't know them at first.*

*Researcher: What does “derive” mean?*

*Thu: Err... um like increase, I think so.*

*Researcher: What about “manifold”?*

*Thu: Um... I don't remember the meaning. (Thu, Interview 2)*

Duyen again stood out among the participants as the only one who heavily relied on other people's help to complete her final draft. While others chose to finish the assignment themselves, Duyen consulted her sister for the revision. Despite making improvements in the final draft thanks to her sister, Duyen did not succeed in explaining many of her new changes in the final interview, proving her strategy inconducive for actual skills improvement.

*learners are not likely to easily give certain respect and docility to a robot... (Draft 2)*

*learners are not likely to easily give certain respect and obedience to a robot... (Final draft)*

*Researcher: How did you come up with this change?*

*Duyen: It means vâng lời. I guess it's more appropriate than "docility"? My sister suggested that one. But I'm not sure. (Duyen, Interview 2)*

The other three low-achievers all barely consulted anyone for the final version, due to shyness with peers and teachers (Thu) and belief that the revision task should be each student's own responsibility (Huyen and Nga).

The usage that was not conducive to language development such as using Google Translate or consulting a more advanced learner without understanding all their changes are similar to Han & Hyland (2015), Han (2017), Zheng (2018)'s studies where all participants with different levels of motivation made use of outside sources to help, but some participants' use was extremely problematic, like delegating the revision task to their friends or using machine translation without controlling the quality. The presence of ineffective revision strategies in both the current and previous studies is not surprising since students rarely receive training on how to act on the written feedback (Yu et al., 2018; Pearson, 2022). Thus, it is important to draw implications for both teachers and students in this case to improve the quality of revision. Besides whether or not students use external resources, the quality of use of those sources should be considered. Teachers are highly recommended to instruct students on how to use resources more effectively (e.g., online sources, book, people sources) to ensure language development, especially to low-proficiency and students who lack writing skills and revising experiences. (Uscinki, 2015; Zheng, 2018).



## **5. Conclusion**

The present study examined the engagement with teacher feedback on writing compositions of four low-proficiency Vietnamese learners. Their cases show that teacher feedback in general is highly valued and appreciated by the students, but at the same time a large amount of feedback causes negative emotional reactions like sadness or disappointment. Due to their limited knowledge, skills and writing experience, they had trouble understanding and employing cognitive and metacognitive operations in the revision process. Although they did put effort in making changes for the final draft, the success rates were low, and they employed some revision strategies that improved their writing but did not truly facilitate language development.

It should be acknowledged that the small number of participants is one of the current study's limitations. Though a qualitative case study like this does not aim to provide generalization, a larger pool of participants will surely help increase the reliability of the study and give deeper insights into how different students engage with feedback. Furthermore, the researcher only examined one cycle of revision which cannot indicate how students engage with different types of writing or how their engagement evolves due to changes in their educational settings; therefore, further research may consider a longitudinal approach, perhaps over the span of one semester, for more extensive findings. Another limitation is that the participants are from the same class taught by the same teacher, which raises interest in future studies that are conducted in different pedagogical contexts.

The findings of the study can provide certain implications for the feedback-giving practice of EFL writing teachers. It can inform teachers of possible ways their low-proficiency students engage with feedback, which normally may be hard to observe in class. They had a hard time understanding the feedback, which calls for the needs to adapt teacher's feedback to suit their current level. For instance, lower-achieving students may require adjustment such as providing feedback in students' L1 or focusing only on certain main issues. More efforts in understanding students' backgrounds, feelings and motivation are important if the goal is extensive engagement because as suggested above, some students may hesitate to seek help from teachers. Thus, discussions to gain better student insights or regular interviews, surveys or consultation sessions can be some suggestions for writing teachers.

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## Appendices

### Appendix A. Participants' Revision Analysis Categories Adapted from Ferris (2006)

Revision operations	Descriptions and Examples
Successful self-initiated changes	The successful change was not prompted by any teacher feedback. e.g. can easily lead to limited <u>visibility</u> (wf) and eye pain, even myopia => can lead to eye diseases, <u>distraction, forgetfulness and even cancer</u> (new relevant detail)
Successful substitution	The marked text was successfully substituted by a correction not suggested by teacher's marking. e.g., ... can easily lead to limited <u>visibility</u> (wf) and eye pain, even myopia => ... can lead to eye diseases
Successful revision	The error was successfully addressed as the teacher intended. e.g. They <u>no longer</u> confused. => They are no longer confused.
Unsuccessful self-initiated changes	The unsuccessful change was not prompted by any teacher feedback. e.g., ... advertisements appear more and more often (no feedback from teacher) => advertisements appear more and more <u>frequent</u> (incorrect new word)
Unsuccessful substitution	The marked text was unsuccessfully substituted by a correction not suggested by teacher's marking. e.g., ... so that they will not pay attention to the immediate necessity, leading to <u>overbought</u> (wf), which <u>cause</u> (sv) waste and harm for the <u>envinment</u> (sp) => It is objected that advertisements is that is used to destroy the utility of goods before the end of their normal period of usefulness.
Unsuccessful revision	The error was incorrectly addressed. e.g., shooting can lead to <u>an act</u> (pl) of violence => shooting can lead to the acts of violence.
Deletion	The marked text was deleted to address the error. e.g., ... those who play this game are likely to exhibit aggression, provocation and <u>pugnacious mood</u> (awkward) => ...those who play this game are likely to exhibit aggression, provocation.

### Appendix B. Sub-Dimensions of Learner Engagement with Teacher Feedback (Han and Hyland, 2015)

Dimension and sub-dimensions	Descriptions	Examples
Cognitive engagement		
Depth of understanding	The extent to which the learner successfully diagnoses the error i.e., noticing and understanding	Not understanding: e.g., "harm for ... (art) ... I don't understand [this code]"
Cognitive operations	Cognitive strategies and skills that the learner uses to process and respond to teacher feedback e.g., reasoning, activating knowledge, conceptualizing with details (analyzing), conceptualizing broadly (synthesizing), inferring beyond the immediate data.	Synthesizing: "I got the supporting details for this new idea from a blog post and a news article. [...] I re-arranged the found details and added linking words to make this part coherent."

Meta-cognitive operations	Strategies and skills the learner employs to regulate his or her mental processes, practices, and emotional reactions e.g., planning for cognition, organizing learning and materials, monitoring and evaluating cognition	Planning: “I don’t remember this error code, so I’m going to double check the code list before revision.”
Behavioral engagement Revision operations	The changes observed on students’ final draft compared to the previous draft.	Deletion: The marked text is deleted to address the feedback. e.g., ... those who play this game are likely to exhibit aggression, provocation and pugnacious mood=> ...those who play this game are likely to exhibit aggression, provocation.
Revision and learning strategies	Observable strategies taken to enhance the quality of the draft, and/or to improve the future writing pieces and even L2 competence e.g., asking teachers, peers, relatives; looking up words in the dictionary, using online sources.	Using Google Translate: “Sometimes I use translation app. Here, I pasted the whole sentence in Vietnamese to Google Translate and copied the English sentence.”
Affective engagement Emotional responses	The learner’s emotional reactions toward feedback upon receiving the feedback; the change of their emotional reactions during and after revision e.g., anxious, overwhelmed, disappointed, happy.	Overwhelmed: “I was overwhelmed at first because the teacher wrote so many comments here”.
Attitudinal responses	The learner’s overall attitudes toward feedback that is revealed throughout the revision process. e.g., positive, negative, mixed	Appreciative (positive): “I felt grateful for this process as my teacher took her time to write detailed feedback.”

# INCOME TAX ARTICLE 21 INCENTIVES BORNE BY THE GOVERNMENT DURING THE COVID-19 PANDEMIC: COST-BENEFIT ANALYSIS APPROACH

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**Abstract:** *The COVID-19 pandemic has had a substantial impact on PT Kereta Api Indonesia (Persero) ("KAI"), which provides transportation services. Due to COVID-19-related restrictions on the movement of persons and the transfer of commodities, KAI's operating cash flow was negative during 2020. The application of income tax article 21 incentives borne by the government (DTP) is one of the solutions that can be applied to assist businesses in coping with the COVID-19-caused financial crisis. A cost-benefit analysis addresses the research gap in using Income Tax Article 21 DTP incentives by concentrating on KAI's tax management efforts. This study intends to estimate the impact of utilizing Income Tax Article 21 DTP incentives based on a cost-benefit analysis and the company's limits. This research employs a qualitative case study technique. Descriptive and content analysis are utilized to process primary data in the form of preliminary surveys, interviews and secondary data in the form of KAI-provided documents. A cost-benefit analysis is conducted on both tangible and intangible elements. The study results indicate that the total opportunity, time, and psychological costs associated with applying Income Tax Article 21 DTP incentives make it impossible to quantify the gained advantages. Nevertheless, the intangible benefits acquired by KAI in the form of simplified calculation and reporting, as well as improved compliance, are a component of tax management, which creates a multiplier effect to aid corporations in future corporate actions requiring public trust. KAI has recognized and anticipated common implementation issues, such as technical computations and reporting deadlines, during its implementation. This is a component of KAI's tax management operations involving the Income Tax Article 21 DTP incentives policy.*

**Keywords:** Cost-Benefit Analysis, Income Tax Article 21 DTP Incentives, Tax Management.

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## 1. Introduction

Since the Corona Virus Disease outbreak in 2019, which attacked various countries with a reasonably fast spread rate, has impacted every element of work and disrupted every aspect. There are several industries affected by Covid-19, including the transportation industry. PT Kereta Api Indonesia (Persero) ("KAI") is a transportation service company that has been significantly affected due to restrictions on human movement and distribution of goods. This has caused KAI's passenger volume and revenue to have decreased continuously since March 2020. This decrease in revenue caused KAI's operating cash flow to experience a deficit throughout 2020 (KAI, 2021). As of quarter III-2021, for the first time, KAI's operating cash flow is at its closest point to a positive trend since the pandemic outbreak. KAI's success in getting out of the operating cash flow deficit in quarter IV-2021 with an aggregate amount of 723 billion in 2021.



Throughout 2020 and 2021, the Minister of Finance Regulation (PMK) regarding tax incentives has undergone changes, one of which is related to the expansion of the Business Field Classification (KLU) of industries that are entitled to take advantage of Income Tax Article 21 incentives. KAI is one of the companies eligible to take advantage of the tax incentives provided by the government based on PMK 23/2020. Implementation of the use of income tax Article 21 DTP incentives in 2020 and 2021, almost 90% of the total KAI employees are employees who are entitled to receive Income Tax Article 21 DTP incentives based on PMK 23/2020, where these employees receive a fixed and regular gross income which is annualized no more from IDR 200,000,000 (two hundred million rupiahs).

According to Chen in Helmizar et al. (2022), the provision of tax incentives must be accompanied by a benefit analysis to see its significant impact on economic growth and the development of recipients (effectiveness), given the impact of losses on the tax revenue side and increased tax administration costs (efficiency). Therefore, the Cost-Benefit Analysis is expected to help KAI show the effect of the costs incurred and benefits received for fulfilling tax administration related to Tax Income Article 21 DTP incentives. This cost-benefit analysis relates to how companies apply tax management in policy implementation.

Several studies regarding Income Tax Article 21 DTP incentives focus more on the impact of benefits obtained by the company without regard to the costs incurred. Prawira and Zulhaimi (2021) in their research revealed that companies take advantage of Article 21 PPh incentive policies, where companies have an interest in maintaining the company's internal stability so that the provision of these incentives will increase (at least keep) the purchasing power of workers and create a conducive business atmosphere. The results of research conducted by Holong et al. (2022) in analyzing the impact of Income Tax Article 21 incentives for taxpayers affected by covid-19 at PT XYZ shows that Income Tax Article 21 incentives affect reducing the tax burden for companies and employees because the government fully bears Income Tax Article 21 that taxpayers should pay. Several other studies use tools in evaluating Income Tax Article 21 DTP incentives. Meilinda (2021) uses four tax principles (four maxims) as a tool to measure the success of the Income Tax Article 21 DTP incentives policy case study at the Central Jakarta KPP Madya, Jacobus (2022) evaluates the utilization of the Income Tax Article 21 DTP incentives case study PT X using evaluation criteria by Dunn (2003).

Most studies state that Income Tax Article 21 DTP incentives are beneficial and can increase employee income from eligible companies based on PMK 23/2020. Unlike previous studies, this research will fill the gaps in evaluating the use of Income Tax Article 21 DTP incentives by focusing on KAI's tax management efforts in utilizing Income Tax Article 21 DTP incentives using the Cost-Benefit Analysis approach.

## 2. Literature Review

### 2.1 Regulation

Throughout 2020 PMK 23/2020 concerning tax incentives has changed a lot, which are changes related to the expansion of the Business Field Classification (KLU) of industries entitled to take advantage of Income Tax Article 21 DTP incentives. In addition, Income Tax Article 21 DTP incentives were extended until 2021 with the issuance of a Regulation Minister of Finance Number 9/PMK.03/2021 concerning Tax Incentives for Taxpayers Affected by the 2019 Corona Virus Disease Pandemic (PMK 9/2021). This regulation has also changed related to the relaxation of the time for submitting notifications of the use of incentives and the correction of realization reports.

In the Income Tax Article 21 DTP incentives PMK for both 2020 and 2021, both regulate employees who receive or earn income from employers who have a Taxpayer Business Field Classification code (KLU) who get Income Tax Article 21 DTP incentives, have been determined as KITE companies and has obtained a Bonded Zone Operation permit, a Bonded Zone Entrepreneur permit, or a PDKB permit. In addition, the conditions that need to be considered are that employees must have a tax id (NPWP) and receive a fixed and regular annualized gross income of no more than IDR 200,000,000.00.

Utilization of Income Tax Article 21 DTP incentives is carried out with administrative procedures through the DGT Online channel by making and uploading realization reports as additional administration when reporting Notifications Letter of Income Tax Article 21 every month.

### 2.2 Cost-Benefit Analysis

Cost-Benefit Analysis (CBA) is based on the economic concept that optimal decisions require decision-makers to determine the best use of limited resources among competing utilization (Levine in Crouch, 2012). The primary purpose of CBA is to assist in social decision-making and to facilitate the best allocation of community resources. Because it concerns the interests of the wider community, the benefits and costs can be grouped in various ways (Mangkoesoebroto, 1998; Musgrave & Musgrave, 1989), one of which is grouping the benefits and costs as shown in table 1 below:

**Table 1: Distribution of Types of Costs and Benefits**

Group/Type of Cost and Benefit		
Real	Direct	Tangible
		Intangible
	Indirect	Tangible
		Intangible
Pseudo	Direct	-

Source: Mangkoesoebroto, 1998; Musgrave & Musgrave, 1989 (reworked)

Apart from being divided into direct and indirect benefits, real benefits are also divided into tangible and intangible benefits. The term tangible is defined as those that can be valued in the market, while the intangible refers to anything that cannot be valued in the market and is difficult to calculate.

Utilization of Income Tax Article 21 DTP incentives is a policy that concerns the interests of the public society through employer companies, so it is necessary to pay attention to cost-benefit analysis in its implementation in line with the statement of Chen in Helmizar et al. (2022). Kholbadalov (2021) explains that to assess the effectiveness of tax incentives, the cost-benefit analysis component is calculated using the method of determining direct costs, direct benefits, and indirect benefits.

This research will focus on the concept of CBA within its boundaries with tax management related to company compliance, namely by doing step by step in determining the classification of components, both costs and benefits for utilizing Income Tax Article 21 DTP incentives.

### **2.3 Tax Management**

Santoso & Rahayu (2019) defines tax management as a comprehensive effort that is carried out continuously by taxpayers so that all matters related to tax affairs can be managed properly, economically, effectively, and efficiently so that they can provide maximum contribution to the continuity of the taxpayer's business without sacrificing the interests of state revenues.

Economical tax management means that inputs for exercising rights and fulfilling tax obligations (tax administration duties) are purchased/obtained at relatively low prices. Meanwhile, tax management's effectiveness is reflected in taxpayers' success in maintaining their minimum tax payments when the tax authorities examine their tax obligations (tax compliance). Efficient, implying the taxpayer's success in terms of efficient use of funds (time value of money), implementing savings strategies without causing problems or burdens in the future, and performing tax administration tasks satisfactorily in the context of measurable time and costs.

Tax management will be used as a guide or reference for evaluating how companies manage all their tax obligations, including the use of Income Tax Article 21 DTP incentives with due regard to costs and benefits in implementing tax compliance by applicable tax regulations.

## **2.4 Tax Compliance Cost**

Tax Compliance can be defined as the willingness of taxpayers to comply with tax regulations in a country (Andreoni et al. 1998). In fulfilling tax obligations, several costs are required to be incurred/paid by the taxpayer; this is what we usually call the tax compliance cost. According to Susmita & Supadmi (2016), tax compliance costs are several costs incurred by individual taxpayers in carrying out various tax payment/deposit activities. A more straightforward and practical approach is needed in determining costs related to fulfilling tax administration based on applicable tax regulations, which suggests looking at each type of tax individually (Highfield et al. 2018). Thus, it is necessary to identify or classify the types of tax compliance costs. Fuadi & Mangoting (2013) stated that the cost of tax compliance does not only include money (direct money costs) but also includes time (time costs) and thoughts (psychological costs).

## **2.5 Problem Statement**

A cost-benefit analysis is applied to address the research gap in analyzing the utilization of Income Tax Article 21 DTP incentives by concentrating on KAI's tax management efforts. This study intends to estimate the impact of utilizing Income Tax Article 21 DTP incentives based on a cost-benefit analysis and the company's limits.

## **3. Method**

### **3.1 Research Strategy**

The research strategy used in this study is a case study focusing on one analysis unit. This research is not aimed at testing hypotheses but rather is intended to evaluate the implementation of the use of Income Tax Article 21 DTP incentives by PT Kereta Api Indonesia (Persero) as an employer in terms of the cost-benefits obtained.

### **3.2 Research Methods**

The type and approach used in this research are applied research, leading to a qualitative approach. A qualitative approach is research that emphasizes understanding problems in social life based on detailed, complex, and holistic reality conditions or natural settings. Qualitative research reports are creative and in-depth narratives and are shown with naturalistic features full of authenticity (Bungin, 2010). In line with the opinion of Creswell (2014), who revealed that a qualitative approach is an approach to explore and understand individuals or groups in social problems.

A qualitative approach to evaluation design characterized by simple case studies works best for impact analysis (Mohr, 1999). On the other hand, a qualitative approach is also recommended, especially in conjunction with other evaluative functions such as implementation analysis, process analysis, community self-analysis, staff empowerment, and interpretation and understanding of experience (Mohr, 1999). In a qualitative research process involving questions and procedures, data are collected and analyzed inductively, from specific themes to general themes, which are then interpreted by the researcher (Creswell, 2014).

A qualitative approach is suitable for this study because it aligns with the research objective, namely evaluating the impact of implementing Income Tax Article 21 DTP incentives at PT Kereta Api Indonesia (Persero), as seen from the cost-benefit analysis. This study will evaluate the implementation of Income Tax Article 21 DTP incentives utilization using cost-benefit analysis, which is carried out through preliminary surveys, interviews, and documentation reviews, and providing recommendations and conclusions descriptively.

### 3.3 Source of Data

Sources of data in this study are primary data and secondary data. Primary data sources are preliminary survey results and direct interviews with related parties. Secondary data was obtained through reviewing documents that have a relationship with the problems and objects of research as a support for the theoretical basis.

Interviews were conducted with two respondents who were selected based on the unit/section of the company who had the knowledge or competence to obtain adequate information regarding the implementation of Income Tax Article 21 DTP incentives. The data obtained were then analyzed using descriptive analysis and content analysis techniques. The steps that will be carried out in a descriptive qualitative analysis are collecting the results of reviewing documents related to the use of Income Tax Article 21 DTP incentives and making transcripts of interviews with selected respondents. Then identify and briefly describe the document review and interrelated interview results.

## 4. Results and Discussion

PT Kereta Api Indonesia (Persero) is a State-Owned Enterprise that provides, regulates, and manages rail transportation services in Indonesia. Along with business dynamics and growing market demands, KAI also organizes other supporting business activities by utilizing its resources, including property management related to on-train services, train-based tourism, train restaurants, and stations, including catering services and logistics distribution.

During the Covid-19 pandemic, KAI adjusted non-wage income to implement the company's financial management policy in dealing with Covid-19. The adjustments or efficiency of the non-wage include not providing achievement allowances, additional income allowances, education allowances, recreation allowances, operational allowances for Eid transportation services, wage allowances outside working hours (overtime), and fixed official travel expenses. The non-wage income adjustment is gradually increased in line with the condition of the company's performance. In terms of compensating for the adjustments to non-wage income, KAI takes advantage of the policy provided by the government in the form of utilizing Income Tax Article 21 DTP incentives.

#### 4.1 Cost-Benefit Analysis Utilization of Income Tax Article 21 DTP Incentives

*Cost Benefit Analysis* (CBA) in the utilization of Income Tax Article 21 DTP incentives at KAI is carried out by dividing the components of costs and benefits that are valued in the form of money (tangible) or those that cannot be measured by market value (intangible) (Mangkoesebroto, 1998). The costs that KAI will incur in connection with implementing the use of Income Tax Article 21 DTP incentives are related to compliance costs. In addition to costs, the benefits of implementing the Income Tax Article 21 DTP incentives facility utilized by KAI have both tangible and intangible benefits will also be identified. The costs and benefits of the tangible component of the use of Income Tax Article 21 DTP incentives are shown in table 2 below.

**Table 2: Cost Benefit Analysis of Income Tax Article 21 DTP incentives Tangible Components**  
**Analysis of the Costs and Benefits of Utilizing Income Tax Article 21 DTP incentives at PT KAI**  
**Tangible Components**

	<b>Take advantage of incentives Income Tax Article 21 DTP</b>	<b>Not Using Incentives Income Tax Article 21 DTP</b>
<b>Cost:</b>		
Compliance Cost - Direct Money: Potential loss of interest income on DOC	Payment of Income Tax Article 21 DTP incentives is paid faster than before the Covid-19 pandemic (initially paid every 10th of the following month, when using incentives, it is paid every 25th of the current month), so there is an Opportunity Cost* shown in table 3.	There aren't any
Compliance Cost– Direct Money Cost: Potential tax sanctions for late reporting	There is an opportunity cost in the form of tax sanctions if you report late, that is, you are not entitled to take advantage of Income Tax Article 21 DTP incentives, so the incentives given to employees must be remitted to the State.	There is an opportunity cost if KAI is late in reporting Income Tax Article 21 Non-DTP of IDR 100,000
<b>Benefits:</b>		
Potential in the form of additional DOC interest income	There aren't any	There is a benefit in the form of Deposit on Call (DOC) interest income because it is paid on the 10th of the following month*

Source: processed by researchers



There is an opportunity cost in the form of potential loss of interest income deposits on call (DOC) when companies take advantage of Income Tax Article 21 DTP incentives, where incentives given to employees are paid more quickly, namely simultaneously with the payment of employee monthly income, in this case, every 25th of the current month, which should be paid together with Income Tax Article 21 non-DTP no later than the 10th of the following month. The number of opportunity costs incurred by KAI in utilizing Income Tax Article 21 DTP incentives can be seen in table 3 below.

**Table 3: Opportunity Cost of Utilizing Income Tax Incentives Article 21 DTP**

Description	Opportunity Cost	
	2020	2021
Average deposit interest on call (pa)	4.32%	2.43%
Average per month the number of Income Tax Article 21 DTP incentives paid to employees	IDR 3,322,594,149	IDR 3,270,194,713
Number of days of holding cash per month	15	15
<b>Total</b>	<b>IDR 5,898,742</b>	<b>IDR 3,265,715</b>

Source: processed by researchers

Table 3 shows that KAI has lost DOC interest income of +/- 6 million rupiahs per month during 2020 and +/- 3 million rupiahs per month during 2021. Opportunity costs that should have been additional income for KAI during the cash flow crisis due to the covid pandemic -19 were lost due to taking advantage of Income Tax Article 21 DTP incentives, so the optimization of idle cash on Income Tax Article 21 DTP incentives was not optimal.

Another potential direct money cost is the potential for tax sanctions for late reporting, which is according to the number of incentives given to employees each month. This indicates that the impact of direct money benefits is not felt by KAI, on the contrary, there is a potential opportunity cost in utilizing Income Tax Article 21 DTP incentives. This potential additional cost for KAI is not in line with Prawira & Zulhaimi's research (2021), Holong et al. (2022), and Evi & Pramesworo (2021) which show that Income Tax Article 21 DTP incentives have an impact on reducing the tax burden for companies and employees.

In addition to the tangible component, the intangible component is a further consideration in evaluating the use of Income Tax Article 21 DTP incentives. The intangible costs and benefits are shown in table 4 below.

**Table 4: Cost Benefit Analysis of Income Tax Article 21 DTP Incentives Intangible Components**

Cost Benefit AnalysisUtilization of Income Tax Article 21 DTP Incentives at PT KAI Intangible Components		
	Take advantage of incentives Income Tax Article 21 DTP	Not Using Incentives Income Tax Article 21 DTP
<b>Cost:</b>		
Time Cost	Additional time is needed to understand the regulations, the process of calculating and reporting Income Tax Article 21 DTP, as well as making reports on Income Tax Article 21 Non-DTP	There aren't any
Psychological Cost	there is a feeling of alertness and prudence in calculating and reporting Income Tax Article 21 DTP Incentives	there is a feeling of alertness and prudence in calculating and reporting Income Tax Article 21 Non-DTP
Cost Benefit AnalysisUtilization of Income Tax Article 21 DTP Incentives at PT KAI Intangible Components		
	Take advantage of incentives Income Tax Article 21 DTP	Not Using Incentives Income Tax Article 21 DTP
<b>Benefits:</b>		
Ease of calculation and reporting	Ease of calculation and reporting related to Income Tax Article 21 DTP Incentives, because the reporting format and procedures are well available on the DJP Online website	Ease of calculation and reporting related to Income Tax Article 21 Non-DTP, because it is regulated in the tax regulations, both the main regulations and their derivatives.
Compliancebetter	KAI not only complies with regulations related to Income Tax Article 21 DTP Incentives but also complies with the Labor Law, where KAI has very well delivered Income Tax Article 21 DTP Incentives to its employees. sS KAI's compliance is better than before.	KAI has carried out compliance with Income Tax Article 21 non-DTP obligations well.

Source: processed by researchers (2022)

## 4.2 Time Cost

The Determination of time costs is related to several activities, starting from understanding regulations and the calculation process to the process of reporting the realization of Income Tax Article 21 DTP Incentives. Understanding regulations is necessary because regulations related to tax incentives for taxpayers affected by Covid-19 continue to change, which has changed six times since March 2020 until the facility's validity period expires at the end of December 2021. So KAI has identified what has changed from these regulations, meaning that there is additional time in reviewing regulations as part of the company's tax management in utilizing Income Tax Article 21 DTP Incentives.

In addition to understanding the regulations, the calculation and reporting process also takes time. Even though it doesn't take long because the system used is the most up-to-date system, it still takes time to adjust the working papers/calculation system for Income Tax Article 21, bearing in mind that employees who are entitled to receive incentives are employees with a fixed and regular annual gross income of no more than 200 million rupiahs, as well as the many types of income at KAI and the number of company employees who are entitled to receive incentives, namely around 24,000 peoples.

Likewise, with the reporting process, there is additional time in the process of reporting the realization of Income Tax Article 21 DTP Incentives reports through e-reporting on the DJP Online channel as well as reporting Notifications Letter Income Tax Article 21 Non-DTP, which is due for the same reporting deadline, namely every 20th of the month next. This is in line with Jacobus (2022) that a reporting burden must be met by the company, making the company feel that additional reports must be made, which is a separate burden for the company.

## 4.3 Psychological Cost

Another component of compliance cost in the use of Income Tax Article 21 DTP Incentives is psychological cost, in which there is a feeling of caution and caution in its implementation. This is because there are several SP2DK received by KAI related to reports on the realization of the utilization of Income Tax Article 21 DTP Incentives from Tax Office registered employees in almost all KAI branches, both in Java and Sumatra. The SP2DK received by KAI contains a request to validate the ID Number (NIK) or Tax ID Number (NPWP). This requires the party preparing the realization report to sacrifice their energy and time to comply with the applicable tax regulations. This is in line with Jacobus (2022) that a reporting burden must be met by the company, making the company feel that additional reports must be made, which is a separate burden for the company. After identifying the intangible costs, the next step is to identify the intangible benefits the company obtains in utilizing Income Tax Article 21 DTP incentives.

#### **4.4 Ease in Calculations and Reporting**

Although it takes time to understand the inner rules of utilization of Income Tax Article 21 DTP incentives both related to the calculation and reporting realization on the DJP Online website, it is undeniable that the benefits the ease in calculating and reporting these incentives is also felt by KAI. This is because PMK 23/2020 contains the following changes. An example of the calculation of Income Tax Article 21 DTP incentives is also explained to make it easier for KAI to implement it. In addition, all format-related reporting realization is easy to get from the DJP website.

Based on the explanation above, it can be concluded that KAI gets convenience for calculation and reporting in utilizing incentives Income Tax Article 21 DTP incentives. This is in line with Meilinda (2021) that the companies that use it also feel the convenience of using PPh 21 DTP incentives.

#### **4.5 Compliance Better**

Through the use of Income Tax Article 21 DTP incentives, KAI sees a positive impact related to company tax compliance which is expected to become more trustworthy and accountable. Not only related to compliance with tax regulations, but compliance with the Labor Law is also a distinct benefit for KAI, which carries out its obligations to provide income to its employees, especially when KAI is experiencing a cash flow crisis due to Covid-19. This means that the benefits of better compliance will be a multiplier effect in the future, considering that many of KAI's corporate actions require public trust. This will make the public see that KAI is managed properly and professionally so that it can increase the confidence of KAI investors and potential investors in the future. So, it can be concluded that indirectly the company will be more stable in the future.

The better tax compliance for implementing Income Tax Article 21 DTP incentives is the result of one of the tax management activities carried out by KAI to contribute to the continuity of the company's business without sacrificing the state's interests (Santoso & Rahayu, 2019). In line with the PMK 23/2020 mandate that Income Tax Article 21 DTP incentives must be provided by KAI as an employer to its employees to support programs to strengthen public health and national economic recovery by taking into account the limited fiscal capacity of the government (DJP, 2021). So, companies do good tax management if their tax compliance is good. So, indirectly KAI's tax compliance as tax management is getting better because they take advantage of Income Tax Article 21 DTP incentives.

#### **4.6 Constraints on Utilizing Income Tax Article 21 DTP Incentives**

The general obstacles faced by KAI in taking advantage of Income Tax Article 21 DTP incentives have been observed since PMK 23/2020 was issued. The barriers faced by KAI include problems in calculations and reporting. Even so, the obstacles that occurred were still handled properly by KAI. This is in line with Meilinda (2021) that even though there are administrative, system, and internal factors for taxpayers to take advantage of Income Tax Article 21 DTP incentives, these obstacles can still be overcome.

#### **4.7 Constraints in Calculations**

In the process of calculating Income Tax Article 21 DTP incentives, KAI carried out the calculation procedure by PMK 23/2020 along with the amended regulations. In addition, the method for calculating incentives also refers to the process for deducting Income Tax Article 21 by PER 16/2016.

Due to Income Tax Article 21 DTP incentives must be given to employees together with the payment of employee monthly income. KAI takes approximately 3-5 days in advance to carry out the calculation process. This duration includes grouping the types of income received by employees because there are various types of income at KAI. So it requires accuracy and caution to calculate the Income Tax Article 21 DTP incentives. Adjustments to the working papers/calculating system for PPh Article 21 at KAI are also adjusted to obtain the nominal amount of Income Tax Article 21 DTP incentives as required in PMK 23/2020 and its amendments.

#### **4.8 Constraints in Realization Reporting**

Even though the process of reporting the realization of Income Tax Article 21 DTP incentives does not take a long time because all the required reporting formats are already available on the DJP Online channel, the process of reporting the realization of Income Tax Article 21 DTP incentives is a separate reporting process from the Notification Letter Income Tax Article 21 Non-DTP reporting process. So, reporting this incentive's realization is an additional process that must be carried out by KAI every month.

In addition, the obstacle that often occurs in the realization reporting process is the DJP server that goes down during the reporting injury time. Apart from that, other technical constraints, such as discrepancies in the filling format, then the incompatibility of the NIK or NPWP with the DJP database, become an obstacle for KAI, causing many SP2DKs to be received by KAI when taking advantage of the Income Tax Article 21 DTP incentives.

Nevertheless, common obstacles related to the obligation to submit realization reports as stipulated in Article 4 paragraph (1) and Article 4 paragraph (5) PMK 9/2021 have been scrutinized and anticipated from the start by KAI to avoid potential sanctions if the Income Tax Article 21 DTP incentives realization report has not been submitted according to the reporting deadline, which is the 20th of the following month. Thus, some of these typical errors can be kept to a minimum in subsequent reports.

## **5. Conclusion**

Implementing Income Tax Article 21 DTP incentives by KAI has been carried out well. This is evidenced by the Income Tax Article 21 DTP incentives given to KAI employees who have delivered well since the entry into force of PMK 23/2020 in March 2020 to December 2021. This study aims to evaluate the impact of using Income Tax Article 21 DTP incentives in terms of cost-benefit analysis (CBA) and to find out what obstacles KAI is facing.

Cost-benefit analysis (CBA) the utilization of Income Tax Article 21 DTP incentives is carried out by identifying costs and benefits based on tangible and intangible components. In the tangible component, there is direct money issued for utilizing Income Tax Article 21 DTP incentives, namely opportunity costs in the form of potential loss of interest income on deposits on call +/- of 3-6 million rupiahs per month, which should be a benefit for KAI if it does not take advantage of these incentives. In addition, there is a potential cost of tax sanctions if the report of the realization of incentives is late. Meanwhile, for intangible components, there are costs in the form of time costs, in which additional time is needed to understand the regulations, carry out the calculation process, and time to report the realization of Income Tax Article 21 DTP incentives and psychological costs in the form of feeling alert and careful when making calculations and reporting on the utilization of Income Tax Article 21 DTP incentives.

With the sum of the opportunity, time, and psychological costs, the benefits obtained cannot yet be expressed in numerical form. Nonetheless, the intangible benefits obtained by KAI in the form of ease in calculating and reporting as well as better compliance when utilizing Income Tax Article 21 DTP incentives are part of tax management as well as KAI's commitment to fulfilling the spirit of PMK 23/2020 to become a multiplier effect to facilitate KAI in various KAI's corporate actions that require public trust in the future. In its implementation, KAI has observed and anticipated the problems that commonly occur, such as technical calculations and technical when the reporting is due.

## **6. Acknowledgement**

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## KELESTARIAN JATI DIRI MUSLIM MUALAF: KAJIAN KES DI HIDAYAH CENTRE SHAH ALAM

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**Abstrak:** Golongan mualaf atau saudara baharu kerap berdepan dengan pelbagai cabaran apabila mereka ingin memeluk Islam atau pun selepas mereka memeluk Islam. Setiap mualaf melalui perjuangan yang tidak sama dalam usaha mempertahankan jati diri keislaman mereka. Justeru, mereka memerlukan sistem sokongan untuk membantu mereka dalam usaha pencarian ilmu akidah dan pembentukan jati diri Islam dalam mempertahankan keimanan mereka. Di Malaysia, selain pihak berwajib iaitu Jabatan Agama Negeri, terdapat beberapa pihak yang telah memberikan sumbangan khidmat sokongan dengan menyediakan sistem sokongan pendidikan dan bantuan material untuk membantu kelestarian pembentukan jati diri mualaf, antaranya Hidayah Centre Foundation (HCF). Kajian ini dijalankan bertujuan untuk mengkaji apakah yang diperlukan dan diharapkan oleh mualaf untuk menjaga kelestarian pembentukan jati diri Muslim selepas mereka memeluk Islam serta mendapatkan maklum balas keperluan sokongan yang disediakan oleh Hidayah Centre Cawangan Shah Alam. Menggunakan kaedah kajian kualitatif, data diperolehi melalui bahan perpustakaan dan temubual dengan responden iaitu 10 orang mualaf yang telah memeluk Islam dan mendapat khidmat sokongan daripada Hidayah Centre Shah Alam serta tiga orang sukarelawan Hidayah Centre Shah Alam. Kajian ini mendapati terdapat tiga perkara besar yang diperlukan mualaf demi kelestarian jati diri Muslim iaitu melibatkan sokongan moral daripada orang Islam asal (Born Muslim), pendidikan Islam yang asas dan berterusan serta mudah difahami oleh mualaf serta sokongan kewangan berkala untuk kehidupan mereka.

**Kata kunci:** mualaf, kelestarian, sistem sokongan, Hidayah Centre.

**Abstract:** Mualaf or converts often face various challenges when they want to embrace Islam or even after they convert to Islam. Not a few were opposed and even boycotted because of their religious choice. Some even had to hide their Muslim identity for security reasons. After embracing Islam, they should basically strive to learn and improve their knowledge of Islam. Some mualaf have to go through a different journey of struggle to defend their Muslim identity. Hence, they need support system to assist them in their pursuit of faith and the formation of Islamic identity in defending their faith. In Malaysia, in addition to the authorities, namely the State Religious Department, there are several parties who have offered support services by providing educational support systems and material assistance including the Hidayah Centre Foundation (HCF). This study was conducted to examine what is needed and expected by converts to maintain the sustainability of the formation of Muslim identity after they have converted to Islam as well as to obtain feedback on the support provided by Hidayah Centre Shah Alam Branch. Using the



*qualitative method, data was obtained through library materials and interviews with respondents, 10 mualaf who had converted to Islam and received support from Hidayah Centre Shah Alam and three volunteers from Hidayah Centre Shah Alam. This study found that there are three big things that are needed for the sustainability of their Muslim identity, namely the moral support given by born Muslim, basic and continuous Islamic education which is easy to understand by mualaf as well as periodic financial support for their lives.*

**Keywords:** mualaf, converts, sustainability, support system, Hidayah Centre.

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# MAINSTREAMING WAQF SUKUK TO ACHIEVE SUSTAINABLE DEVELOPMENT GOALS IN PESANTREN

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**Abstract:** *Waqf and Sukuk are not apparently the same things to compare, they are filled with the spiritual side, where the other is in the economy. But time proves that waqf and sukuk can be integrated into the development of Islamic social finance through Pesantren. Waqf sukuk should be sustainable, effective, efficient, and affordable to be able to support Pesantren, so that an analysis of its potential is a must. The main aim of the paper is to analyze the possibility of waqf sukuk model in Pesantren and to identify the implementation of waqf sukuk to achieve sustainable development goals in pesantren using the Analytical Network Process. The most important element of the integrated sukuk based waqf models is the holding pesantren capable of establishing PFC and PDC as independent subsidiaries to run the models. Based on the normalization results of 47.50 per cent for the "begin project" is much higher than the "wait and see" and "hold project" based on the opinion of the practitioners. While the normalization results of 53.09 per cent for "wait and see" are much higher than the "begin project" and "hold project" based on the view of academics. The model shows that the main driver for this model is the benefits. The third alternative 'Wait and See', is the best choice, while 'Halt the Project' becomes the most unintended decision.*

**Keywords:** Sukuk, Waqf, Pesantren, Sustainable Development.

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## 1. Introduction

Indonesia, which is a Muslim country with 87 per cent of the total population in 2020 (*Indonesia Religion: Demographics and Religion / PEW-GRF*, n.d.), has an enormous waqf potential and can be an alternative source of funding for national development. Most of the mosques, Islamic schools, such as pesantren and Graves, are built on waqf land, which makes this type of waqf the most common in society. Data from the Waqf Information System (SIWAK) states that the area of waqf assets in Indonesia reaches 56,264.04 ha spread across 430,546 points in 33 provinces in 2022 (*Sistem Informasi Wakaf*, n.d.).

Despite the many assets Waqf holds in Indonesia, there is still a substantial amount of unproductive waqf property. The Mosque, Musholla and Madrasah are all waqf property, leaving vacant waqf land for many square metres (Maspupah & Hasanah, 2016). Investment in implementing productive waqf is needed. There are different strategies for financing waqf ventures, including the sharing of profit or revenue (Kholid et al., 2007). The study, however, only focuses on how one of the capital-market instruments, Sukuk, can be paired with waqf.

Sukuk is essentially a financing tool for an asset used to finance the development of a project on a large scale. Based on data released by the Ministry of Finance, it shows the growth of sukuk issued by the state. Sukuk growth experienced an increasing trend from 2008 to 2021 at 1,633.25 trillion rupiah (*Perjalanan Sukuk Ritel 13 Tahun, Raup Rp204,61 Triliun*, n.d.). As Sukuk has developed significantly in Indonesia, so far, no non-economic entities have still been using Sukuk as an instrument for building or growing the economy.

Pesantren is one of the oldest Islamic educational institutions in Indonesia, where the emergence of the pesantren cannot be separated from the history of waqf (Winarsih et al., 2019). With many waqf lands in Indonesia, most of them are supposed for pesantren development. Land empowerment by developing a pesantren will create new jobs and enhance the image of Islam. For the development of pesantren's economic infrastructures, the model of developing land waqf with capital market instruments, especially sukuk, is very important, because almost all awqaf who hand over their lands to build the pesantren are not accompanied with operating costs of waqf land development. In the meantime, the pesantren must manage their businesses actively to protect the waqf property.

In pesantren, the empowerment of sukuk-based waqf assets must be achieved, assisted by the ever-growing number of pesantren in Indonesia (Masrifah, 2020). The update data indicate the number of pesantren in Indonesia shows a yearly rise in the growth of pesantren, Until 2022 data on the development of pesantren in Indonesia as many as 27.722 pesantren (*Pangkalan Data Pondok Pesantren*, n.d.). One of the reasons for the use of sukuk in the growth and economic development of pesantren is the growing number of pesantren institutions in Indonesia. The researchers want to know how waqf sukuk can be used to grow the pesantren economy to achieve sustainable development goals in pesantren.

## **2. Literature Review**

Sukuk comes from the Arabic word *صكوك* is the plural of *صك*, sukuk is not something new in the history of islam, sukuk has been known since the Middle Ages, where muslims used it in international trade. However, western scholars in the Middle Ages concluded that the latin sound *sakk* of the "cheque" or commonly heard with "check" is often used in contemporary banking (Umam, 2013).

Sukuk is one of the Islamic capital market instruments that is increasing in growth every year. The issuance of sukuk by the Indonesian government since 2008 or after the existence or ratification of Law Number 19 of 2008 concerning State Sharia Securities (SBSN). According to AAOIFI (*Accounting and Auditing Organization for Islamic Financial Institutions*) defines sukuk as a certificate or proof of ownership of the same value and represents an indefinite or undivided share of a particular tangible asset, the right to benefits over tangible assets and services or ownership. It can be concluded that sukuk is a proof of ownership of an asset for cooperation managed with sharia officials that provide benefits in the form of profit sharing to avoid usury.

Waqf comes from the Arabic *waqf* which was later absorbed in Indonesian into waqf, which comes from the word *waqafa* – *yaqifu* which means to restrain or stop. The word waqf is also often referred to as the word *habs* (*عمارة*, n.d.). Thus, the word waqf can be interpreted as stopping or restraining, which can be defined as related to property, namely holding objects that are not easily damaged or productive to be taken advantage of for the benefit of the general public or religious



or social with the aim of wanting to get rewards and draw closer to Allah SWT to achieve His blessings (2000, قحف).

According to Sayid Sabiq waqf means to withhold property to be given its benefits in the way of Allah Almighty, according to Imam Abu Hanifah, Abu Yusuf and Muhammad bin Hasan waqf is to hold objects as belonging to Allah SWT and endow their benefits for the benefit of Muslims, while according to Dr. Al-Ahmad Abu An-Nur waqf is property that is held by its owner if it can hinder its use by being sold or bought or given as a gift on condition of its profit for the person determined by the wakif (Hidayat et al., 2014).

Before the arrival of Islam, the practice of the waqf system could already be found in several areas in the Jazirah Arab, for example in the city of Mecca there was a kaaba building that had been built since the era of the prophet Ibrahim. In Iraqi cities it is also known for a land management system that resembles a waqf system, where landlords give rights to land managers to produce their land and these land managers can be inherited for generations. In ancient Egypt's era kings used to make things or land for the benefit of the gods for worship, temples, and tombs (Suwaidi, 2011).

In the early days of Islam, the Prophet was the first implementer of the waqf sharia system after emigrating to Medina in the second year of Hijri. The first building that was represented by the Messenger of Allah was the Quba' mosque which was self-proclaimed by the Messenger of Allah, after six months the construction of the Quba' mosque was completed followed by the waqf of the Nabawi mosque in Medina (Hidayat et al., 2014). In the third year of Hijri, the Prophet Muhammad SAW once represented seven date palm gardens in Medina including the A'raf, Shafiyah, Dalal, Barqah and other gardens (Nissa, 2017).

It is in the opinion of some scholars that the first to issue treasures for waqf was Umar bi Khattab by waiving 100 parts of khaibar land to muslims. After Umar ibn Khattab, following other companions, claimed his property, such as Abu Thalhah who claimed his beloved garden, Abu Bakr donated a piece of land in Mecca that was reserved for his descendants who came to Mecca, Uthman gave his property in Khaibar. Ali ibn Abi Talib represented his fertile land (Nissa, 2017).

At the time of daulah islam waqf gave a very significant role in the growth of a country. The growth of waqf in Egypt, the Levant, and the conquered countries in the army of muslims during the time of the Umayyad Daulah was enormous. This growth was due to the large number of spoils of war obtained at that time, so that the allocation of waqf was not only for the poor but also developed in the scientific and social fields (Bank Indonesia & UNAIR, 2016).



During the Abbasid Daulah period there was a waqf institution called "*Shadr Al-Wuquuf*" which took care of the administration and elected the waqf management staff (Nissa, 2017). The development of waqf during the Abbasid Daulah period continued to increase, but this development was inseparable from the impact of waqf management during the Umayyad Daulah period, the real impact that gave motivation to the community to compete for their wealth. During the Abbasid Daulah period, there was a recorded establishment of an *al-mustanshiriyyah* educational institution or school in Baghdad using waqf funds (Bank Indonesia & UNAIR, 2016).

At the time of Daulah Ayyubiyah in Egypt the development of waqf was quite encouraging, where almost all agricultural lands became waqf treasures and were managed by the state and became state-owned (*baitul mal*). Shalahuddin Al-Ayyuby donated a lot of state-owned land for educational activities, such as donating several villages for the development of the asy-Shafiiyah school, al-Malikiyah madrasah and al-Hanafiyah madrasah, with model funds for the development of gardens and agricultural land (Nissa, 2017).

During the time when the Ottoman Daulah ruled waqf was known as *vakviye*, which means public service, at the time of daulah the Ottoman waqf had played a role in financing public services and various cultural arts buildings. What is an indication that the implementation of waqf in this country is very optimal is the awareness of its people and the professionalism of its management, so there is no doubt that the impact can still be seen today in the form of social buildings such as madrasas, fortresses, bridges, and there are also places of worship such as mosques (Suwaidi, 2011).

## **2.1 Problem Statement**

One of the reasons for the use of sukuk in the growth and economic development of pesantren is the growing number of pesantren institutions in Indonesia. The researchers want to know how waqf sukuk can be used to grow the pesantren economy to achieve sustainable development goals in pesantren.

## **3. Method**

This study is using a quasi-qualitative, Analytical Network Process (ANP). The Analytical Hierarchy Process (AHP) and the Analytic Network Process (ANP) were both designed and developed by T.L. Saaty (Saaty & Vargas, 2006). In Saaty's 1980 book *Multicriteria Decision Making: The Analytic Hierarchy Process*, theory of the ANP was first introduced and illustrated simply.

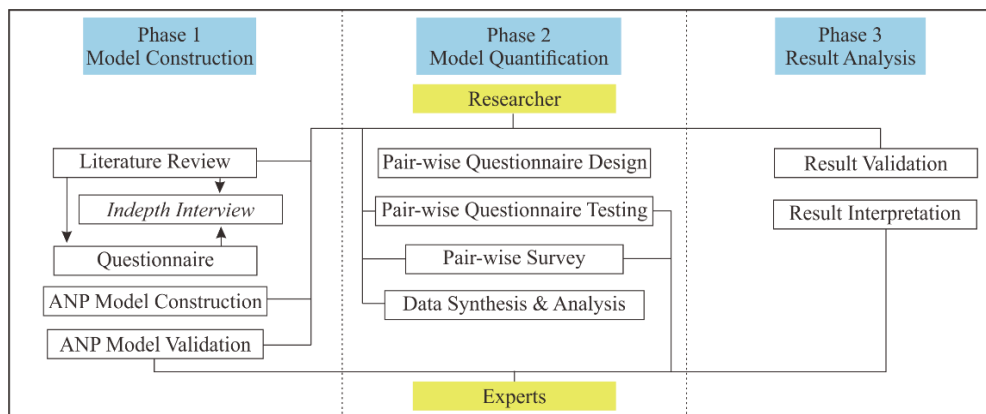
As development of the AHP, ANP (Saaty, 1990, 2001) uses pairing comparisons and ratings for prioritization and rate alternatives one by one to a series of criteria arranged in a hierarchic or network structure to produce unmeasurable measurements. The tangibles are handled directly by using their measurements or indirectly by their preference.

Priorities are accumulated as the principal right of the reciprocal matrix of a paired comparison, which form a basic scale used to show a "homogeneous" pair's dominance over the other, regarding the common criterion. To obtain the overall priority for each alternative, priorities for each criterion are weighed by the priority of their main criterion appropriately.

In the more recent extensions (Saaty, 2001) the general results on the alternatives were analyzed by the benefits, opportunities, costs, and risks. Preservation in the rank of the AHP/ANP are allowed according to the assumption that alternatives are functionally and structurally independent or not. Comparisons always involve structural dependence on quality and number of alternatives. By using the rating mode or by creating an ideal and retaining the ideal to compare the original set of alternatives, the AHP / ANP always retains rank if the criteria are assumed to be independent of the alternatives, and alternatives are autonomous.

The ANP measures and combines the result of influence with different criteria: economic, social, political and others, and combines the result of alternatives with an emphasis on the importance of these criteria. Saaty (2003) has generalized AHP / ANP to capture mathematical and future scenarios for dynamic judgments.

ANP 's specific respondents are waqf management experts, in particular pesantren and sukuk or financial experts. The respondent chosen by the researchers consist of academics who also study or discuss waqf sukuk, and practitioners are managers of pesantren in the Pesantren Darussalam Gonorogo, Pesantren Al-Amien Perenduan and Pesantren Wali Songo Ngabar districts. ANP is divided into three steps: model construction, model quantification, and result analysis.



**Figure 1: Research Stages**

The first stage is the building of the model, and during construction, the ANP model determines increasing variables relevant to research objectives in the ANP model. A variable identification of variable information is conducted through in-depth interviews or focus group discussions based on theoretical and empirical review literature as well as expert information because it is very useful to further study information, in particular confirming specific features in the research community to solve the real problem.

The second step is the quantification of the model, quantification of the ANP questionnaire and the evaluations by experts and practitioners. To decide which of these two elements is most important and how much the difference is shown, the questionnaire was prepared by means of a comparison between elements within a cluster and between the clusters themselves. The formulation of the questionnaire uses a pairwise comparison to assess which of them both have more influential control between the elements and the groups.

The third stage is the analysis of the results, the analysis of the questionnaire data is done by comparing the problem identified in another cluster with the alternative cluster to find out the results of the group assessment. The main advantage of this model is its ability to systematically treat feedback-related factors by accommodating quantitative and qualitative factors. This method also has two types of linkages, namely a link in a single cluster (inner dependence) which is a cluster relationship with itself to form a loop relationship and a relationship between different clusters (outer dependence) which is a cluster relationship with other clusters.

In this analysis, the researchers used a BOCR approach focused on general factors, namely Benefits, Opportunities, Costs and Risks. BOCR Analysis is a priority analysis based on calculation results of benefit criteria and weakness criteria as cost. In addition, there are also criteria based on future that are likely to be as positive as opportunities or things that could lead to an obstacle as a risk.

A network structure used in the context of Benefits, Opportunities, Costs, and Risks (BOCR) makes it possible to identify, classify, and classify all the factors and benefits that influence the outcome of a decision. A decision is only as good as the framework we use to represent its clusters, its elements, and the connections we identify between them that represent the impact we perceive.

To measure the rater of agreement, Kendall's Coefficient of Concordance has been used, if W has reached a value of 1 means that the respondent has reached a perfect agreement. To find W, using the following formula (Ascarya & Masrifah, 2014):

$$U = (T1 + T2 + \dots + Tp)/p \quad (1)$$

$$S = (T1-U)^2 + (T2-U)^2 + \dots + (Tp-U)^2 \quad (2)$$

$$\text{MaxS} = (n-U)^2 + (2n-U)^2 + \dots + (pn-U)^2 \quad (3)$$

$$W = S/\text{MaxS} \quad (4)$$

Where, U = The average value of the overall ranking

S = Sum of the deviation squares

p = Number of nodes

n = Number of respondents

Responden 1...n; Node 1...p

## **4. Results and Discussion**

### **4.1 Sukuk Waqf and Its Development**

In Makkah King Abdi Wakaf Azuz (KAAW) has a 28-year Build Operation Transfer (BoT) contract with two Holy mosques, which were leased from the Binladin Group. The Binladin Group is contracted to build a shopping centre, four towers and a hotel or Merara Zam-zam to pay for KAAW. Following the completion of its project, the Bin Laden Group will lease the project to Munshaat, a Kuwait-based property company that finances, runs, and returns the project at the end of the 28-year lease period. Munshaat has issued \$390 million worth of Sukuk Al-Intifa'a for 24 years. Investors purchasing this Sukuk may rent or lease it from Muslims worldwide who come to Mecca at some point. Therefore, Munshaat will receive the rental rate between the Sukuk holders' exchange rates (Musari, 2016).

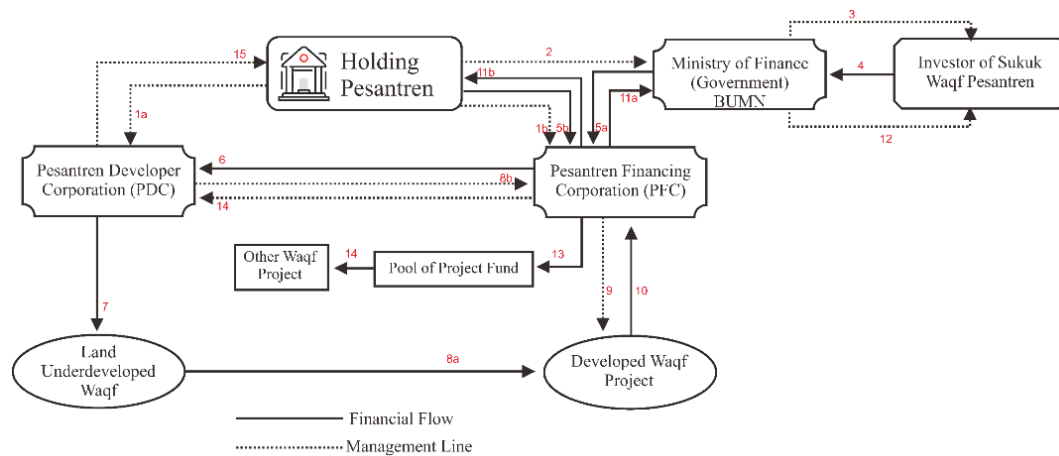
In the building of waqf projects, Singapore used waqf Sukuk. The MUIS (Singapore Islamic Ulema Council) issued a total of \$60 million for two waqf asset development projects in Musharaka Sukuk. First, at 11 Beach Road, the value is \$25 million. And the second is \$35 million worth of buildings in the form of apartment development on Bencoolen Street. The agreement includes three parties: MUIS Baitul Mal, Warees Investment and MUIS Wakaf. The next step involved a 10-year lease agreement between Ascott International Pte and SPV (Special Purpose Vehicle) and MUIS Wakaf donated the land or the capital, Baitul Mal provided 35 million dollars for investors, so that the revenue stream remained stable for investors. Since this is a musyarakah company, profit should be split into the share of capital that the three parties invest (Sulaeman, 2015).

Awqaf New Zealand is a non-bank sector and non – profit organization established in 2011 which designs and certificates global awqaf Sukuk. In 2013, Awqaf was awarded the First Award in the category of "Awqaf" in the Muslim Economics Award. With this existence the state becomes a benchmark in developing waqf applications for the livestock industry through waqf institutions. The steps taken by this institution are to empower Waqf assets in New Zealand from 50,000 Muslims such as mosques and schools. The institute estimates that 100-220 thousand sheep per year can be supplied by waqf sukuk. These sheep will be slaughtered every Eid al-Adha (Musari, 2016). This organization establishes a stable loop using all animals to produce revenue.

Cash Waqf Linked Sukuk (CWLS) is one of the financial instruments issued in Indonesia in Jakarta on 10 March 2020, with the aim of supporting the development of social investment and the development of productive endowments in Indonesia. The Indonesian Waqf Board (BWI) is in this instance the nadzir or a waqf manager who, through a private placement mechanism, put Waqf Funds into SBSN. The sukuk shall not be sold for a period of five years and returns on investment in the form of discounts and coupons. The discount is paid at the beginning of the contract and is used to build new waqf properties, by means of redevelopment and procurement of medical equipment for the development of the reinforced retinal center at Serang Banten's Achmad Wardi Wakaf Hospital. In the same hospital with 2,513 patients in five years, Dhuafa 's free cataract surgeries are added to coupons charged weekly, which is used even for ambulance purchases. Moreover, when the SW001 SBSN series is due, the waqf sukuk funds will be restored to 100% ("Cash Waqf Linked Sukuk | Badan Wakaf Indonesia | BWI.go.id," 2019).



lasting benefits and revitalization of the holding company as a pesantren institution through waqf Sukuk.



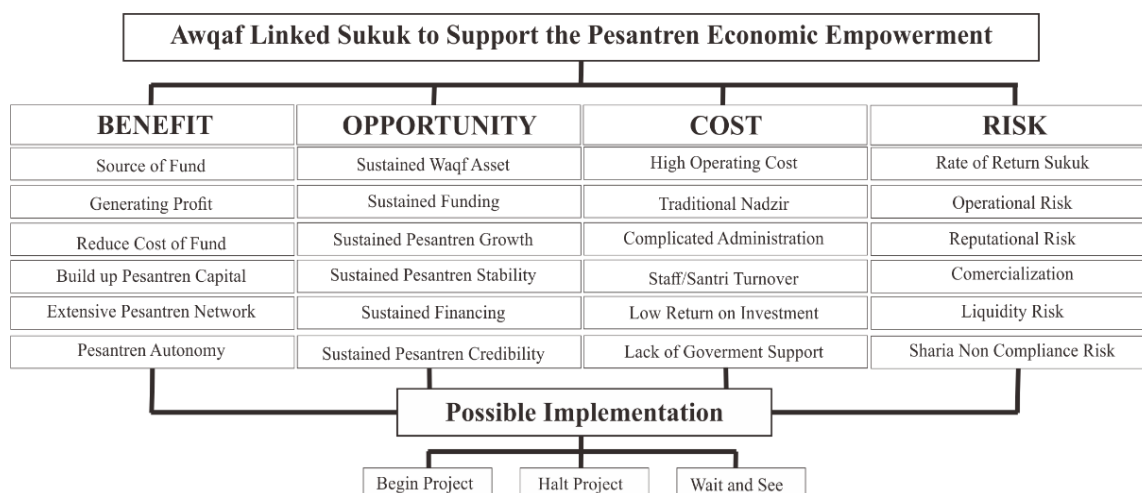
**Figure 3: Pesantren – Government Sukuk Model**

In the second model of the modified waqf sukuk, it was issued by the Minister of Finance or the BUMN so that the Sukuk Government was produced. Pesantren leases projects for a certain period with BUMN contracts (2). After the leasing contract with a BUMN was agreed, a waqf Sukuk was issued to finance the project (3). For project development purposes, the BUMN receives funds from investors (4). BUMN offers the PFC funding for the development of projects (5a). Pesantren holdings can also help finance (5b). PDC develop the project (6).

The developer will start to develop the waqf project and then transfer the project to PFC (7, 8a, 8b) after completion. The waqf project is now managed by PFC, PFC operates the project through to contract completion (9). PFC continues to earn revenue through the Waqf project (10). Each period, i.e., monthly, or annually pursuant to the agreement, profit shall be distributed to Sukuk owners by BUMN (11a). In conclusion, this model demonstrates that Holding Pesantren receives lasting benefits and revitalizing the waqf assets as a pesantren institution through BUMN-issued waqf Sukuk.

The objection or goal of this model is to address the question how the possibility of should implementing waqf sukuk to achieve sustainable development goals in pesantren. The model includes the benefits, opportunities, costs, and risks involved in making this decision. Further details appear below:





**Figure 4: BOCR Model**

The merits and element used in the model are describe below and shown in the following table.

**Table 1: Cluster in the Decision Networks and Elements in the Clusters**

Clusters	Element	Definition	Source
Benefit	Source of Fund	Utilized as a source of funds for Holding Pesantren and reduce funding dependent from another waqf fund (Government grant, Institutional grant, Individual grant)	(Mustafida, 2015)
	Generating Profit	Increase the pool of funds of the Holding Pesantren	(Saad, 2012)
	Reduce Cost of Fund	Reduce the financial costs and improve the financial viability of holding Pesantren	(Datuk, 2014)
	Build-up Pesantren Capital	Contribute to building up the capital of the Holding Pesantren	(Datuk, 2014)
	Extensive Pesantren Network	Increase the network of the Holding Pesantren	(Suhaid, 2009)
	Pesantren Autonomy	Holding Pesantren would have more full authority to control its own activities as collector, distributor, and manager of Waqf linked Sukuk fund	(Halimatus Sakdiyah, 2012)
Opportunity	Sustained Waqf Asset	As a source of long-term funding will make the waqf asset sustainable	(Masupah & Hasanah, 2016)
	Sustained Funding	Management of Holding Pesantren as Nazhir will make funding of the institution sustainable	(Datuk, 2014)
	Sustained Financing	As a source of long-term funding will make the financing of the institution sustainable	(Datuk, 2014)
	Sustained Pesantren Growth	Waqf grow every year as a source of funding and financing of the institution, so that the Holding Pesantren growth will be sustained	(Datuk, 2014)
	Improved Pesantren Eco. Stability	Increase every year (placed as asset or capital) so that it will make the Holding Pesantren more stable and independent	(Fauroni, 2016)

Clusters	Element	Definition	Source
	Improved Pesantren Credibility	Good management can enhance public trust to the Holding Pesantren so that it will improve the credibility of the institution	(sholeh & Muchtar, 2018)
<i>Cost</i>	High Operating Cost	Incurring additional costs, such as human resources, promotion, IT, training, technical assistance, etc.	(Mustafida, 2015)
	Traditional Nadzir	Holding Pesantren still have a lack of skilled human resources to manage the investment professionally	(Himam & Umam, 2018)
	Complicated Administration	The administration involves various internal and external parties, which make it complicated	(Shafeq Shalhoob, 2018)
	Staff/Santri Turnover	Management depends on the devotion and, practiced by graduated santri as the staff who stay in Pesantren no longer than two years	(Himam & Umam, 2018)
	Low Return on Investment	Investment should be safe and low-risk so that it could result in a low return on the investment	(Fasa, 2016)
	Lack of Government	The government and the regulatory bodies should come and play an active part in bringing up the regulations by setting up the standards of Waqf linked Sukuk	(Himam & Umam, 2018)
<i>Risk</i>	Rate of Return Risk	The potential impact on the return caused by an unexpected change in the rate of return	(Tariq & Dar, 2007)
	Operational Risk	Additional management of Waqf linked Sukuk in Holding Pesantren could potentially increase the operational risk of its institution	(Rauf, 2016)
	Reputational Risk	Poor management could potentially make a loss that could eventually result in reputational risk for Holding Pesantren	(Lackmann, 2015)
	Commercialization of Waqf Asset	Commercial and social motives in the management of Waqf linked Sukuk could potentially raise the conflict with the goal of public welfare	(Himam & Umam, 2018)
	Liquidity Risk	The potential loss arising from the Pesantren inability either to meet its obligation to fund increases in assets as they fall due without incurring unacceptable cost or losses	(Tariq & Dar, 2007)
	Sharia Non-compliance Risk	Risk arises from the failure to comply with the sharia rules and principles	(Tariq & Dar, 2007)
<i>Alternatives</i>	Begin Project	Accepts the model and begin the construction of awqaf linked Sukuk	(Saaty & Vargas, 2006)
	Halt Project	Rejects the project entirely, at least in any foreseeable future, the adoption of the project	(Saaty & Vargas, 2006)
	Wait and see	Take a wait and see approach	(Saaty & Vargas, 2006)

The elements under each of the BOCR merits received priorities through pairwise comparisons as shown in Table 2. To obtain the priorities of Table 2, we first prioritize the clusters constituting the subnets under the control criteria corresponding to each of the merits.

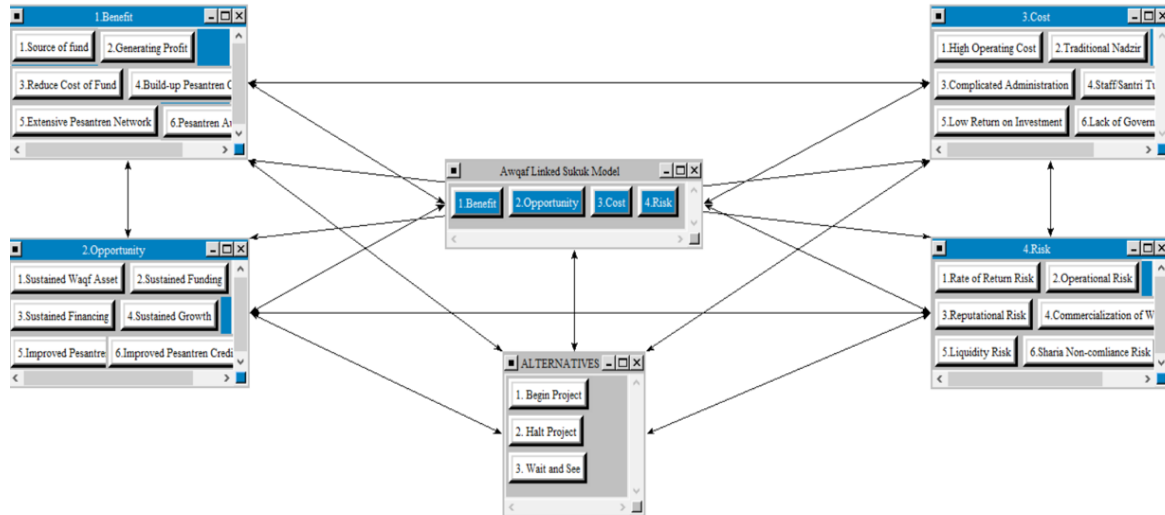


Figure 5: ANP Framework

For example, under the control criterion BOCR there are four clusters (see Figure 7), Benefit, Opportunity, Cost and Risk. The influence of a cluster on the other clusters is represented in figure 1. Thus, the Alternatives cluster is influenced by all clusters, Benefit is influenced by the Alternatives and OCR Clusters, Opportunity is influenced by the Alternatives and BCR Clusters, Cost is influenced by the Alternatives and BOR Clusters and Risk is influenced by the Alternatives and BOC Clusters.

**Table 2: Criteria and Elements with Their Priorities**

Clusters	Element	Local Priorities	Global Priorities
Benefit	Source of Fund	0.136	0.035
0.284	Generating Profit	0.147	0.037
	Reduce Cost of Fund	0.187	0.047
	Build-up Pesantren Capital	0.169	0.043
	Extensive Pesantren Network	0.134	0.034
	Pesantren Autonomy	0.227	0.058
Opportunity	Sustained Waqf Asset	0.131	0.033
0.275	Sustained Funding	0.159	0.040
	Sustained Financing	0.129	0.033
	Sustained Pesantren Growth	0.140	0.035
	Improved Pesantren Eco. Stability	0.202	0.051
	Improved Pesantren Credibility	0.238	0.060
Cost	High Operating Cost	0.218	0.054
0.218	Traditional Nadzir	0.182	0.045
	Complicated Administration	0.147	0.036
	Staff/Santri Turnover	0.139	0.034
	Low Return on Investment	0.167	0.041
	Lack of Government	0.147	0.036
Risk	Rate of Return Risk	0.107	0.026
0.224	Operational Risk	0.210	0.052
	Reputational Risk	0.231	0.057
	Commercialization of Waqf Asset	0.181	0.045
	Liquidity Risk	0.166	0.041
	Sharia Non-compliance Risk	0.104	0.026
Alternatives	Begin Project	0.257	-
	Halt Project	0.156	-
	Wait and See	0.587	-

After pairwise comparisons of the alternatives and ratings comparisons of the merits, our model shows that the third alternative: ‘Wait and See’, is the best choice (see Table 2). The main driver for this result is the benefits. Background research and personal interviews are used to illustrate this model and to compare and evaluate its nodes.

**Table 3. Alternatives with Their Priorities**

Alternatives	GM Overall	GM Practitioner	GM Academician
1. Begin Project	0.257	0.475	0.287
2. Halt Project	0.156	0.262	0.183
3. wait and see	0.587	0.262	0.531

Based on earlier assumptions, that there are three ways to approach the potential waqf sukuk project in Pesantren. From the practitioner point of views, the holding pesantren should accept the investment funding not only private waqf sukuk but also public waqf sukuk and begin working on constructing the primary needed project. The normalized result of 0.475 for beginning the project is a great deal higher than both 'Wait and See' (0.262) and 'Halt Project' (0.262). While the different point of academician views, the normalized result of 0.531 for waiting and seeing the project is a great deal higher than both 'Begin Project' (0.287) and 'Halt Project' (0.183). The best choice under practitioners and academicians are always 'Wait and See' (0.587). 'Halt the Project' becomes the most unintended decision (0.156; 0.262; 0.183). Putting all the criteria together we see that overall 'Wait and See' tends to dominate (Tabel 3).

## 5. Conclusion

The development of productive waqf in Indonesia is widespread but not widely known by the public, while unproductive waqf for social purposes such as education and health is well known and highly valued. The productive waqf model developed in Indonesia is a simple productive waqf model based on funding, autonomy, or other bodies where Nazhir is a social entity or NGO (non-governmental organization). Therefore, expensive real estate is limited by the length of time the waqf is collected.

One of the public education institutions is a pondok pesantren that can develop Waqf through Sukuk, one of the financial market instruments. However, obstacles such as traditional Islamic boarding schools and lack of access to funding have not been fully resolved. Waqf models related to sukuk have been developed by several countries and other Indonesian waqf management institutions, especially foreign financial institutions and Indonesian SOEs (for example, BOT that issues sukuk) to ensure that innovative sukuk models have not yet been used in Islamic boarding schools.

Nazir waqf or the holding of pesantren capable of establishing PFC and PDC as independent subsidiaries, the waqf assets to be financed through the issue of this sukuk, professional waqf asset management schemes, and Sharia compliance elements are all the most essential elements of the integrated sukuk based waqf models.

The problems in managing productive waqf in Pesantren include a lack of knowledge by the Pondok community of investment instruments on the Islamic financial market, an impoverished level of Nazhir professionalism (including *asatidz*, *musyrif*, *musyrifah*, *santri* or business unit staffs), a lack of skill, or other problems identified in the Pesantren. Many things to do therefore are urgent: (1) Community education, especially for male students and female pesantren students, through school and recitational education programmes, successful waqf forums, successful waqf movements, etc. (2) Nazhir qualification, standardization from basic to advanced, education and training for Nazhir, improved remuneration for Nazhir, and so forth. (3) Development of Sharia schemes to fund establishment of Pesantren's waqf assets.

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# MOTIVATION AND ATTITUDES TOWARDS LEARNING ENGLISH OF SHAN STUDENTS IN THE SHAN COMMUNITY, CHIANG MAI

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**Abstract:** *This study aimed to investigate the levels of Shan students' intrinsic motivation and extrinsic motivation towards learning English and the levels of Shan students' attitudes towards learning English. There were 40 participants, which consisted of ten vocational certificate students, ten high vocational certificate students, ten non-English major undergraduate students, and ten English major undergraduate students. The data were collected by using a questionnaire and an in-depth interview. The questionnaire consisted of 23 items, and the results were calculated to find the mean and the standard deviation (S.D.). The in-depth interview answers were gathered, coded, and categorized. The participants were willing to do the questionnaire and provided information in the in-depth interviews. The results revealed that most Shan students in the Shan community, Chiang Mai had a very high level of intrinsic motivation and a high level of extrinsic motivation towards learning English. In terms of intrinsic motivation, the questionnaire responses revealed that the participants wished they were fluent in English and wanted to learn English to the point where it becomes second nature to them. For extrinsic motivation, English was crucial to learn since it would help them acquire a decent job, be respected by others, and become more educated. In terms of attitudes, most Shan students in the Shan community, Chiang Mai appeared to have high attitudes towards learning English because they were mainly interested in learning English and they thought English would give them more job opportunities and better salaries. In addition, they loved English and enjoyed meeting people who speak English because they wanted to practice their accent and learned vocabulary with native speakers.*

**Keywords:** Motivation in Learning English, Attitude in Learning English, Shan Students and Learning English.

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## 1. Introduction

In Thai schooling, every student, including those of the Shan migrants need to study English as a compulsory subject as it is considered a global language, which people in many countries choose to study as a second or a foreign language. Therefore, being able to communicate in English is essential for students worldwide.

When considering the factors that affects learning English, motivation is the first. It refers to a broad concept of cognitive, affective, and cognitive characteristics (Gardner, 1985). Dörnyei (1998) claims that there are two main types of motivation: intrinsic motivation and extrinsic motivation. Intrinsic motivation refers to the inner drive that makes someone want to engage in or do an activity. Intrinsic motivation comes from a learner's personal needs, referring to their desire

to achieve their goals while extrinsic motivation refers to the extrinsic drive that makes someone act to achieve an extrinsic outcome, like earning rewards or compliments. The learner's motivation is what learners create or set up to motivate themselves to learn. Intrinsic motivation and extrinsic motivation are significantly related. Khiengchanad and Kongklam (2019) mentions that the student's motivation for achievement is that studying English will make it easier for them to find employment, followed by helping them to enjoy watching movies, newspapers, or magazines. In addition, learning English will provide opportunities for scholarships to study abroad. Similarly, Tu and Zhou (2015) believe that motivation is a critical factor for success in learning English and the lack of motivation will make learning English difficult to succeed. This is consistent with Imsa (2020) who claims that some EFL students lack motivation because of emotions and education and they find English irrelevant to their lives.

Furthermore, another important factor influencing the success of learning English is a positive attitude because it affects intelligence, mind, thoughts, feelings, behaviour, and emotions. Khiengchanad and Kongklam (2019) state that high-achieving English learners tend to affect English language learning positively. Learners will express their satisfaction with learning, interest in learning, come to study regularly, recognize teachers' abilities and teaching methods, value education, schools, and education systems. Additionally, Tangpattanakit (2020) explains that if learners are open-minded about learning English, they will have a good attitude and have a good sense of English with goals or rewards. Attitude will make learners want to learn English and help them communicate better.

This research focuses on studying the levels of intrinsic motivation and extrinsic motivation and attitudes towards learning English language among the community of Shan students in Chiang Mai Province aged more 18 years and without Thai nationality enrolled in the Thai education system at various levels.

## **2. Literature Review**

Gardner (1985) claims that motivation is a broad concept of cognitive, affective, and cognitive characteristics. In addition, motivation is the way a person works or tries to learn a language because of the desire to do so and the satisfaction they get from the activity. Therefore, motivation has three components: motivational intensity, language learning, and attitudes toward language learning activities.

Deci & Ryan (1985) claims that motivation can be classified as intrinsic and extrinsic as follow. Intrinsic motivation is the act of performing activities for their own sake. When a person is intrinsically driven, a person is inspired to perform because it is more fun or challenging than external stimuli such as pressure or reward.

Extrinsic motivation is the force exerted on the environment outside of the person that can motivate them to take action. It is also a construct that applies whenever an activity is performed in order to achieve a distinct outcome. Extrinsically motivated students, for example, they do homework only because they fear parental repercussions. It can be seen that they act to avoid sanctions. It is an act of external stimulation. Furthermore, there are four types of extrinsic motivation as follows.

First, external regulation is a behaviour that occurs to satisfy external needs or obtain the expected returns from outside.

Second, introjection is an act of pressure to avoid guilt and anxiety, which also brings pride.

Third, identification is a form of extrinsic motivation. The person has identified with the personal importance of behaviour and has thus accepted its rule. For example, a boy who memorizes spelling lists because he sees them as relevant to writing, which he values as a life goal, has identified with the value of this learning activity.

Finally, integration occurs when identified regulations have been fully assimilated to the self. The more one internalizes the reasons for an action and assimilates them to the self, the more one's extrinsically motivated actions become self-determined.

For attitudes, Hornby (2001), Ibson (2000), and Schermerhorn (2000) as cited in YodKaew, 2009, attitudes are inherent expressions of ideas, feelings, and behaviour, both positive and negative, toward a person, thing, or situation where in this attitude could be learned or managed through life experiences quoted. According to Singhwee (2015), attitudes can be divided into positive attitude and negative attitude.

In addition, Alaga (2016) explored the level of motivation and attitudes toward learning English and determined the relationship between respondents' profile variants and the level of motivation and attitudes for freshmen students of the College of Arts and Sciences, Samar State University, who were currently enrolled in the school year 2015 and selected random sampling. The data collection method included the Attitude and Motivation Test Battery (AMTB) from Gardner and Lambert (1985), which consisted of 64 statements with 6 – point Likerts, and a language attitude instrument, which determines the attitude level of the student adopted from Dweik, et. al. (2014) and consists of 12 statements with 5 – point Likerts. The findings revealed that most of the respondents' motivation responses were high. They were motivated to learn English and had a desire and interest in learning the English language for many reasons and situations wherein there was a need to learn and use the English language effectively. Most of the respondents had a positive attitude toward learning English. They were interested in using the English language. Good impression and judgment toward the English language were revealed to be important to the student. Moreover, in terms of sex, grade, parents' occupation, parents' educational background, and language/dialect used at home, the respondents were found to have a significant relationship with their level of motivation and attitude toward learning English.

Imsa (2020) surveyed the motivation and attitudes of Thai EFL secondary school students towards learning English. Among 4,194,355 Thai EFL secondary school students, 640 students were selected as cluster sampling. The data collection methods included questionnaires and open-ended questions. The questionnaire consisted of two main sections: 1) background information, including genders, regions, and educational level, and 2) attitude and motivation towards learning English. Overall, ten items were indicating negative motivation and the other 24 items indicating positive motivation towards learning English. In choosing the items, there were five main themes, or aspects, in the questionnaire: personal, emotional, educational, professional, and parental. In addition to the Likert scale items, an optional, open-ended question what students think about learning English based on their own experience and opinions. It was found that most of the Thai EFL students were highly motivated to learn English. Some reasons for such results were that the students found English a vital tool for their educational and professional aims. Also, they had a positive attitude towards learning English. They believed that learning English was essential for

them. They were, however, nonetheless apprehensive about using English, particularly while speaking.

Last but not least, Sengkey and Galag (2018) investigated the level of students' attitude and motivation in learning English and the correlation between students' attitude and motivation. The participants were 118 students in grade 10 students who enrolled in the second term and selected for convenience sampling. The data collection method was questionnaires divided into two main parts. The Attitudes questionnaire was adapted from Ming, Ling, and Jaafar (2011) based on Gardner's theory, positive attitude ten items and negative attitude ten items. The Motivation questionnaire was adapted from Choosri and Intharaksa (2011), based on Gardner and Lambert's theory, instrumental motivation 11 items and integrative motivation 11 items. It was found that the grade 10 students of SMA A had a moderate level of attitudes toward learning English and the student's motivation for learning English was found to be high. In addition, there was no significant relationship between student attitudes and their motivation for learning English. So, student attitudes in this study were not a significant factor that influenced motivation to learn English.

## **2.1 Problem Statement**

This research aims to find the levels of Shan student's intrinsic motivation and extrinsic motivation and the levels of Shan student's attitudes towards learning English.

## **3. Method**

The research approach in this study was the mixed method by using the questionnaire and the in-depth interview. The benefit of using the questionnaire is to obtain similar information and to facilitate data collection. The motivation and attitudes questionnaire was used to collect the levels of Shan students' intrinsic motivation and extrinsic motivation, and the levels of Shan students' attitudes towards learning English. The in-depth interviews were recorded, and the extracts were transcribed for analysis.

### **3.1 Materials**

The research instrument were the questionnaire and the in-depth interview collected in the Shan community asking Shan students at vocational certificate, high vocational certificate, non-English major undergraduate, and English major undergraduate in Chiang Mai. The questionnaire was adapted from Gardner's (1985) Attitude and Motivation Test Battery (AMTB) consisting of 13 items, and the questionnaire from Che Mat and Yunus adapted from Gardner's (1985) Attitude and Motivation Test Battery (AMTB) consisting of seven items. The researchers used the questionnaire in this study contained 23 items which was divided into three parts.

#### **3.1.1 Samples**

The participants were 40 Shan students in the Shan community, Chiang Mai who do not have civil registration status (non-Thai nationality). The participants consisted of ten vocational certificate students, ten high vocational certificate students, ten non-English major undergraduate students, and ten English major undergraduate students. The sampling technique of this study was the purposive sampling method. They had taken English language subjects, believing that learning English would increase opportunities, for example, good job opportunities, a better quality of life for their family members, and their search for knowledge.



### 3.1.2 Site

The research was conducted in Chiang Mai province Thailand and Rajamangala University of Technology Lanna, Chiang Mai area.

### 3.1.3 Procedures

In the first step, the researchers contacted the vocational certificate students, high vocational certificate students, non-English major undergraduate students, and English major undergraduate students. In the second step, after getting permission, the online questionnaire was sent to the respondents. The researchers provided a consent form for the participants to agree on before completing the questionnaire. In the third step, Shan students gave themselves time to rate the questionnaire for about 2-3 days. In the next step, the researchers chose eight Shan students for an online in-depth interview with seven questions that lasted around 15-20 minutes. The participants were willing to do the questionnaire and provided information in the in-depth interviews. Also, the researchers did not reveal their information. In the final step, the data was collected in the first semester of 2021. The timeline for collecting the data was taken in one week (August 31th, 2021).

## 3.2 Measurement and Data Analysis

The data were collected from the Shan students in the Shan community, Chiang Mai at vocational certificate, high vocational certificate, non-English Major undergraduate and English major undergraduate. In this study, the data were analysed by used the statistical analysis with the Microsoft Excel program and various instruments were used in this study.

The first part of the questionnaire was analysed by the percentage to estimate the data.

The second part and third part of the questionnaire used the mean and the standard deviation (S.D.). Also, this part used the scale to specify the level of the agreement or disagreement based on the following criteria of four-point Likert scale. The high average score of each item indicated a high motivation and attitudes level while the low average score signified a low motivation and attitudes level. The fourth part was categorizing and coding. It was used to analyse Shan students' responses to seven in-depth interview questions.

First, all students' responses to each question were listed and reviewed to sort repeated responses into groups primarily. Then, responses in each group were reviewed and further categorized into themes and subthemes. Next, these subthemes were checked against the responses to ensure they were sorted correctly. Finally, all themes and subthemes of responses to each question were counted and presented categories.

### 3.3.1 Validity and Reliability

The questionnaires and interview questions are carefully reviewed by three experts in English language teaching and learning, using the IOC form.



## 4. Results and Discussion

The majority of participants was females (85%) while 15% was males.

The majority were 22 years old and more (37.5%) while the others were between 18-19 years old (35%) and 20-21 years old (27.5%). There were four groups of participants: vocational certificate, high vocational certificate, non-English major undergraduate, and English major undergraduate levels. All groups had the same population of 25%.

### 4.1 The Level of Intrinsic Motivation and Extrinsic Motivational towards learning English

It is shown that the mean and standard deviation of the Shan students' intrinsic motivation. It was found that they had a very high level of intrinsic motivation ( $\bar{X}$  = 3.36). From the results, they wished they were fluent in English ( $\bar{X}$  = 3.63). They wanted to learn English to the point where it becomes second nature to them ( $\bar{X}$  = 3.60). They wished they could speak English perfectly ( $\bar{X}$  = 3.50). Nevertheless, the least intrinsic motivation was English was their favorite subject at school. Regarding each student group, it was likely that Group 3 and 4 had a very high intrinsic motivation ( $\bar{X}$  = 3.74 and  $\bar{X}$  = 3.36). Group 1 and 2 had a high intrinsic motivation ( $\bar{X}$  = 3.08 and  $\bar{X}$  = 3.24). From the results, Shan students with higher educational levels were likely to had higher intrinsic motivation.

It was found that most Shan students had a high level of extrinsic motivation ( $\bar{X}$  = 3.23). From the table, English was crucial to learn since it would help them acquire a decent job and would be respected by others ( $\bar{X}$  = 3.73). English was crucial to them since it would help them become more educated ( $\bar{X}$  = 3.55) and their parents encouraged them to practice their English as much as possible (3.45). In contrast, the least result was their English teacher was a great source ( $\bar{X}$  = 2.60). When comparing the mean in each group, Groups 4 and 1 appeared to have a very high standard ( $\bar{X}$  = 3.42 and  $\bar{X}$  = 3.26) while Groups 2 and 3 had a high level of extrinsic motivation ( $\bar{X}$  = 3.04,  $\bar{X}$  = 3.20). Surprisingly, Group 1 had higher levels of extrinsic motivation than groups 2 and 3.

Overall, most Shan students appeared to have a very high level of intrinsic motivation and a high level of extrinsic motivation. However, Groups 2, 3, and 4 had more intrinsic motivation than extrinsic motivation. On the other hand, Group 1 had more motivation extrinsic than intrinsic motivation.

### 4.2. The Level of Attitudes Towards Learning English

It is revealed that the mean scores and standard deviations of attitudes toward learning English. The table found that the Shan students had a high level of attitudes towards learning English ( $\bar{X}$  = 2.95). There were ten questions in this subscale. From the questions, they were interested in learning English ( $\bar{X}$  = 3.65). They loved English language ( $\bar{X}$  = 3.33) and they really enjoyed learning English ( $\bar{X}$  = 3.28) while the results with the lowest average where they were not worried if someone asked them anything in English (2.48). Regarding each student group, Group 4 had the highest mean in the group ( $\bar{X}$  = 3.25) whereas the mean scores for Groups 1 and 3 were the lowest in the group (2.78). Interestingly, Group 2 had higher attitude scores than group 3 ( $\bar{X}$  = 3.00).

### 4.3 In-depth Interview

This part is the in-depth interview. It is about Shan students' learning English. From the interview, the researchers assigned a code to the interviewees. There were three codes representing each interviewee consisting of educational level, gender and interview sequence. For educational level, V was vocational certificate educational level, H meant high vocational certificate educational level, N meant non-English major undergraduate educational level and E was English major undergraduate. In the gender section, F meant female, and in the sequence of interviews, numbers 1 - 2 represented the order of the interviewed. For example, the interviewee with V1F meant a female vocational certificate student number one.

In addition, there were categorizing, coding, and counting Shan students' responses from main categories as follows:

#### A) Preference of Shan Students Towards English

Regarding eight respondents from the interview, Shan students were most likely to enjoy learning English because English was necessary for work opportunities related to English, working with foreigners, and making new friends. For example, one Shan student shared her positive feeling that "I liked English because I enjoyed learning English and I also wanted to learn other languages besides Shan and Thai" (V2F, personal communication, August 31, 2021). And "I like English. When I could speak English, I thought it was cool" (N2F, personal communication, August 31, 2021). In addition, another Shan student reported that "I liked English because it was important for working with foreigners and making new foreign friends" (E2F, personal communication, August 31, 2021). Other answers mentioned that "I liked English at an intermediate level because I liked Chinese more and felt that English grammar was difficult to understand and complicated (H2F, personal communication, August 31, 2021)." On the other hand, two Shan students disliked English because they did not learn English much compared to other subjects. For instance, one Shan student responded that "I did not like English because it was a subject that I did not learn much compared to other subjects such as physics, chemistry" (N1F, personal communication, August 31, 2021).

#### B) The Role of English in Shan Students

The students mentioned that English played a role in the classroom and job opportunities. For example, one Shan student shared her responses that "From the importance of English, it made me interested in learning by myself and I always tried to participate in English-related projects or activities at university. In addition, teachers offered me an opportunity related to English" (E1F, personal communication, September 1, 2021). And another Shan student noted that "English played a vital role in everyday life. If I could speak English, I would have the opportunity to get a good job with more income" (H1F, personal communication, August 31, 2021). Followed by another answer, English played a role in communication. For instance, "I thought English played a considerable role in my daily life because English was the language used worldwide and I could use English to communicate with foreigners" (N2F, personal communication, August 31, 2021).

### **C) The Role Model of English in Shan student**

Of eight responses, most Shan student frequently mentioned that they did not have a role model in learning or using English. For example, “I did not have a model for learning and using English. However, when I saw someone speak English, I would like to speak English too” (H1F, personal communication, August 31, 2021). And “I did not have a role model in learning English. I wanted to learn English on my own” (V2F, personal communication, August 31, 2021). Follow by the teacher as a role model in learning or using English, examples of Shan students included, “I had Kru Lookgolf as a role model for learning English. From watching his YouTube channel, I liked his accent, pronunciation, and his programs because it was very fun” (E1F, personal communication, September 1, 2021). Other responses that the artist was a role model for speaking English. “My learning English model was Mark got7 because I liked his accent” (E1F, personal communication, August 31, 2021). A friend was a role model in learning or using English. “My friend was a role model in learning English because she succeeded in learning English on her own” (N1F, personal communication, August 31, 2021).

### **D) Future Planning and English Communication**

Most Shan students responded that they planned to go abroad and could communicate in English in the future. For example, “In the future, I would like to work abroad for around two years. After that I would like to study abroad as well. I aimed to be able to communicate better in English. I was confident that I would be able to communicate well in English. I also wanted to improve my English continuously and I wanted to bring myself to live in an English-speaking society” (E1F, personal communication, September 1, 2021). Hotel staff and communicate in English in the future. For example, “I wanted to be a hotel manager or open a hotel and I thought I would be able to communicate in English even because my future career requires communication with foreigners” (H2F, personal communication, August 31, 2021). In contrast, the minority of Shan students responded that they planned to be teachers, entrepreneurs, and accountants. For instance, “I wanted to have a bakery with both Thai and foreign customers. Then, I would be able to communicate with foreigners” (V2F, personal communication, August 31, 2021).

### **E) Problem and Solution in learning English of Shan Students**

The majority of Shan students responded that the problems and solutions to learning English were communication. For example, “I was not very good at communicating. Even though I did not like English, I still wanted to improve it. I would start with my preferences. For example, I liked listening to music and watching movies, so I learned English from that. I thought that if we started with what we like, we would have the drive and do well. My problem with English was that I could not translate English words and sentences” (N1F, personal communication, August 31, 2021). They also claimed that they lack confidence; for example, “My problem with English was that I was not very confident in communicating with foreign clients when working. My solution was to practice speaking English by myself” (H1F, personal communication, August 31, 2021). “The problem with my English studies was that I still lacked the confidence to speak English. I fixed it by practicing speaking often to get used to and be more confident” (V2F, personal communication, August 31, 2021).

The other responses to the problems and solutions in learning English included no motivation, the unsupportive environment, and grammar. One student reported that “The problem with my English studies was the lack of motivation to learn English. I solved problems by being around hardworking people, and I would work harder” (E2F, personal communication, August 31, 2021).

#### **F) Improvement English Skills and Steps to Improve English Skills of Shan Students**

The majority of Shan students responded that they often improved their English skills, and steps to enhance their English skills were speaking English. (Four responses) For example, one Shan student mentioned that. “I wanted to improve my speaking English in the future. The steps to improve my English skills were learning from watching movies to practice my accent and if the Covid- 19 was gone, I wanted to make new friends and meet foreigners because I wanted to practice accent and learn vocabulary with native speakers” (E2F, personal communication, August 31, 2021). Other answers to improve English skills and the steps to improving English language skills were grammar, English tutoring, and improving listening. For example, one Shan student said: “I thought I had to practice listening to English. Moreover, I would like to improve my English skills with an English Tutor because I could not study on my own” (V1F, personal communication, August 30, 2021).

#### **G) Benefits of English for Shan Students**

Of eight responses, most Shan students appeared to learn English applicable for job opportunities. For example, one student mentioned that “English was beneficial to Shan people. English would help us to have good job prospects and more salaries such as working in the hotel” (V1F, personal communication, August 30, 2021). Another response: learning English was useful for Shan people. For example, “English made Shan people had a better quality of life” (H1F, personal communication, August 31, 2021).

According to the research, most of the Shan students in the Shan community, Chiang Mai had a very high level of intrinsic motivation and a high level of extrinsic motivation. They tended to have more intrinsic motivation than extrinsic motivation whereas vocational certificate students had more extrinsic motivation than intrinsic motivation. In terms of intrinsic motivation, the questionnaire responses revealed that they wished they were fluent in English and wanted to learn English to the point where it becomes second nature to them. Moreover, they wished they could speak English perfectly. This is supported by the interviews conducted as part of this research. Most Shan students respond that they planned to go abroad and could communicate in English in the future. For example, one Shan student reported that “I was confident that I would communicate well in English in the future. Moreover, I also wanted to improve my English continuously and live in an English-speaking society” (E1F, personal communication, September 1, 2021). Another student claimed that “I liked English because I enjoyed learning English and I also wanted to learn other languages besides Shan and Thai” (V2F, personal communication, August 31, 2021). The above results have shown that they wanted to speak English fluently and use it naturally because they wanted to live in an English-speaking society. Moreover, they liked to learn languages other than Shan and Thai.

For extrinsic motivation, they found that English was crucial for learning because it would help them acquire a decent job and become more educated. Moreover, their parents encouraged them to practice their English as much as possible because it would give families a better quality of life. This is supported by the interviews. One the students mentioned that “I wanted to be a hotel

manager or open a hotel, and I thought I would be able to communicate in English because my future career required communication with foreigners” (H2F, personal communication, August 31, 2021). Moreover, another student reported that “I aimed to communicate better in English because I would like to work abroad for about two years, and if there were a chance, I would like to study abroad as well” (E2F, personal communication, August 31, 2021). And “I wanted to have a bakery with both Thai and foreign customers. Then, I would be able to communicate with foreigners” (V2F, personal communication, August 31, 2021). In addition, most Shan students reported that English was useful to Shan people when pursuing a good job. One student mentioned that “Learning English was useful for Shan people because English could give Shan people a better quality of life” (H1F, personal communication, August 31, 2021). This proves that their extrinsic motivations were mostly career-related. In second-placed were education and having a good quality of life for their family.

Regarding each Shan student group, it was likely that English major undergraduate students have the highest intrinsic motivation and extrinsic motivation. In terms of intrinsic motivation, they hope to speak English perfectly, be fluent in English and learn English until it becomes their nature. This is supported by the interviews conducted as part of this research. One student reported that “I was confident that I would communicate well in English in the future. Moreover, I also wanted to improve my English continuously and live in an English-speaking society” (E1F, personal communication, September 1, 2021). In addition, another student mentioned that “I felt that English was necessary because I wanted to work with foreigners and make new foreign friends” (E2F, personal communication, August 31, 2021). This shows that English- Major undergraduate students were intrinsically motivated by the fact that they wanted to live in an English-speaking community whether for work or to make new friends. In terms of extrinsic motivation, they believed that English would help them get a good job, gain respect from others and get more education. Moreover, their parents encouraged them to learn English as much as possible. In addition, from the interview, their friends had an extrinsic motivation for learning English. One Shan student reported that “Sometimes if I were feeling lazy, I tended to be around with my hardworking friends because I would feel diligent too” (E2F, personal communication, August 31, 2021).

These research findings correspond to the research by Narada, Kanokkamolade, V., and Klinchan, N. (2020) which investigated the motivation for English language learning of students and studied the types of motivation for English language learning of students at Sitagu Ketumati Buddhist Academy (Taungoo) Myanmar. The participants were 46 students of Sitagu Ketumati Buddhist. They revealed that both monk and nun Burmese students had the higher mean of integrative motivation than instrumental motivation. They wanted to improve their English skills to communicate more effectively with native speakers and study Dhamma in English in this Academy.

On the other hand, this research is different from research in the Thai context. Tanjitanont, Techa and Konchiab (2020) which investigated the motivational levels and explored the motivational intensity levels of EIC students in English language learning. The samples were 40 fourth-year students majoring in English for International Communication (EIC) Program at Rajamangala University of Technology Lanna, Chiangmai. It was found that Thai undergraduates in the English for International Communication program appeared to be highly motivated. However, the level of instrumental motivation was higher than that of integrative motivation. Thus, they learn English for their future careers and communication with people from other countries.



The second question in the study aims to investigate the levels of Shan students' attitudes towards learning English. The overall findings revealed that four groups of Shan students in the Shan community, Chiang Mai appeared to have high attitudes towards learning English because they were mainly interested in learning English. In addition, they loved English and enjoyed meeting people who speak English. According to the interview, the majority of the students liked English.

One student shared her positive feeling that "I liked English because I enjoyed learning and I also wanted to learn other languages besides Shan and Thai" (V2F, personal communication, August 31, 2021). Another reported that "I was interested in learning English and in the future, I thought English would give me more job opportunities and salary" (E2F, personal communication, August 31, 2021). To improve their English communication skills, the majority of Shan students emphasize speaking English. For example, one Shan student noted that "I wanted to improve my speaking English in the future. The steps to improve my English skills were learning from watching movies to practice my accent. Furthermore, if Covid- 19 was gone, I wanted to make new foreign friends and meet foreigners because I wanted to practice my accent and learn vocabulary with the native speaker" (E2F, personal communication, August 31, 2021). As a result, they were interested in learning English because they wanted to work and make new foreign friends. They were also interested in learning foreign languages.

These results were consistent with Alaga's (2019) which investigated Motivation and Attitude of Students towards Learning English. There were 30 freshmen students of College of Arts and Sciences, Samar State University, who were currently enrolled in the school year 2015. The result found that the level of attitude to be high because they perceived English language as a helpful language than their first language and positively saw English language as crucial to them. Similarly, Pengwichai (2021) investigated Thai EFL students' attitudes towards learning English language: a case study of weekend non-English major students. The participants were 102-weekend non-English major students in different programs from the Faculty of Management Science. The study indicated that the weekend non-English major students at PNRU had a positive attitude towards learning English from other points of view. For example, the students revealed that English was essential because it gave them more education and opportunities to work. Furthermore, learning English could help, support, and promote their businesses.

## **5. Conclusion**

According to the findings of this study, most Shan students in Shan community, Chiang Mai had a very high level of intrinsic motivation and a high level of extrinsic motivation towards learning English. Most of them tended to have more intrinsic motivation than extrinsic motivation, whereas vocational certificate had more extrinsic motivation than intrinsic motivation. Consistent with the attitudes results, it was found that the four groups of Shan students in the Shan community, Chiang Mai had a positive attitude towards learning English. When comparing each group, it appeared that the English Major Undergraduate have the highest intrinsic motivation, extrinsic motivation, and attitudes levels towards learning English in the four groups. Although these results were satisfactory, keeping these high levels is essential. Therefore, they should be encouraged to maintain these levels. For example, teachers should emphasize the importance of English and the opportunities that come with it, such as getting a good job or studying abroad. Moreover, teachers should also make them enjoy learning English. For example, introducing their favorite artists as role models in English and avoid blaming their English language.



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# MUSLIM PERCEIVED VALUE TOWARDS REVISIT INTENTION BY TOURIST'S SATISFACTION TO MUSLIM FRIENDLY HOTEL: A CONCEPTUAL PAPER

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**Abstract:** *Muslim travelers' is a new emerging segment within the travel industry that has an impact on the global Islamic tourism and hospitality industry. Due to this trend, Muslim-Friendly Hotel has been created specifically to cater to the needs of Muslim travelers. Therefore, this conceptual paper is to investigate the relationship between Muslim's perceived value on the intention to revisit a Muslim Friendly Hotel through the mediator of tourist satisfaction. The data will be collected via online survey questionnaires on Google Forms. Respondents' criteria for this study are Muslim tourists who have experienced the services provided by selected Muslim-friendly hotels (MFH) in Malaysia. It is evident that the increasing number of Muslim travelers has led to an increase in demand and supply in the Islamic tourism and hospitality industry. Hence, hotel providers have proffered innovative services and Muslim-Friendly Hotel has been developed specifically to fulfill the needs of Muslim travelers. The result of this study is significant for the academicians and the practitioners because it will contribute to the knowledge of Muslim tourists' perceived value (MTPV), satisfaction and intention to revisit. It can also contribute to a more extensive understanding of theories that can be applied to the hospitality and tourism industry.*

**Keywords:** Islamic tourism, Muslim tourists' perceived value (MTPV), satisfaction, revisit intention.

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## 1. Introduction

Tourism is one of the world's leading service industries and is widely regarded as a critical source of global economic growth. As noted by United Nations World Tourism Organization or formally known as UNWTO (2020), a well-established and developed tourism industry has a significant impact on the country's economy by increasing job opportunities and contributing to social development that benefits both the local community and tourists. Besides, tourism is a major contributor to GDP in developed countries such as Malaysia (Singh & Misra, 2020). According to GlobalData's traveller demands & flows database, Malaysia will receive 17.7 million visitors this year, making it the fourth most popular destination in Asia Pacific (Carmen, 2022). It can be seen that the growth of Malaysian tourism will contribute positively to economic development and enhance the quality of life for all Malaysians. Travel and tourism are important sectors in Malaysia with a strong linkage to many parts of the economic contribution, direct and indirect (Abbas et al.,

2021). Previously, the number of tourists visited Malaysia in 2020 was estimated to be 4.33 million, with receipts of RM12.7 billion (Tourism Malaysia, 2021), and a report by the strategic planning division (2020) on domestic travel indicates that Muslim Friendly (45.2% of respondents) is one of the top 10 factors that attracts tourists to Malaysia.

Recently, the increase in Muslim travelers' is a new emerging segment within the travel industry that has an impact on the global tourism industry. Islamic tourism is a promising and in-demand market, especially given the size of the world's fastest-growing Muslim community (Md Salleh et al., 2019). The growing number of Muslim travelers has increased the demand and supply in the Islamic tourism and hospitality industry, which in Malaysia it encourages local business operators to provide Muslim-friendly hotels to meet their needs and desires (Aini, et al., 2018). Due to this trend, hotel providers have provided innovative services, and Muslim-Friendly Hotel has been created specifically to cater to the needs of Muslim travelers (Nurul Azhani et al., 2021). Malaysia is well-known for its commitment to establishing itself as a Muslim tourist destination and had introduced MS2610:2015 (Requirements for Muslim-Friendly Hospitality Services) which is a comprehensive standard for Muslim-Friendly Hospitality Services (Azhani, M. N., et al., 2017).

For both Asian and Western visitors, the level of total satisfaction is strongly influenced by the quality of hospitality, which also increases the likelihood that they would return (Jumli et al., 2018). Therefore, hoteliers must be aware of consumers' shifting wants and desires in order to satisfy tourists and increasing customer value. As the competition to attract Muslim travellers intensifies, it will become increasingly important for industry operators, especially hoteliers, to identify the variables that will attract Muslim travellers. As a result, hoteliers must accommodate their guests' religious needs by providing more Islamic services (Nurul Azhani et al., 2021; Nurul Azhani et al., 2017). In simple words, by staying in a hotel that accommodates Muslim tourists' religious needs is probably will increase their levels of satisfaction (Md Salleh et al., 2019).

Numerous studies have highlighted the relationship between satisfaction and intention to revisit (Adirestuty, 2019; Ma'asor et al., 2018), meanwhile satisfaction is influenced by perceived value (Adirestuty, 2019). Intuitively, it is vital to examine the factor that influenced Muslim-Friendly Hotel (MFH) guests repurchase intentions by employing a new measurement approach in determining perceived value and satisfaction (Hakimi et al., 2018). Furthermore, previous literature reveals that there is still limited research on how tourists perceived the values from Islamic perspective of MFH guests (Eid & El-Gohary, 2015; El-Adly & Eid, 2017; Hakimi et al., 2018; Nurul Azhani et al., 2017). Therefore, this study is conducted to investigate the relationship between Muslim's perceived value towards revisit intention by tourist's satisfaction to Muslim Friendly Hotel.

## **2. Literature Review**

### **2.1 Muslim Friendly Hotel (MFH) in Malaysia**

The Muslim-Friendly Hotel (MFH) concept refers to a hotel that offers Islamic services and addresses the religious needs of Muslims (Nurul Azhani et al., 2017), which several Muslim minority countries such as Japan and Korea have been informally used the term in order describe their hotel operations that are suitable for Muslim occupancy especially those who are travelling to their country (Hashim & Mohd Fauzi, 2022). Initially, previous research has used the term Muslim-friendly as "Sharia compliant" which the concept was founded in Saudi Arabia and Kuwait. As cited by Patwary et al., (2018) previous studies claimed Islamic hotel or also known as Shariah compliant hotel is a hotel that fully follows Islamic values which caters from sources of capital of the hotel to their daily operation. The term 'Muslim friendly' is used to provide warm hospitality by welcoming Muslim guests and providing assistance in accordance with their religious basic requirements (Nurul Azhani et al., 2021). Muslim-Friendly Hotel is characterized by a set of elements, associated with one's religious needs such as availability of praying facilities, praying tools, Qibla direction as well as halal food service and the provision of mosque list nearby the hotel area (Hashim & Mohd Fauzi, 2022; Aini et al., 2018).

Malaysia is an Islamic country, with a majority of Muslims living here. Malaysia is well-known throughout the world for introducing Islamic tourism in the areas of hospitality, food and beverage, tour packages and finance (Jumli et al., 2018). Datuk Seri Nancy Shukri, the former Tourism, Arts and Culture Minister recently informed that 42 hotels in Malaysia have been recognized to be under the Muslim-Friendly Accommodation Recognition (MFAR) scheme which qualified the hotels to bear its latest logo in order to attract Muslim guests and this step would strengthen the country's tourism industry (Yusof, T.A., 2018). Thus, to achieve MFH qualification standards, practitioners must come up with attributes that can fulfil the desires of Muslims, especially when they need to perform daily prayers five times a day.

### **2.2 Revisit Intention**

Studies revealed that customers' desires to return is correlated with their intentions to do so more frequently, hence it is crucial for service providers to satisfy customers to encourage repeat business (Wantara & Irawati, 2021). The tendency of customers to repurchase again is positive if the product possessed several characteristics that can fulfil their needs such as the product must suit with their religion, health, safety and quality aspects (Patwary et al., 2018). Apparently when customers' needs are met efficiently, the satisfaction will drive them to spend more money, then make more repeated purchase, which resulted in increased loyalty and future visitation (Agnihotri et al., 2019; Atikahambar et al., 2019). Due to that, it is very important for service providers to provide satisfaction for visitors so that they want to visit again.

## 2.3 Customer Satisfaction

Previous research found that satisfied customers are more likely to stick with products that meet their needs and desires (Khoo, 2020). Wantara & Tambrin (2020), stated that if the image of a tourist attraction is fostered, the satisfaction level of tourists increases. According to Juliana et al., (2022), customer satisfaction can be gained if customer feels comfortable with his relation with the company and what he gets to meet the expectations. Therefore, company should attempt to create a positive environment and provide better service to their customers because highly satisfied customers are more likely to return (Khoo, 2020). Meanwhile, Wantara & Tambrin (2020), noted that satisfaction is the performance of the service received by tourists themselves and the value of quality of service that is truly felt by the tourists. Thus, customer satisfaction is very important to attract and retain customers, especially when providing an organized service.

## 2.4 Perceived Value

Examining perceived value is very important as it is a variable that can affect customer satisfaction. Customer satisfaction, in turn, can influence tourist loyalty and interest in revisiting (Juliana et al., 2022). Recently, many researchers have been interested in the idea of perceived value, which it is one of the significant factors in consumer decision-making. Hence, to remain competitive, businesses in hospitality and tourism sector must continuously and effectively provide superior customer value (Nurul Azhani et al., 2017). Previously, Petrick (2002) proposed five dimensions of perceived value consisting of behavioural price, monetary price, emotional response, quality, and reputation (Nurul Azhani et al., 2017) and in order to assess the Muslim guests' perceived value, the dimensions were used including quality values, price values, emotional social values, Islamic physical attributes, and Islamic non physical attributes which derived from a model pioneered by Eid and Gohary (Adirestuty, 2019; Eid & El-Gohary, 2015; El-Adly & Eid, 2017).

## 2.5 Muslim Tourist Perceived Value (MTPV) and Customer Satisfaction

The relationship between perceived value and satisfaction has been well proven in previous studies which it can increase the post-purchase confidence of the product (Nurul Azhani et al., 2017; Prameka et al., 2016). Previous findings reveal that the dimensions of MTPV have positive effects on Muslim consumer satisfaction (Rahayu et al., 2020). Study indicated that that Muslim tourist satisfaction is influenced by factors such as service quality, price, perceived value, and most importantly religious products and services (e.g., halal services and designated facilities for prayers (Battour & Ismail, 2016; Preko et al., 2020).

## 2.6 Customer Satisfaction and Revisit Intention

Researchers noted that the satisfaction of tourists and the intention to revisit them are considered vital to ensure the success of every destination (Seetanah et al., 2020; Showkat et al., 2021). When tourists are satisfied with a place, they are more likely to return and recommend it to others (Atikahambar et al., 2019). Wantara & Irawati (2021) thus revealing that tourist satisfaction contributes significantly to the intention to return to visit. This means that tourists who are satisfied when visiting religious tourism destinations make tourists intend to visit again at a later date. Seetanah et al., (2020) highlighted that extensive research has been conducted over the past few decades on the connection between customer satisfaction and their intentions.



## **2.7 Customer Satisfaction mediates the relationship Muslim Tourist Perceived Value (MTPV) and Revisit Intention**

Previous research has demonstrated that the revisit intention is influenced by factors such as satisfaction, service behavior, perceived value, and potential attraction (Abdullah & Lui, 2018; Showkat et al., 2021; Waheed & Hassan, 2016). Intuitively when visitors experience a high level of satisfaction, influenced by perceived values, they would have positive repurchase intentions (Preko et al., 2020). Studies reveal that perceived value has an important and positive relationship to customer satisfaction and revisit intention, which religious identity was a factor in shaping the consumption experience which includes a consideration for choosing within the scope of hospitality and tourism (Adirestuty, 2019). Meanwhile, based on Eid's study (2013) it is indicated that that consumer satisfaction and customer loyalty mediate the relationship between MCPV and customer retention (Eid & El-Gohary, 2015).

Based on the aforementioned discussion, this study has identified the relationship between Muslim tourist perceived value (MTPV), tourist satisfaction and return visit intention, hence below hypotheses are proposed:

H1: Muslim tourist perceived value (MTPV) is significantly related to customers satisfaction

H2: There is a significant relationship between customer satisfaction and revisit intention

H3: Customers' satisfaction mediates the relationship between Muslim tourist perceived value (MTPV) and their intention to revisit

## **3. Research Methodology**

*In studying the relationship between these variables, a quantitative approach has been selected as a research paradigm.* Respondents' criteria of this study are Muslim tourists who have experienced the services provided from selected Muslim-friendly Hotel (MFH) in Malaysia. The preliminary research for this study was conducted in Malaysia. Sampling units will be tourist' which agree to participate in the survey. In consumer behavior studies, it is difficult to estimate the exact population of the study. This study utilized convenient sampling technique due to the unidentified sample population and sampling frame as well as the nature of the study. Non-probability sampling method was chosen due to a no existing list of all the tourist populations that have stayed at Muslim-friendly Hotel (MFH) in Malaysia. Thus, non-probability sampling was the only option left for the researcher. Convenient sampling is a method where every individual in the population has an equal chance of being selected and only involves individuals who agree to participate. A deliberate approach was adopted to encourage respondents to participate in this survey.

Questionnaire is the primary data collection instrument of the study and approach through cross sectional study. The author developed the questionnaire on Google Forms and distributed it online. Therefore, based on the variables propose in the model the survey instrument will consist of four (4) sections which include the demographic information, Muslim tourist perceived value (MTPV), satisfaction and revisit intention. The first section (Section A) comprises of the respondent's demographic information and will be measured using the nominal scale. Meanwhile, section B (Muslim tourist perceived value (MTPV), section C (satisfaction) and section D (revisit intention) will be measured using the 5-point Likert Scale. The items that were used for the survey questionnaire will be adapted and adopted from the previous research.

Statistical Package for the Social Sciences Version 28 will be used to analyze all the data gathered in this study. Multiple regression analysis models will be used to predict the variance in the dependent variable by regressing the independent variables in analysing the data. The current investigation will proceed according to the specified theoretical framework. The following suggested conceptual study structure provides possibilities for the study's variables of interest:

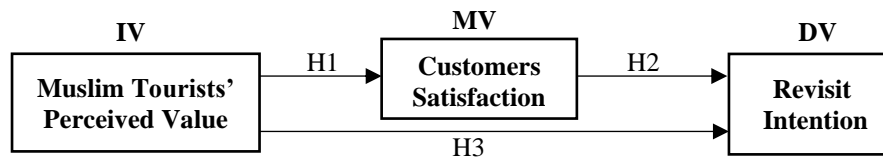


Figure 1: Theoretical Framework

#### 4. Contribution and Conclusion

Beneficially, this conceptual paper will contribute for the hospitality and tourism organization as well as related industrial players to improve their knowledge and skills in order to improve and maintain factors that contribute to tourists' intention to revisit especially in Muslim tourists' wants and desires. Furthermore, the study's findings and recommendations will encourage hospitality and tourism organisations, tourism bodies, government, and related sectors to improve, collaborate, and assist each other on what are the contributing factors of Muslim tourist perceived value (MTPV), and customer satisfaction to Muslim friendly hotels in Malaysia. As a result, this study will provide some novel explanations and insights into Muslim tourist perceived value (MTPV), revisit intention and customer satisfaction with Muslim-friendly hotels and other type of businesses.

The findings of this study are significant for the academicians and the practitioners at large. From an academic point of view, this study would add to the body of knowledge in the areas of Muslim tourist perceived value (MTPV) and customer satisfaction with Muslim-friendly hotels. Meanwhile, from a practical view, this study attempts to provide basic evidence of how customers would respond or react to Muslim tourist perceived value (MTPV), satisfaction, and intention to revisit. The findings of this study can also contribute to a more extensive understanding of theories that can be applied to hospitality and tourism industry. Intuitively, this study is also appropriate and timely in relevance of the government's efforts to establish Malaysia as a global hub for Halal products and services for Muslim tourists on a global scale.

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## PENILAIAN KURIKULUM ELEKTIF TERAS LINGUISTIK TERAPAN DI INSTITUT PENDIDIKAN GURU (IPG)

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**Abstrak:** Kajian ini bertujuan untuk menilai kurikulum elektif teras Linguistik Terapan di IPG bagi Program Ijazah Sarjana Muda Perguruan (PISMP). Kajian ini menilai keberkesanan kurikulum Linguistik Terapan kepada siswa guru bukan opsyen yang mengambil elektif teras Bahasa Melayu sebagai subjek minor. Permasalahan kajian berfokuskan hasil pembelajaran dan isi kandungan, sumber fizikal, sumber manusia, dan pentaksiran kurikulum Linguistik Terapan. Model Penilaian Stufflebeam 1971 iaitu Context-Input-Process-Product (CIPP) telah digunakan dalam kajian ini. Penilaian kurikulum ini terhadap siswa guru dilihat dalam dimensi konteks, input, proses dan produk. Kaedah kuantitatif dengan menggunakan tinjauan soal selidik telah digunakan bagi mendapatkan data daripada siswa guru. Data kuantitatif diperoleh melalui soal selidik daripada 119 orang siswa guru selepas kajian rintis dijalankan. Analisis data menggunakan perisian IBM SPSS versi 26.0. Dapatan kajian menunjukkan bahawa penilaian kurikulum elektif teras Linguistik Terapan memberi impak yang positif dalam aspek konteks, input, proses, dan produk terhadap siswa guru. Melalui kajian ini juga didapati bahawa kurikulum Linguistik Terapan amat wajar diambil oleh siswa guru sebagai subjek elektif kerana dapat memberi nilai tambah dari segi pengetahuan dan kemahiran tatabahasa. Elemen penting dalam kajian ini iaitu hasil pembelajaran dan isi kandungan, sumber fizikal, sumber manusia, dan pentaksiran didapati memberi impak yang sangat baik kepada siswa guru yang mengambil kursus ini. Rumusan daripada kajian ini ialah kurikulum elektif teras Linguistik Terapan haruslah sentiasa dinilai dari semasa ke semasa supaya sentiasa relevan dengan perkembangan semasa bagi melahirkan siswa guru yang berdaya saing.

**Kata kunci:** kurikulum, elektif teras, impak, relevan, siswa guru.

**Abstract:** This study aims to evaluate the Applied Linguistics core elective curriculum at IPG for the Bachelor of Teaching Degree Program (PISMP). This study evaluates the effectiveness of the Applied Linguistics curriculum for non-optional teacher students who take the Malay core elective as a minor subject. Research problems focus on learning outcomes and content, physical resources, human resources, and the assessment of the Applied Linguistics curriculum. Stufflebeam's 1971 Evaluation Model which is Context-Input-Process-Product (CIPP) was used in this study. The evaluation of this curriculum for student teachers is seen in the dimensions of context, input, process and product. Quantitative methods using questionnaire surveys were used to obtain data from student teachers. Quantitative data was obtained through a questionnaire from 119 student teachers after a pilot study was conducted. Data analysis using IBM SPSS software version 26.0. The findings of the study show that the evaluation of the core elective curriculum of Applied Linguistics has a positive impact in terms of context, input, process, and product on student teachers. Through this study it was also found that the Applied Linguistics curriculum should be taken by student teachers as an elective subject because it can provide added value in terms of knowledge and grammar skills. Important elements in this study, namely learning



*outcomes and content, physical resources, human resources, and assessment were found to have a very good impact on student teachers who took this course. The conclusion from this study is that the core elective curriculum of Applied Linguistics should always be evaluated from time to time so that it is always relevant to current developments in order to produce competitive student teachers.*

**Keywords:** curriculum, core electives, impact, relevance, student teachers.

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## 1. Pendahuluan

Kualiti sesuatu program juga dapat dikenal pasti melalui penilaian yang dijalankan. Program yang berkualiti dapat menentukan sistem pendidikan itu bermutu tinggi dan dapat mengenal pasti kelemahan sesuatu program pendidikan. Finch (1984), menjelaskan bahawa penilaian adalah satu usaha untuk menentukan sesuatu kurikulum itu bermutu tinggi dan dapat mengenal pasti kelemahan program. Penilaian yang berkesan juga akan membantu memberi nilai yang bermakna terhadap perkembangan sistem pendidikan negara agar matlamat yang ingin dicapai dalam Falsafah Pendidikan Kebangsaan membuahkan hasil. Hal ini selari dengan pandangan Rohana et al. (2017) yang mengatakan bahawa proses penilaian merupakan komponen penting kurikulum untuk memastikan keberkesanan program akademik yang dilaksanakan dan perlu menjadikan falsafah pendidikan sebagai teras kepada perencanaannya.

Penilaian juga merupakan satu proses untuk mengesahkan dan memberi nilai pada sesuatu program supaya dapat dijalankan dengan berkesan. Hal ini selari dengan pandangan Nor Asimah (2019) yang mengatakan bahawa penilaian dapat memberi bimbingan dan panduan kepada pemegang taruh untuk mengatasi dan memperbaiki kekurangan yang wujud. Fitzpatrick et al. (2004) pula mentakrifkan penilaian sebagai memberi identifikasi, membuat pengesahan dan penggunaan kriteria yang boleh dipertahankan untuk menentukan nilai objek yang sedang dinilai itu berkaitan dengan kriteria yang telah ditetapkan. Linn dan Miller (2005) pula mengatakan bahawa penilaian adalah segala yang berkaitan dengan keupayaan untuk menghakimi nilai sesuatu bahan dengan tujuan yang tertentu.

Program yang dirancang oleh sesebuah institusi perlulah dibuat penilaian secara sistematik agar program tersebut dapat dilaksanakan dengan berkesan dan lancar. Sehubungan dengan itu, Rossi et al. (2018) mengatakan bahawa tujuan penilaian adalah untuk memberi jawapan kepada persoalan tentang apa yang dilakukan oleh program pendidikan, bagaimana program dilaksanakan, dan adakah program tersebut memberi faedah dan bernilai.

Dalam hal ini, Borich dan Jemelka (1982), menjelaskan bahawa dalam membuat penilaian aspek yang perlu diberi penekanan ialah proses mengumpul, menganalisis, dan mensintesis data bagi menghasilkan maklumat yang tepat untuk membentuk prinsip dan dasar. Oleh itu, sesuatu program akan diperhalusi kesesuaiannya dengan kehendak semasa agar terus relevan. Maklumat ini disokong oleh Brinkerhoff, Hluchyi dan Nowakowski (1983) yang mendefinisikan penilaian sebagai penyiasatan yang sistematik dalam pelbagai aspek perkembangan profesional dan latihan.

Kajian ini berbeza dengan kajian penilaian yang lain kerana kajian ini memberi penekanan terhadap impak kurikulum Linguistik Terapan terhadap siswa guru bukan opsyen. Kajian seumpama ini belum pernah lagi diketengahkan oleh mana-mana pihak.

### **Penilaian Kurikulum**

Dalam membuat penilaian terhadap kurikulum terdapat dua jenis penilaian yang digunakan iaitu penilaian formatif dan penilaian sumatif. Menurut Ishak (2008), penilaian formatif dijalankan semasa proses pembangunan kurikulum. Proses ini dilaksanakan mengikut keadaan semasa pembangunan kurikulum dan diuji dalam situasi yang lebih kecil untuk melihat keberkesanannya. Manakala Penilaian sumatif dilakukan untuk menilai kualiti keseluruhan program yang dilaksanakan. Dalam hal ini, penilaian sumatif dapat menentukan sama ada objektif kurikulum dapat dicapai atau tidak oleh pelajar. Pendapat ini turut disokong oleh Abdul Rahim (2007) yang menjelaskan bahawa penilaian kurikulum merupakan satu proses yang menyeluruh untuk mengumpulkan data bagi sesuatu program atau kurikulum supaya menepati objektif dan tujuan yang telah ditetapkan.

Penilaian sumatif juga bertujuan untuk membantu pihak yang berkepentingan untuk membuat keputusan terhadap kurikulum yang telah dinilai. Hal ini amat bertepatan dengan pendapat Siti Rahayah (2003) yang mentakrifkan penilaian sebagai proses menentukan, mendapatkan, dan memberikan maklumat yang berguna untuk membuat pertimbangan mengenai tindakan selanjutnya. Seterusnya, Cronbach (1982), menjelaskan bahawa terdapat tiga jenis keputusan yang akan diperoleh apabila sesuatu penilaian telah dilakukan iaitu dapat menentukan jenis kaedah pengajaran yang sesuai, dapat mengenal pasti jenis peralatan yang sesuai, dan dapat menetapkan bidang perubahan yang perlu dilakukan. Menurut Mohini dan Fatmahanim (2010), penilaian kurikulum dapat memperlihatkan kelemahan-kelemahan sepanjang sesuatu program itu dijalankan dan secara amnya, penilaian kurikulum adalah bertujuan untuk memperbaiki proses pengajaran dan pembelajaran.

Dalam membuat penilaian terhadap latihan perguruan beberapa aspek penting perlu diambil kira. Antaranya ialah kesesuaian kursus yang ditawarkan, isi kandungan kurikulum, dan kesan kepada produk. Menurut Kirkpatrick (1994), penilaian latihan bertujuan untuk mengukuhkan dan menilai kebaikan sesuatu program latihan dan kesannya kepada pengguna akhir. Fitzpatrick et al. (2004), turut menekankan bahawa penilaian latihan bertujuan untuk mengenal pasti kekurangan kandungan dan struktur bagi membolehkan pindaan dan penambahbaikan program latihan dijalankan. Pendapat ini disokong oleh Muhammad Fawiz dan Zulkifli (2018) yang mengatakan bahawa kurikulum yang baik sudah tentu bersifat dinamik dan relevan di samping bersistematik.

## **Kurikulum Linguistik Terapan Bahasa Melayu**

Kod kursus ini ialah BMMB3023 yang mempunyai tiga jam nilai kredit dan mula dipelajari oleh siswa guru pada semester satu pengajian. Kursus ini menghuraikan konsep linguistik terapan dan sifat bahasa, bidang morfologi bahasa Melayu yang terdiri daripada bentuk kata, proses pembentukan kata dan golongan kata, bidang sintaksis bahasa Melayu yang terdiri daripada frasa, klausa dan ayat. Hasil pembelajaran bagi kursus ini ialah menjelaskan bentuk dan proses pembentukan kata dan golongan kata, menghuraikan fungsi frasa dan klausa, menghubungkan kait konsep Transformasi Generatif dan menganalisis pelbagai ayat tunggal dan ayat majmuk. Strategi pengajaran dan pembelajaran ialah kuliah dan tutorial (perbincangan dan pembentangan kumpulan) manakala kaedah pentaksiran kursus ini ialah 60% kerja kursus dan 40% peperiksaan akhir.

## **Penyataan Masalah**

Kurikulum elektif teras Bahasa Melayu khususnya kurikulum Linguistik Terapan Bahasa Melayu perlu dikemas kini dari semasa ke semasa untuk memastikan hasil pembelajaran dan isi kandungan kurikulum selari dengan siswa guru bukan opsyen yang mengambil kursus tersebut. Dalam hal ini, Zedda, Bernardelli dan Maran (2017) menyatakan bahawa untuk memastikan pelajar memperoleh kepuasan dalam pembelajaran, hasil pembelajaran perlulah dinilai. Namun begitu, sejak kurikulum elektif teras Linguistik Terapan Bahasa Melayu diperkenalkan pada tahun 2015 belum ada lagi kajian tentang kesan hasil pembelajaran dan isi kandungan terhadap siswa guru dijalankan. Penyataan ini disokong oleh Muhamad Hafizan dan Anuar (2017) yang menyatakan bahawa pengetahuan isi kandungan merupakan suatu pengetahuan yang unik dan penting bagi seseorang yang bergelar guru. Oleh itu, adalah wajar kajian ini dilakukan kerana hasil pembelajaran dan isi kandungan merupakan input utama dalam pelaksanaan kurikulum elektif teras Linguistik Terapan Bahasa Melayu di IPG.

Sumber fizikal seperti sumber pengajaran merupakan input penting dalam memastikan pelaksanaan kurikulum elektif teras Linguistik Terapan Bahasa Melayu berjalan dengan lancar dan mengikut perubahan semasa. Merujuk kajian Alizah Lambri dan Zamri Mahamod (2019), dalam konteks pembelajaran berpusatkan pelajar, selain kaedah pengajaran, sumber pengajaran dan pembelajaran juga merupakan aspek yang penting dalam proses pengajaran dan pembelajaran (P&P).

Untuk menilai pelaksanaan kurikulum Linguistik Terapan Bahasa Melayu dalam proses pembelajaran pula sumber manusia menjadi medium yang penting untuk menyampaikan maklumat dan ilmu kepada siswa guru. Sumber manusia merujuk kepada pensyarah yang mengajarkan kurikulum Linguistik Terapan Bahasa Melayu kepada siswa guru yang bukan opsyen. Keupayaan sumber manusia harus dinilai dalam proses pengajaran dan pembelajaran supaya produk yang akan dihasilkan adalah selari dengan matlamat kurikulum yang dibangunkan.

Produk yang akan diperoleh hasil daripada kurikulum Linguistik Terapan Bahasa Melayu melalui pentaksiran seharusnya dikaji dan dinilai untuk melihat impaknya kepada pihak yang terlibat terutamanya siswa guru bukan opsyen. Merujuk pendapat Azizi Jaafar (2019), penilaian produk akan menentukan sama ada sesuatu program mencapai tahap keperluan seperti yang dikehendaki dalam program tersebut atau sebaliknya. Oleh hal yang demikian aspek produk dalam kajian ini perlu dinilai selepas pentaksiran kursus kurikulum elektif teras Linguistik Terapan Bahasa Melayu selesai dijalankan. Pentaksiran dilakukan bagi melihat sama ada kursus yang diikuti memberi impak kepada siswa guru bukan opsyen atau tidak. Hal ini dikatakan demikian kerana penilaian produk akan menentukan implikasi kurikulum Linguistik Terapan Bahasa Melayu kepada siswa guru dalam pelbagai aspek seperti memperoleh ilmu baharu.

Secara keseluruhannya, kajian ini amat berbeza dengan kajian-kajian penilaian kurikulum yang lain kerana kajian ini memfokuskan kurikulum Linguistik Terapan Bahasa Melayu dalam elektif teras Bahasa Melayu yang ditawarkan di IPG. Keunikan kajian ini terletak pada fokus utama kajian yang berkaitan kurikulum elektif teras Bahasa Melayu iaitu Linguistik Terapan Bahasa Melayu.

### **Objektif Kajian**

Objektif kajian ini adalah untuk:

1. mengenal pasti kesan hasil pembelajaran dan isi kandungan kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah terhadap siswa guru bukan opsyen dari segi konteks.
2. menganalisis kesan sumber fizikal kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah terhadap siswa guru bukan opsyen dari segi input.
3. menilai kesan sumber manusia kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah terhadap siswa guru bukan opsyen dari segi proses.
4. menilai kesan pentaksiran kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah terhadap siswa guru bukan opsyen dari segi produk.

### **Persoalan Kajian**

1. Adakah hasil pembelajaran dan isi kandungan kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah memberi kesan kepada siswa guru berdasarkan dimensi konteks.
2. Apakah kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah memberi kesan dari segi sumber fizikal terhadap siswa guru bukan opsyen berdasarkan dimensi input.
3. Apakah kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah memberi kesan dari segi sumber manusia terhadap siswa guru bukan opsyen berdasarkan dimensi proses.

4. Adakah kurikulum elektif teras Pengajaran Kemahiran Bahasa Melayu Sekolah Rendah memberi kesan dari segi pentaksiran terhadap siswa guru bukan opsyen berdasarkan dimensi produk.

## **2. Kajian Literatur**

### **Kajian Lepas**

Fetus dan Kurumeh (2015) mengatakan bahawa pelaksanaan penilaian kurikulum adalah merangkumi jumlah aktiviti dan pengalaman pembelajaran yang dialami oleh pelajar dengan bimbingan sekolah. Akinoglu (2017) mengaitkan penilaian pelaksanaan kurikulum dengan elemen asas dalam sistem pendidikan yang merangkumi standard yang diharapkan untuk dicapai oleh seseorang pelajar. Kedua-dua pernyataan ini adalah selaras dengan kajian yang dilakukan oleh Nor Hayati dan Bani Hidayat, 2016. Kajian tersebut telah menjelaskan bahawa penilaian pelaksanaan kurikulum merupakan satu mekanisme yang dilaksanakan untuk pelbagai tujuan dan mengisi pelbagai keperluan. Hasil kajian telah berjaya mengetengahkan beberapa fungsi penilaian kurikulum dan mengemukakan beberapa model dalam penilaian kurikulum. Dalam hal ini, Barnes dan Olsan (1985) berpendapat pelaksanaan kurikulum adalah lebih penting berbanding kurikulum yang didokumentasikan.

Reformasi dalam dunia pendidikan akan berlaku dengan adanya penilaian pelaksanaan kurikulum selari dan bersesuaian dengan kehendak dan tuntutan negara. Begitu juga dengan perkembangan kurikulum di Malaysia yang bermula dengan Kurikulum Lama Sekolah Rendah (KLSR) dan Kurikulum Lama Sekolah Menengah (KLSM). Kemudian diganti dengan Kurikulum Baru Sekolah Rendah (KBSR) dan Kurikulum Baru Sekolah Menengah dan hari ini KPM telah memperkenalkan Kurikulum Standard Sekolah Rendah (KSSR) dan Kurikulum Standard Sekolah Menengah (KSSM). Sehubungan dengan itu, kurikulum di IPG turut mengalami perubahan yang ketara sejak mula ditubuhkan hingga sekarang. Al-Nisywan (1992) menyatakan bahawa penilaian boleh dilihat dari perspektif setiap komponen pembentukannya iaitu penilaian matlamat dan objektif, penilaian kandungan dan pengalaman pembelajaran, penilaian penyusunan dan reka bentuk, dan penilaian. Menurut Briggs et al. (2012), usaha untuk meningkatkan kualiti kurikulum mesti dilakukan supaya kejayaan pembelajaran dapat dicapai.

Dedek, Badrun dan Samsul (2018) telah menjalankan kajian membangunkan instrumen untuk menilai kurikulum tempatan yang telah dibangunkan oleh pihak kerajaan Indonesia. Kajian tersebut menilai pelaksanaan kurikulum tempatan dalam kalangan pelajar. Dapatan kajian menunjukkan bahawa kurikulum tempatan yang dibangunkan oleh kerajaan sesuai digunakan mengikut keunikan tempatan atau wilayah. Kajian ini selari dengan pandangan Mohd. Majid (1990), yang menyatakan bahawa kajian susulan sering digunakan dalam bidang pendidikan terutama sekali bagi tujuan menilai keberkesanan pelaksanaan sesuatu program. Kajian perlu dibuat bagi menyelidiki kesesuaian kurikulum sama ada menepati kehendak masyarakat dan negara. Chatterji (2006) pula berpendapat pelaksanaan penilaian kurikulum merupakan proses lanjutan daripada pengukuran yang lengkap. Penilaian akan melibatkan integrasi maklumat daripada pelbagai sumber termasuk ujian dan pentaksiran yang lain.

Roselan (2003), berpendapat bahawa kemahiran berbahasa merupakan kemahiran asas yang amat penting dan perlu ditekankan dalam proses pengajaran dan pembelajaran di dalam bilik darjah. Guru sebagai pelaksana kurikulum perlu mengambil berat tentang objektif kurikulum yang digubal bagi membolehkan hasrat kerajaan tercapai. Berdasarkan kajian yang dilakukan oleh Abdul Rasid (2011), kelemahan murid menguasai kemahiran membaca dan menulis menjejaskan potensi serta motivasi dalam menguasai pelbagai kemahiran lain dalam mata pelajaran Bahasa Melayu. Hasil dapatan kajian menunjukkan bahawa kesemua responden bersetuju bahawa faktor kebolehan dan kreativiti guru dapat mengubah persepsi serta kesedaran bahawa mereka juga mempunyai potensi untuk berjaya dalam pembelajaran. Menurut Fadzillah dan Norazlina (2015), usaha memartabatkan bahasa Melayu hanya boleh dicapai jika setiap individu menguasai kemahiran mendengar, bertutur, membaca dan menulis dengan baik.

### **Model CIPP**

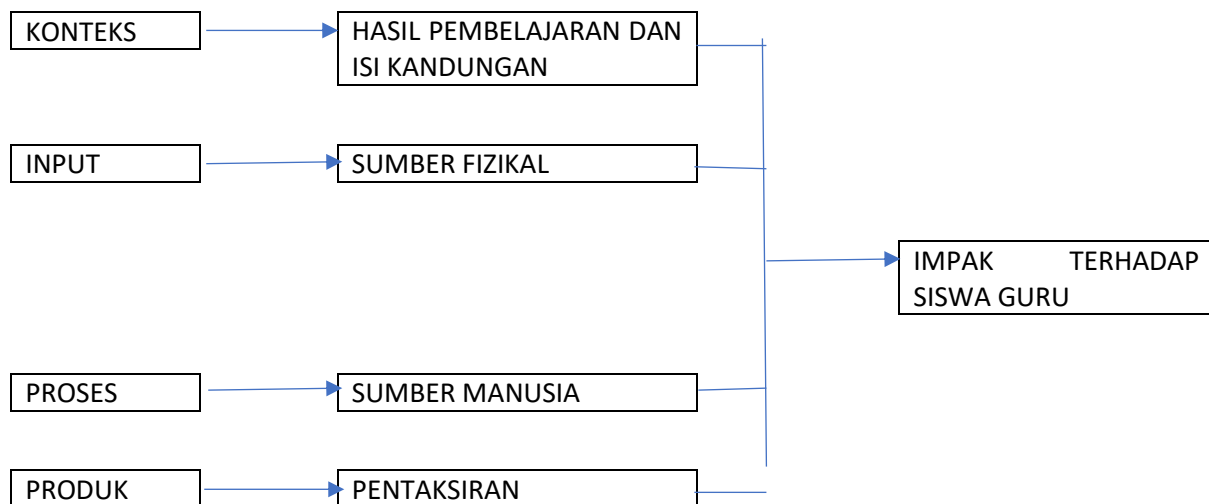
Model CIPP dipelopori oleh Daniel L. Stufflebeam yang mula dibentuk pada tahun 1971. Tujuan model ini adalah untuk memenuhi kehendak penilaian yang berorientasikan objektif. Konsep penilaian yang dikemukakan oleh Stufflebeam ialah penilaian seharusnya menjadi sains pengumpulan maklumat untuk membuat keputusan. Penilai bertanggungjawab mengumpul data, merancang, menganalisis, menyediakan maklumat untuk memilih tindakan alternatif dan membuat laporan. Model CIPP Stufflebeam ini mengalami beberapa siri kemas kini iaitu pada tahun 1985 dikemas kini oleh Stufflebeam dan Shinkfield. Seterusnya, dikemas kini Stufflebeam pada tahun 2003 dan sekali lagi dikemaskinikan oleh Stufflebeam dan Shinkfield pada tahun 2007. Model ini berasaskan empat dimensi penilaian iaitu penilaian konteks, penilaian input, penilaian proses dan penilaian produk. Menurut Shinkfield dan Stufflebeam (2007) model CIPP merupakan satu model yang komprehensif dan pendekatan penilaian berorientasikan pengurusan (Decision Management Oriented) untuk melaksanakan penilaian formatif dan sumatif terhadap program, projek, personal, produk, organisasi dan sistem penilaian supaya dapat membuat keputusan yang sewajarnya terhadap pelaksanaan sesuatu kurikulum.

### **Kerangka Konseptual Kajian**

Kerangka konseptual kajian dibina berdasarkan model CIPP Stufflebeam 1971. Model CIPP dipelopori oleh Daniel L. Stufflebeam yang mula dibentuk pada tahun 1971. Tujuan model ini adalah untuk memenuhi kehendak penilaian yang berorientasikan objektif. Konsep penilaian yang dikemukakan oleh Stufflebeam ialah penilaian seharusnya menjadi sains pengumpulan maklumat untuk membuat keputusan. Penilai bertanggungjawab mengumpul data, merancang, menganalisis, menyediakan maklumat untuk memilih tindakan alternatif dan membuat laporan. Selaras dengan itu, kerangka konseptual kajian ini telah dibina berasaskan Model CIPP ini. Menurut Stufflebeam (1971) model penilaian CIPP diambil daripada akronim CIPP iaitu penilaian context (konteks), penilaian input (input), penilaian process (proses) dan penilaian product (produk). Penilaian konteks bermaksud menyediakan objektif iaitu apa yang hendak dilakukan dan apa konteksnya. Seterusnya, penilaian input pula memberikan maklumat berkaitan dengan kekuatan dan kelemahan dalam aspek pembinaan strategi-strategi alternatif yang akan dipilih dan distrukturkan bagi mencapai objektif yang telah ditetapkan. Sementara itu, penilaian proses akan membekalkan maklumat untuk memantau strategi atau prosedur yang dijalankan agar kekuatan dan kelemahan program latihan dapat dikurangkan. Dalam pada itu, penilaian produk memberi tumpuan kepada hasil daripada usaha yang telah dilakukan.



Sehubungan dengan itu, Model CIPP dijadikan rujukan asas dalam pembinaan kerangka konseptual kajian ini. Dalam kajian ini, dimensi konteks merujuk kepada hasil pembelajaran dan isi kandungan. Dimensi input pula merujuk kepada sumber fizikal manakala dimensi proses akan menganalisis sumber manusia. Akhir sekali dimensi produk akan memfokuskan pentaksiran yang perlu dilalui oleh siswa guru bukan opsyen bagi melihat impaknya. Empat-empat dimensi ini memainkan peranan yang penting dalam kajian ini. Pembinaan kerangka konseptual kajian ini dapat menggambarkan secara keseluruhan hala tuju kajian ini. Rajah 1 di bawah ialah kerangka konseptual kajian ini.



**Rajah 1: Kerangka Konseptual Kajian yang diubah suai berdasarkan Model CIPP Stufflebeam 1971**

### **3. Metodologi**

#### **Reka Bentuk Kajian**

Pengkaji menggunakan kaedah tinjauan secara deduktif. Menurut Neuman (1991) kaedah ini dimulakan dengan pembinaan hipotesis, kemudian memungut data dan diakhiri dengan menganalisis data secara kritikal. Manakala jenis tinjauan yang digunakan ialah tinjauan hirisan rentas (cross-sectional survey) iaitu memungut data sekali sahaja terhadap satu sampel pada satu masa (Creswell, 2008). Kaedah ini membantu pengkaji untuk memperoleh dapatan yang jelas. Menurut Jackson (2003), kaedah tinjauan merupakan satu cara menyoal responden tentang suatu topik dan maklum balas yang diperoleh akan dianalisis secara deskriptif.

Kajian tinjauan membolehkan pengkaji memungut data yang diperlukan dengan cepat dalam masa yang singkat. McMillan (2008) menyatakan bahawa kelebihan penggunaan kajian tinjauan ialah soalan berkaitan tajuk yang hendak dikaji boleh ditanya kepada ramai responden, mudah diuruskan oleh penyelidik, dan amat sesuai apabila kajian melibatkan banyak pemboleh ubah untuk dianalisis secara statistik. Menurut Mazidah (2020), kaedah tinjauan skop kajiannya lebih luas dan menyeluruh. Hal ini amat membantu penyelidik menjelaskan lagi dapatan data kuantitatif dengan lebih terperinci.

Data dianalisis untuk menghasilkan analisis deskriptif seperti min dan sisihan piawai. Populasi dan sampel merupakan dua elemen yang saling berkait dan sangat penting dalam melakukan penyelidikan. Pendapat ini disokong oleh Lim (2007) yang menyatakan bahawa persampelan ialah proses memilih suatu subset (kumpulan) kes daripada suatu kelas kes iaitu populasi. Menurut Othman (2009) memilih latar, populasi, dan sampel bergantung pada objektif dan persoalan kajian. Dalam kajian penilaian kurikulum elektif teras Linguistik Terapan Bahasa Melayu di IPG ini, bergantung pada jenis kurikulum yang ingin dibuat penilaian iaitu kurikulum elektif teras Bahasa Melayu dalam kalangan siswa guru bukan opsyen.

#### **Populasi dan Sampel**

Dalam kajian ini, pengkaji telah menggunakan persampelan tujuan (purposive sampling) dalam memilih sampel. Menurut Noraini (2010), persampelan tujuan melibatkan pertimbangan individu untuk memilih sampel berdasarkan pengetahuan penyelidik dan tujuan khusus penyelidikan. Beliau turut menyatakan bahawa penyelidik boleh menggunakan pengetahuan mereka tentang populasi untuk mengenal pasti sama ada sesuatu sampel itu mewakili populasi atau tidak. Sehubungan dengan itu, sampel kajian ini adalah dipilih dalam kalangan siswa guru bukan opsyen ambilan Jun 2018 dan ambilan Jun 2019.

Pemilihan sampel ini juga adalah atas rasional siswa guru ini mempunyai ciri-ciri yang sama iaitu masih menuntut di IPG dan sekarang mereka berada pada semester 5 dan 7. Menurut Creswell (2014), populasi yang terdiri daripada kumpulan individu yang mempunyai ciri-ciri yang sama amat sesuai untuk dijadikan sampel. Tambahan pula, siswa guru tersebut baru sahaja selesai mengambil kursus kurikulum elektif teras Bahasa Melayu pada semester 4. Oleh itu, pengkaji yakin dan percaya bahawa responden dapat membekalkan maklumat dan input yang berguna untuk menjawab persoalan kajian. Pendapat ini adalah selari dengan kajian yang pernah dilakukan Syed Khalid (2018).

Hanya empat IPGK yang terlibat dalam kajian ini daripada 27 IPGK yang ada di Malaysia kerana empat IPGK ini sahaja yang menawarkan kursus elektif teras Bahasa Melayu kepada siswa guru bukan opsyen. IPGK tersebut ialah IPG Kampus Ilmu Khas, Kuala Lumpur, IPG Kampus Pendidikan Teknik, Bandar Enstek, Negeri Sembilan, IPG Kampus Pulau Pinang, dan IPG Kampus Tun Abdul Razak, Kota Samarahan, Kuching, Sarawak.

Populasi siswa guru bukan opsyen yang mengambil kurikulum Bahasa Melayu sebagai elektif teras adalah sebanyak 149 orang siswa guru. Responen yang terlibat dalam kajian ini ialah 119 orang siswa guru. Penentuan sampel juga dilakukan dengan merujuk jadual penentuan sampel Krejcie dan Morgan 1970 iaitu populasi 150 saiz sampel ialah 108 orang. Oleh itu, saiz sampel 119 orang ini sangat mencukupi untuk kajian ini.

### **Instrumen**

Instrumen yang digunakan dalam kajian ini ialah soal selidik. Soal selidik merupakan salah satu cara yang berkesan bagi mendapatkan maklumat daripada sampel yang ramai. Fungsi soal selidik mengikut Pratt (1980) adalah untuk memudahkan pengkaji memungut data terhadap responden yang ada di merata tempat dan masa responden yang terhad untuk mendapatkan maklumat yang tepat. Field (2009) mengatakan bahawa instrumen soal selidik mestilah mempunyai kesahan dan mudah untuk difahami oleh responden.

Soal selidik dalam kajian ini berfokus pada dimensi produk iaitu hasil pembelajaran dan isi kandungan lima item, dimensi input iaitu sumber fizikal lapan item, dimensi proses iaitu sumber manusia 6 item, dan dimensi produk iaitu pentaksiran sembilan item. Seterusnya, proses kesahan dan kebolehpercayaan soalan soal selidik telah dijalankan. Soal selidik telah disemak dan dibuat penambahbaikan setelah mendapat pengesahan daripada tiga orang pakar dalam bidang pendidikan. Soal selidik juga telah menjalani kajian rintis terhadap 30 orang siswa guru bukan opsyen untuk memastikan soalan yang dikemukakan berkualiti dan bermakna. Menurut Azizi Yahaya et al. (2017) kesahan ialah keupayaan penyelidik untuk menghasilkan dan membina instrumen yang mampu mengukur data yang sepatutnya diukur supaya hasil kajian menjadi sesuatu yang bermakna.

#### 4. Dapatan Kajian dan Perbincangan

Dapatan deskriptif pada bahagian ini akan menjawab persoalan kajian 1 hingga 4. Dapatan dilaporkan dengan membentangkan nilai min siswa guru bukan opsyen secara deskriptif. Bagi mengetahui tahap nilai min setiap pemboleh ubah yang dikaji, penyelidik mengkategorikan dan menginterpretasikan skor min dalam tiga tahap seperti yang dipamerkan dalam Jadual 1 di bawah ini:

**Jadual 1: Skala Interpretasi Min**

Min	Interpretasi
1.00 - 2.33	Rendah
2.34 - 3.67	Sederhana
3.68 - 5.00	Tinggi

Sumber: Mohd Majid Konting (2000)

#### Persoalan Kajian 1

Adakah hasil pembelajaran dan isi kandungan kurikulum elektif teras Linguistik Terapan Bahasa Melayu memberi kesan kepada siswa guru berdasarkan dimensi konteks.

**Jadual 2: Kesan Hasil Pembelajaran dan Isi Kandungan Kurikulum Elektif Teras Linguistik Terapan Bahasa Melayu Terhadap Siswa Guru Bukan Opsyen**

Dimensi	Item	Min	SP
Konteks	Meningkatkan kualiti diri saya sebagai siswa guru	4.72	0.47
	Meningkatkan pengetahuan saya	4.68	0.49
	Meningkatkan keupayaan berfikir secara kreatif dan kritis.	4.66	0.54
	Mengetahui objektif pembelajaran	4.64	0.58
	Memperoleh ilmu baharu berkenaan isi kandungan	4.61	0.51

Berdasarkan Jadual 2, hasil dapatan menunjukkan bahawa item yang paling tinggi ialah meningkatkan kualiti diri saya sebagai siswa guru dengan min 4.72 (S.P = 0.47). Seterusnya, min meningkatkan pengetahuan saya ialah 4.68 (S.P = 0.49). Selanjutnya meningkatkan keupayaan berfikir secara kreatif dan kritis memperoleh min 4.66 (S.P = 0.54). Diikuti dengan min mengetahui objektif pembelajaran ialah 4.64 (S.P = 0.58). Sementara itu, min memperoleh ilmu baharu berkenaan isi kandungan adalah sebanyak 4.61 (S.P = 0.51). Situasi ini menunjukkan bahawa kesan hasil pembelajaran dan isi kandungan terhadap siswa guru bukan opsyen berdasarkan dimensi konteks adalah tinggi. Hal ini selari dengan kajian Anuar (2017) yang menyatakan bahawa pengetahuan isi kandungan merupakan suatu pengetahuan yang penting bagi seseorang yang bergelar guru. Dapatan menunjukkan bahawa siswa guru bukan opsyen memperoleh impak yang positif dari segi pengetahuan hasil pembelajaran dan isi kandungan. Hal ini secara tidak langsung akan membantu siswa guru bukan opsyen menjadi lebih mahir dalam bidang yang dipelajari.

## Persoalan Kajian 2

Apakah kurikulum elektif teras Linguistik Terapan Bahasa Melayu memberi kesan dari segi sumber fizikal terhadap siswa guru bukan opsyen berdasarkan dimensi input.

**Jadual 3: Kesan Sumber Fizikal Kurikulum Elektif Teras Linguistik Terapan Bahasa Melayu Terhadap Siswa Guru Bukan Opsyen**

Dimensi	Item	Min	SP
Input	Peralatan pembelajaran seperti komputer riba membantu meningkatkan kualiti pembelajaran saya	4.72	0.49
	Bahan pembelajaran seperti nota tambahan daripada pensyarah membantu meningkatkan pengetahuan dan pemahaman saya	4.70	0.51
	Bahan pembelajaran seperti video memberi pelbagai input yang berguna kepada saya	4.63	0.55
	Bilik kuliah yang kondusif membantu saya memperoleh input pembelajaran dengan jelas	4.55	0.61
	Pusat sumber yang kondusif memberi nilai tambah kepada pembelajaran saya.	4.54	0.59
	Buku rujukan yang terkini melancarkan pembelajaran saya	4.47	0.56
	Buku rujukan yang pelbagai dapat meningkatkan pengetahuan saya berkenaan isi kandungan setiap kursus	4.45	0.61
	Pusat sumber menyediakan bahan rujukan yang mencukupi kepada saya	4.25	0.77

Merujuk Jadual 3, hasil dapatan mendapati bahawa peralatan pembelajaran seperti komputer riba memperoleh min paling tinggi iaitu 4.72 (S.P = 0.49). Selain itu, bahan pembelajaran seperti nota tambahan daripada pensyarah membantu meningkatkan pengetahuan dan pemahaman saya dengan min 4.70 (S.P = 0.51). Seterusnya, bahan pembelajaran seperti video memberi pelbagai input yang berguna kepada saya dengan min 4.63 (S.P = 0.56). Diikuti pula dengan bilik kuliah yang kondusif membantu saya memperoleh input pembelajaran dengan jelas iaitu min 4.55 (S.P = 0.61). Selanjutnya, pusat sumber yang kondusif memberi nilai tambah kepada pembelajaran saya dengan min 4.54 (S.P = 0.59). Di samping itu, buku rujukan yang terkini melancarkan pembelajaran saya memperoleh min 4.47 (S.P = 0.56). Sementara itu, buku rujukan yang pelbagai dapat meningkatkan pengetahuan saya berkenaan isi kandungan setiap kursus dengan min 4.45 (S.P = 0.61). Akhir sekali, pusat sumber menyediakan bahan rujukan yang mencukupi kepada saya memperoleh min 4.25 (S.P = 0.77). Keadaan ini menunjukkan bahawa kesan sumber fizikal terhadap siswa guru bukan opsyen berdasarkan dimensi input adalah tinggi dan sememangnya memberikan impak yang positif kepada siswa guru bukan opsyen. Dapatan ini juga sangat selari dengan kajian yang dilakukan oleh Mucherah et al. (2008), yang menyatakan bahawa persekitaran kondusif adalah signifikan dalam merangsang kelakuan pembelajaran dan maklum balas serta persepsi guru dan pelajar tentang pengalaman mereka di sekolah. Menurut beliau lagi persekitaran sekolah yang baik dikatakan mampu menjana sikap positif tahap minat serta semangat pelajarnya untuk terus berada dalam mood belajar. Namun begitu, aspek penambahbaikan juga perlu dilaksanakan bagi memastikan kualiti kemudahan fizikal dalam keadaan terbaik bagi menjamin pengajaran dan pembelajaran yang lebih efektif.

### Persoalan Kajian 3

Apakah kurikulum elektif teras Linguistik Terapan Bahasa Melayu memberi kesan dari segi sumber manusia terhadap siswa guru bukan opsyen berdasarkan dimensi proses.

**Jadual 4: Kesan Sumber Manusia Kurikulum Elektif Teras Linguistik Terapan Bahasa Melayu Terhadap Siswa Guru Bukan Opsyen**

Dimensi	Item	Min	SP
Proses	Menghasilkan kerja kursus yang berkualiti	4.61	0.60
	Meningkatkan motivasi untuk belajar dengan lebih gigih	4.61	0.61
	Meningkatkan pengetahuan berkenaan isi kandungan	4.59	0.53
	Memperoleh maklumat berkenaan peperiksaan dengan lebih jelas	4.57	0.63
	Memperoleh maklumat berkenaan RMK	4.53	0.58
	Meningkatkan fokus terhadap pembelajaran	4.51	0.58

Jadual 4 menunjukkan bahawa nilai min menghasilkan kerja kursus yang berkualiti ialah 4.61 (S.P = 0.60) manakala meningkatkan motivasi untuk belajar dengan gigih juga mempunyai nilai min yang sama iaitu 4.61 (S.P = 0.61). Seterusnya, meningkatkan pengetahuan berkenaan isi kandungan nilai min ialah 4.59 (S.P = 0.53). Diikuti dengan memperoleh maklumat berkenaan peperiksaan dengan jelas nilai min ialah 4.57 (S.P = 0.63). Min bagi item memperoleh maklumat berkenaan RMK dan meningkatkan fokus terhadap pembelajaran pula masing-masing ialah 4.53 (S.P = 0.58) dan 4.51 (S.P = 0.58). Keadaan ini menunjukkan bahawa kesan sumber manusia terhadap siswa guru bukan opsyen berdasarkan dimensi proses adalah tinggi dan sememangnya sangat penting. Dapatan ini juga sangat selari dengan kajian yang dilakukan oleh Ong Sze, Zamri, dan Mohd Izham (2017) yang menegaskan bahawa adalah menjadi tanggungjawab guru untuk menyediakan rangka kerja pengajaran (perancangan mengajar) dalam satu waktu yang telah diperuntukkan sebelum sesi PdPc bermula. Manakala, dari sudut pelaksanaan pengajaran, guru perlu memahami dan bersedia melakukan perubahan dalam pengajaran dan pembelajaran (PdPc) sesuai dengan pembelajaran abad ke-21 (PAK-21). Oleh itu, pensyarah perlu mempelbagaikan usaha untuk menarik minat pelajar agar pengajaran dan pembelajaran berjalan lancar dan menyeronokkan.



## Persoalan Kajian 4

Adakah kurikulum elektif teras Linguistik Terapan Bahasa Melayu memberi kesan dari segi pentaksiran terhadap siswa guru bukan opsyen berdasarkan dimensi produk.

**Jadual 5: Kesan Pentaksiran Kurikulum Elektif Teras Linguistik Terapan Bahasa Melayu Terhadap Siswa Guru Bukan Opsyen**

Dimensi	Item	Min	SP
Produk	Memperoleh pengetahuan berkenaan hasil	4.50	0.57
	Menilai kehendak kerja kursus secara kritikal	4.45	0.59
	Menghasilkan bahan inovasi Bahasa Melayu berasaskan TMK	4.57	0.60
	Mempelbagaikan bahan rujukan	4.56	0.55
	Meningkatkan pengetahuan saya secara menyeluruh tentang kandungan kurikulum	4.55	0.59
	Meningkatkan keupayaan saya untuk berfikir secara kreatif dan kritis	4.54	0.59
	Meningkatkan motivasi saya untuk mendalami isi kandungan	4.48	0.65
	Meningkatkan keinginan saya untuk membuat pelbagai rujukan.	4.55	0.61
	Membantu saya mengaitkan isi pelajaran dengan soalan peperiksaan	4.52	0.64

Berdasarkan Jadual 5 hasil dapatan menunjukkan bahawa nilai min memperoleh pengetahuan berkenaan hasil pembelajaran dengan mudah 4.50 (S.P = 0.57) manakala nilai min menilai kehendak kerja kursus secara kritikal ialah 4.45 (S.P = 0.59). Seterusnya, menghasilkan bahan inovasi Bahasa Melayu berasaskan TMK nilai min ialah 4.57 (S.P = 0.60). Diikuti dengan mempelbagaikan bahan rujukan nilai min ialah 4.56 (S.P = 0.55). Min bagi meningkatkan pengetahuan saya secara menyeluruh dan meningkatkan keupayaan saya untuk berfikir secara kreatif dan kritis pula masing-masing ialah 4.55 (S.P = 0.59) dan 4.54 (S.P = 0.59). Min item meningkatkan motivasi saya untuk mendalami isi kandungan KETBM ialah 4.48 (S.P = 0.65), meningkatkan keinginan saya untuk membuat pelbagai rujukan min 4.55 (S.P = 0.61) dan membantu saya mengaitkan isi pelajaran dengan soalan peperiksaan min ialah 4.52 (S.P = 0.64). Keadaan ini menunjukkan bahawa kesan pentaksiran terhadap siswa guru bukan opsyen berdasarkan dimensi produk adalah tinggi dan sememangnya sangat penting. Dapatan ini juga sangat selari dengan pendapat McMillan (2000) yang menyatakan bahawa pentaksiran pembelajaran adalah sebahagian daripada aktiviti penting pengajaran dan pembelajaran. Manakala Azizi (2010) berpendapat pentaksiran merangkumi pelbagai maklum balas daripada murid serta perbincangan untuk mengukur dan menilai kualiti pembelajaran. Oleh itu, dari segi dimensi produk pentaksiran terhadap siswa guru bukan opsyen memberi kesan yang positif dari segi untuk melahirkan siswa guru bukan opsyen yang boleh mengajar subjek Bahasa Melayu semasa di sekolah nanti.

## 5. Kesimpulan

Tuntasnya, kurikulum elektif teras Linguistik Terapan Bahasa Melayu dalam kalangan siswa guru bukan opsyen memberi kesan yang positif kepada mereka. Kesan positif ini dapat dilihat dalam dimensi konteks, input, proses, dan produk. Dimensi konteks aspek hasil pembelajaran dan isi kandungan kurikulum memberi kesan yang positif kepada siswa guru bukan opsyen yang mengambil kursus ini. Selain itu, kesan positif yang seterusnya adalah dalam dimensi input dari aspek sumber fizikal. Di samping itu, dimensi proses menunjukkan bahawa sumber manusia turut memberikan kesan yang positif. Akhir sekali, berdasarkan dimensi produk pentaksiran juga menunjukkan kesan yang positif terhadap siswa guru bukan opsyen.

Rumusan yang dapat dibuat ialah kurikulum elektif Linguistik Terapan Bahasa Melayu harus dikekalkan dalam kursus elektif teras Bahasa Melayu kerana banyak memberi kesan yang positif. Namun begitu, kurikulum ini haruslah dibuat semakan dari semasa ke semasa supaya sentiasa relevan. Kurikulum ini juga mampu untuk melahirkan siswa guru bukan opsyen yang kompeten dan berdaya saing.

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# PERSEKITARAN KERJA YANG MENYUMBANG KEPADA PRODUKTIVITI BURUH LOKAL DI SEKTOR PERTANIAN KELAPA SAWIT

## (A WORKING ENVIRONMENT THAT CONTRIBUTES TO THE PRODUCTIVITY OF LOCAL LABOUR IN THE OIL PALM AGRICULTURE SECTOR)

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**Abstrak:** Pekebun kecil kelapa sawit yang kebanyakannya bergantung kepada buruh asing turut merasa akibat pandemik Covid-19. Penggunaan buruh lokal adalah alternatif terbaik bagi menangani isu kekurangan buruh asing khususnya di Sarawak. Isu yang sering terkait dengan penggunaan buruh lokal adalah mereka kurang berminat untuk berkerja di kebun kelapa sawit disebabkan oleh persekitaran kerja, dan faktor upah yang dianggap rendah. Dengan mengambil kira persekitaran kerja sebagai isu utama, kajian ini adalah bertujuan untuk mengenalpasti penglibatan buruh lokal dalam pertanian kelapa sawit serta jenis persekitaran kerja yang dapat menyumbang kepada produktiviti buruh lokal di Serian, Sarawak. Data telah dikumpul menerusi borang soal selidik melibatkan 56 orang pekebun kecil kelapa sawit di Serian, Sarawak. Analisis deskriptif digunakan untuk meneliti penglibatan buruh serta aspek persekitaran kerja fizikal yang menyumbang kepada produktiviti buruh. Hasil kajian menunjukkan penglibatan buruh lokal kebanyakannya secara kontrak. Jenis tanah dan kebersihan kebun adalah faktor dominan terhadap persekitaran kerja buruh lokal. Jarak didapati kurang signifikan untuk menyumbang kepada produktiviti buruh lokal. Implikasi daripada dapatan ini menunjukkan pekebun kecil kelapa sawit yang mempunyai buruh lokal harus mengambilkira konteks persekitaran kebun untuk memastikan buruh lokal berminat menyertai sektor pertanian kelapa sawit.

**Kata kunci:** Buruh lokal, produktiviti, pekebun kecil kelapa sawit, persekitaran kerja.

**Abstract:** Oil palm smallholders, who mostly depend on foreign labor, are also affected by the COVID-19 pandemic. The use of local labour is the best alternative in dealing with the issue of foreign labour shortages, especially in Sarawak. The issue that is often related to the use of local labour is that they are less interested in working in oil palm plantations due to the working environment, and the low wage factor. Considering the work environment as the main issue, this study aims to identify the involvement of local labour in oil palm farming as well as the type of work environment that can contribute to the productivity of local labour in Serian, Sarawak. A questionnaire was used to collect data from 56 oil palm smallholders in Serian, Sarawak. Descriptive analysis is used to examine labour involvement, such as aspects of the physical work environment that contribute to labour productivity. The results of the study show that the involvement of local labour is based on contract. The type of soil and the cleanliness of the farm



*are dominant factors in the working environment of local labour. Distance was found to be less significant in contributing to local labour productivity. The implications of this finding show that oil palm smallholders who have local labour should consider the context of the work environment to ensure that local labour is interested in participating in the oil palm farming sector.*

**Keywords:** Local labour, productivity, oil palm smallholders, work environment.

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## 1. Pengenalan

Kajian ini meneliti persekitaran kerja (fizikal) yang menyumbang kepada produktiviti buruh lokal di sektor pertanian kelapa sawit. Pada masa kini sebanyak 75% pekerja dalam sektor pertanian kelapa sawit adalah tenaga kerja asing. Kekurangan sekitar 37,000 orang pekerja dalam sektor ini yang boleh memberi kesan kepada pengeluaran Buah Tandan Segar (BTS). Penularan wabak COVID-19 menyebabkan masalah ini semakin kritikal. Industri tidak lagi boleh membawa masuk jumlah pekerja asing yang diperlukan kerana sempadan telah ditutup (Anon 2020a).

Pengeluaran BTS juga menurun sebanyak 2,096.1 ribu tan metrik atau 2.1 % (DOSM 2021a). Kadar pertumbuhan kelapa sawit juga menunjukkan penurunan ketara, daripada 1.5% pada tahun 2019 dan -3.6% pada 2020 kepada -11.1% pada suku ketiga 2021 (DOSM 2021b). Satu daripada banyak sebab penurunan dalam pengeluaran kelapa sawit adalah dikaitkan dengan kekurangan buruh di ladang akibat pandemik COVID-19 (Neo 2021). Dalam tempoh tersebut pandermik, buruh asing yang telah pulang ke negara asal tidak dibenarkan masuk semula ke Malaysia. Hal ini mengakibatkan kerugian kepada ramai PKS berikutan kekurangan buruh untuk menuai buah sawit. Oleh itu, PKS terpaksa bergantung sepenuhnya kepada buruh lokal, namun masalahnya orang tempatan tidak mahu bekerja di kebun (Norehan Abdullah, Siti Aznor Ahmad & Mohamad Amizi Ayob 2016) dan tidak mahu melakukan kerja yang dilakukan oleh buruh asing (Crowley 2020).

Beban kerja yang berat dan persekitaran kerja yang tidak menarik serta tidak menyenangkan adalah punca utama orang tempatan kurang minat bekerja di kebun kelapa sawit. Jika ada pakej kebajikan pekerja yang menguntungkan, ia mampu meningkatkan kepuasan kerja dan mengekalkan mereka untuk terus berkerja di kebun kelapa sawit (Roslina et al. 2016). PKS perlu menyediakan lebih banyak kemudahan seperti pengangkutan dan tempat tinggal yang selesa, serta peka terhadap piawaian keselamatan pekerjaan. Oleh itu, persekitaran kerja yang baik akan meningkatkan produktiviti buruh tempatan (Roslina et al. 2016). Persekitaran kerja dilihat penting yang boleh menyumbang kepada produktiviti buruh. Oleh itu, apakah jenis persekitaran kerja fizikal yang diperlukan untuk menyumbang terhadap produktiviti buruh? Kajian ini mengenalpasti penglibatan buruh lokal dan persekitaran kerja fizikal yang dapat menyumbang terhadap produktiviti buruh lokal di Serian, Sarawak.

## **2. Ulasan Kajian Lepas**

Persekitaran kerja fizikal secara langsung memberi kesan positif dan signifikan terhadap produktiviti pekerja. Pengurus mesti memberi perhatian kepada persekitaran kerja fizikal untuk menambah baik produktiviti kerja. Persekitaran fizikal seperti peredaran udara, keadaan suhu udara, fleksibiliti dalam aktiviti, bunyi bising dan kebersihan tempat kerja mesti menjadi perhatian utama dalam meningkatkan produktiviti pekerjaannya. Keadaan persekitaran kerja yang baik memberikan keselesaan dalam bekerja dan dapat meningkatkan produktiviti pekerja (Ni Putu Cempaka Dharmadewi Atmaja & Ni Made Dwi Puspitawati 2018). Persekitaran kerja fizikal atau bukan fizikal mempunyai kesan positif dan ketara ke atas produktiviti pekerja (Adi Irawan Setiyanto & Natalia 2016).

Faktor seperti sokongan penyelia, hubungan baik dengan rakan sekerja, latihan dan pembangunan, insentif dan pelan pengiktirafan yang menarik dan pantas serta beban kerja yang mencukupi atau sesuai membantu dalam membangunkan persekitaran kerja yang mempunyai kesan positif terhadap tahap produktiviti pekerja dalam organisasi. Dengan membangunkan persekitaran yang kondusif, tahap produktiviti pekerja dapat ditingkatkan dan dikekalkan (Abdul Ghafoor Awan & M.Tafique Tahir 2015).

Faktor persekitaran kerja luaran dan dalaman bertanggungjawab untuk peningkatan produktiviti tenaga kerja. Cabaran baru pengurusan adalah untuk mencipta persekitaran kerja yang menarik, mengekalkan, dan memotivasikan tenaga kerjanya. Tanggungjawab terletak pada pengurus dan penyelia di semua peringkat organisasi. Majikan perlu mencipta persekitaran di mana pekerja menikmati apa yang mereka lakukan, merasa seperti ada tujuan, berbangga dengan apa mereka lakukan, dan boleh mencapai potensi mereka. Kualiti ruang kerja memberi kesan kepada sikap pekerja dan meningkatkan produktiviti mereka. Pekerja dalam organisasi yang berbeza mempunyai reka bentuk tempat bekerja yang berbeza. Setiap tempat bekerja mempunyai keunikan yang berbeza. Reka bentuk tempat bekerja yang baik mempunyai kesan positif terhadap produktiviti pekerja (Sehgal 2012).

Komponen tingkah laku persekitaran kerja mempunyai kesan besar terhadap produktiviti, berbanding komponen fizikal sahaja. Kepuasan pekerja terhadap persekitaran tempat kerja secara keseluruhan membawa kepada produktiviti (Aram Hanna Massoudi & Samir Salah Aldin Hamdi 2017). Sokongan daripada penyelia didapati menjadi pembolehubah yang dominan dalam memastikan sesuatu persekitaran kerja yang positif. Terdapat hubungan langsung antara keselamatan kerja dan keselamatan persekitaran kerja fizikal, hubungan dengan rakan sekerja, sokongan penyelia, jam bekerja dan prestasi pekerja. Sokongan oleh penyelia mempunyai kesan yang paling kuat terhadap prestasi pekerja (Nur Shifaa Athirah Saidi et al. 2019).

Sekiranya persekitaran tempat kerja yang baik disediakan untuk pekerja, ia akan membantu meningkatkan semangat dan prestasi mereka. Juga, jika tempat kerja kemas, tidak bising, disusun dengan baik dengan pencahayaan yang baik dan pengudaraan, pekerja akan merasa selesa dan ini akan menjadikan mereka bekerja dengan cekap dan berkesan. Persekitaran kerja fizikal yang baik memberi inspirasi kepada pekerja untuk menghabiskan lebih banyak masa di pelbagai tempat kerja. Oleh itu, persekitaran kerja yang baik meningkatkan output individu dan membawa kepada pertumbuhan organisasi. Organisasi harus memeta program untuk penyediaan persekitaran tempat kerja yang baik untuk meningkatkan produktiviti dan menggalakkan keselamatan pekerjaan serta kesihatan pekerja. Organisasi harus memastikan bahawa tempat kerja sentiasa bersih, kemas dan

disusun dengan betul untuk memudahkan pergerakan dan keselesaan pekerja dan pelanggan (Duru & Shimawua 2017).

Pengubahsuaian sistem bekerja di sektor perladangan kelapa sawit perlu dilakukan bagi mengurangkan masalah kekurangan tenaga buruh tempatan dan meningkatkan produktiviti pekerja (Azman Ismail et al. 2015). Suasana bekerja di kebun adalah sukar dengan persekitarannya yang tidak menarik menyebabkan ramai tidak berminat untuk menceburi sektor ini. Dalam industri kelapa sawit, pemantauan produktiviti buruh adalah paling penting dalam memastikan industri terus berdaya saing dalam pasaran global dan terus menjadi antara penyumbang utama kepada pendapatan negara (Farahida Zulkefli et al. 2020).

### 3. Metod

#### Reka Bentuk Kajian

Kajian ini menggunakan kaedah kuantitatif sebagai kaedah pengumpulan data. Kaedah tinjauan menggunakan borang soal selidik dengan bantuan enumerator yang dilantik digunakan dalam proses mengutip data. Mengambil kira penularan wabak COVID-19 yang masih tinggi, perintah kawalan pergerakan (PKP) serta pematuan kepada prosedur operasi standard (SOP) kesihatan dan keselamatan pada tahun 2021, enumerator yang merupakan orang tempatan telah dilantik untuk menjalankan kajian lapangan di Sarawak memandangkan orang luar tidak dibenarkan masuk ke kampung-kampung bagi mengelakkan jangkitan Covid.

#### Populasi dan Pensampelan

Pengkaji memilih PKS yang menggunakan khidmat buruh lokal di Serian, Sarawak sebagai responden. Teknik pensampelan bertujuan (*purposive sampling*) telah digunakan untuk memilih sampel PKS di Sarawak. Sampel yang dipilih mesti memenuhi kriteria yang telah ditetapkan dan dipilih berdasarkan pengetahuan dan pengalaman dalam bidang tertentu. Kriteria spesifik yang ditetapkan ialah PKS yang menggunakan khidmat buruh lokal untuk melaksanakan kerja-kerja di kebun sawit sama ada secara kontrak atau sepenuh masa.

#### Teknik Penentuan Saiz Sampel

Jumlah populasi PKS di Serian yang menggunakan buruh lokal adalah seramai 275 orang. Disebabkan oleh sekatan pergerakan susulan pelaksanaan PKP akibat pandemik COVID-19, pematuan kepada SOP serta isu keselamatan dan kesihatan pada masa itu, tidak semua PKS bersetuju untuk mengambil bahagian dalam soal selidik tinjauan bersemuka. Disebabkan oleh larangan keluar daerah semasa Perintah Kawalan Pergerakan (PKP) dan terdapat kampung yang tidak memberikan keizinan untuk pengkaji masuk, maka 56 soal selidik sahaja yang diperolehi. Sementara itu, etika penyelidikan tetap diberi keutamaan iaitu setiap PKS mengambil bahagian secara sukarela (tiada paksaan), dimaklumkan tentang matlamat kajian malah diberi jaminan bahawa maklumat mereka akan kekal sulit sepanjang proses pengumpulan data.

## Analisis data

Analisis deskriptif digunakan untuk mengenalpasti penglibatan buruh lokal menggunakan ukuran frekuensi bagi menjelaskan penemuan kajian melibatkan item-item berkaitan bilangan buruh, kaedah pelantikan, sebab menggunakan buruh lokal, kaedah pembayaran upah, jenis buruh yang digunakan dan kerja-kerja yang dilakukan oleh mereka. Semestara faktor persekitaran kerja buruh lokal menggunakan pengukuran min dan peratusan.

## 4. Hasil dan Perbincangan

### Latar Belakang Responden

Jadual 1 menunjukkan umur, jantina, tahap pendidikan, peruntukan tahunan (penggunaan jentera/mesin), tempoh pengalaman sebagai PKS, keluasan kebun, penghasilan BTS sebulan (tan) dan kos kebun sebulan. Daripada 56 PKS kebanyakannya adalah dalam lingkungan umur 46-65 tahun melibatkan seramai 57.1%. Dari segi jantina, majoriti responden adalah lelaki iaitu seramai 48 orang (85.7%) berbanding 8 orang (14.3%) responden wanita.

Seramai 26 orang (46.4%) berpendidikan sekolah rendah, 14 orang (25%) berkelulusan sekolah menengah, 10 orang (17.9%) tidak bersekolah, empat orang (7.1%) berkelulusan sarjanamuda dan 2 orang (3.6%) berkelulusan diploma.

Dari segi perbelanjaan tahunan untuk jentera, 67.9% memperuntukkan kurang daripada RM5000 setahun bagi membiayai penggunaan jentera. Berdasarkan pengalaman sebagai PKS, 46.4% mempunyai pengalaman antara 5 hingga 10 tahun. Data menunjukkan pengalaman responden dalam sektor ini kebanyakannya melebihi 5 tahun.

Dari segi keluasan tanah, sebanyak 64.29% PKS mempunyai 2 hingga 4 ekar tanah kebun. Untuk penghasilan BTS seramai 60.98% responden memperoleh 2 hingga 4 tan BTS dalam sebulan. Hampir separuh 49.02% PKS memperuntukkan antara RM1000 hingga RM2000 sebulan untuk penjagaan kebun kelapa sawit mereka.

**Jadual 1: Latar Belakang Responden**

Latar Belakang Responden	Frekuensi	Peratusan
Kategori Umur		
26-35 tahun	9	16.1%
36-45 tahun	9	16.1%
46-55 tahun	12	21.4%
56-65 tahun	20	35.7%
66 tahun dan ke atas	6	10.7%
Jantina		
Lelaki	48	85.7%
Perempuan	8	14.3%
Tahap Pendidikan		
Tidak Bersekolah	10	17.9%
Sekolah Rendah	26	46.4%
Sekolah Menengah	14	25.0%
Diploma	2	3.6%
Ijazah	4	7.1%
Peruntukan Tahunan (penggunaan jentera/mesin)		
Kurang daripada RM5000	38	67.9%
RM5,001-RM10,000	15	26.8%

RM11,000-RM15,000	3	5.4%
Pengalaman		
Kurang daripada 5 tahun	20	35.7%
5-10 tahun	26	46.4%
11-15 tahun	10	17.9%
Keluasan Tanah (ekar)		
Kurang daripada 2 ekar		12.5%
2 - 4 ekar		64.29%
Lebih daripada 4 - 6 ekar		17.86%
Lebih daripada 6 - 8 ekar		3.57%
Lebih daripada 8 ekar		1.79%
Penghasilan BTS sebulan (tan)		
Kurang daripada 2 tan		9.76%
2 - 4 tan		60.98%
Lebih daripada 4 - 6 tan		19.51%
Lebih daripada 6 - 8 tan		4.88%
Lebih daripada 8 tan		4.88%
Kos Penjagaan Kebun Sebulan		
Kurang daripada RM1000		25.49%
RM1000 - RM2000		49.02%
Lebih daripada RM2000 - RM3000		15.69%
Lebih daripada RM3000 - RM4000		7.84%
Lebih daripada RM4000		1.96%

### **Penglibatan Buruh Lokal Dalam Pertanian Kelapa Sawit**

Berdasarkan Jadual 2, rata-rata PKS menggaji sekitar 1 hingga 6 orang buruh. Kebanyakan mereka (91.7%) PKS mengupah buruh secara kontrak berbanding lantikan secara sepenuh masa. Ini semestinya berbeza dengan pelantikan sepenuh masa kerana kehadiran bekerja bagi lantikan secara kontrak adalah mengikut keperluan.

PKS memberitahu sebab utama mereka menggunakan tenaga kerja tempatan adalah untuk menyediakan peluang pekerjaan kepada penduduk tempatan (98.20%), diikuti dengan sikap buruh lokal yang mudah menerima arahan (75%), mudah diurus (71.43%), faktor kerajaan (64.3%), senang diperoleh (64.3%) dan gaji murah (21.4%) berbanding pekerja asing.

Dari segi kaedah pembayaran upah, sebahagian besar PKS (92.90%) mengupah buruh lokal berdasarkan kontrak berbanding 10.70% yang mengupah berdasarkan bilangan pokok kelapa sawit. Dari segi jenis buruh, peratusan hampir sama untuk buruh keluarga, saudara mara dan buruh kampung sekitar 30%.

Umumnya penglibatan buruh lokal lebih kepada pengambilan secara kontrak yakni hadir bekerja mengikut keperluan dengan jumlah antara seorang hingga 6 orang pada satu-satu masa. Pelantikan buruh lokal juga mengutamakan mereka mempunyai pertalian darah dan orang terdekat dengan alasan memberi peluang pekerjaan, mudah berurusan di samping keberkesanan melaksanakan arahan kerja. Dari segi pembayaran upah, PKS juga lebih gemar menggaji buruh lokal berdasarkan kontrak berbanding bilangan pokok kelapa sawit.

**Jadual 2: Penglibatan Buruh Lokal Dalam Pertanian Kelapa Sawit**

Penglibatan Buruh Lokal	PKS	Peratusan
Bilangan buruh lokal		
1 - 3 orang	23	41.1%
4 - 6 orang	24	42.9%
7 - 10 orang	8	14.3%
11 orang dan lebih	1	1.8%
Kaedah Pelantikan		
Kontrak	44	78.60%
Sepenuh Masa	4	7.10%
Kedua-duanya (kontrak dan sepenuh masa)	8	14.3%
Sebab Penggunaan		
Upah murah	12	21.40%
Senang diperoleh	36	64.30%
Menyediakan peluang pekerjaan untuk penduduk tempatan	55	98.20%
Mudah Diurus	40	71.40%
Mudah Menerima Arahan Kerja	42	75.00%
Faktor Kerajaan	36	64.30%
Kaedah Pembayaran Upah		
Mengikut jumlah pokok	6	10.70%
Berdasarkan Kontrak	52	92.90%
Jenis Buruh		
Ahli Keluarga	19	33.90%
Saudara Mara	18	32.10%
Penduduk Kampung	19	33.9%

Jadual 3 bilangan buruh yang digunakan untuk tugas-tugas terpilih di ladang. Hampir semua PKS memerlukan antara 1 hingga 5 orang buruh untuk melaksanakan tugas seperti memancit pokok, membaja, memangkas, menjolok buah, mengutip buah, dan memungkah buah ke dalam lori.

**Jadual 3: Taburan Peratusan Jumlah Buruh Lokal Mengikut Jenis Kerja**

Jenis Kerja	Jumlah Buruh Yang Diperlukan (%)				
	1	2	3	4	5
Memancit pokok	16.1	46.4	30.4	7.1	-
Membaja	16.1	50	23.2	10.7	-
Memangkas	12.5	41.1	37.5	8.9	-
Menjolok buah	7.1	35.7	21.4	8.9	3.6
Mengutip buah	3.6	37.5	19.6	10.7	3.6
Memungkah buah ke dalam lori	5.4	39.3	25	3.6	1.8
Pemandu lori	33.9	8.9	-	-	-

Jadual 5 menunjukkan bayaran gaji seorang buruh yang dilantik secara kontrak mengikut jenis kerja yang dilakukan. Kebanyakan PKS membayar antara RM50 hingga RM55 untuk kerja memancit pokok (46.5%), kerja membaja (60.7%), kerja memangkas (48.2%) dan kerja mengutip buah (35.7%). Sementara itu terdapat PKS yang membayar antara RM60 hingga RM65 untuk kerja menjolok buah (37.5%) dan kerja memungkah buah ke dalam lori (35.8%). Bayaran tertinggi adalah untuk kerja-kerja memungkah buah ke dalam lori serta kerja sebagai pemandu lori. Namun begitu dua jenis pekerjaan ini tidak memerlukan buruh yang ramai.



**Jadual 4: Taburan Peratusan Bayaran Gaji Buruh Lokal Yang Dilantik Secara Kontrak Mengikut Jenis Kerja**

Jenis Kerja	Gaji Seorang Buruh (%)						
	RM40- RM45	RM50- RM55	RM60- RM65	RM70- RM75	RM80- RM85	RM90- RM95	RM100
Memancit pokok	12.5	46.5	32.1	-	-	-	-
Membaja	10.7	60.7	21.4	-	-	-	-
Memangkas	10.7	48.2	33.9	-	-	-	-
Menjolak buah	1.8	33.9	37.5	-	-	-	-
Mengutip buah	-	35.7	33.9	-	-	-	-
Memunggah buah ke dalam lori	-	30.4	35.8	1.80	-	-	-
Pemandu lori	-	8.9	1.8	1.80	7.2	1.0	7.10

Secara umumnya, PKS menggaji secara kontrak di antara 4 hingga 6 orang buruh lokal untuk bekerja di ladang mereka. Pelantikan secara kontrak buruh lokal dilihat sebagai satu kaedah yang dapat menjimatkan kos perbelanjaan terutamanya dari segi pembayaran gaji pekerja berikutan proses penanaman sehingga ke pengumpulan BTS melibatkan jenis kerja yang berbeza mengikut musim berbanding sekiranya buruh dilantik secara tetap mereka akan dibayar upah yang sama sepanjang tahun bekerja.

## Produktiviti Buruh Lokal Berdasarkan Perspektif PKS

**Jadual 5: Interperitasi Pekebun Kecil Kelapa Sawit Terhadap Produktiviti Buruh**

Item	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju	Skor Min	Interpretasi
Kekerapan Peratusan (%)							
Menggunakan teknologi “pencantas”	-	6 (10.7%)	18 (32.1%)	29 (51.8%)	3 (5.4%)	3.52	Setuju
Upah mengikut kadar dipersetujui antara saya dan pekerja	-	4 (7.1%)	15 (26.8%)	36 (64.3%)	1 (1.8%)	3.61	Setuju
Jam bekerja yang dipersetujui oleh saya dan pekerja	-	3 (5.4%)	22 (39.3%)	26 (46.4%)	5 (8.9%)	3.59	Setuju
Bilangan pekerja yang sesuai dengan keluasan tanah	-	4 (7.1%)	20 (35.7%)	24 (42.9%)	8 (14.3%)	3.64	Setuju
Pekerja mempunyai kemahiran terhadap kerja yang dilakukan	-	2 (3.6%)	17 (30.4%)	29 (51.8%)	8 (14.3%)	3.77	Setuju
Pekerja diberikan pengkhususan kerja	-	2 (3.6%)	21 (37.5%)	28 (50.0%)	5 (8.9%)	3.64	Setuju
Menyediakan latihan kepada pekerja	-	4 (7.1%)	16 (28.6%)	29 (51.8%)	7 (12.5%)	3.70	Setuju

Berdasarkan Jadual 5, buruh lokal yang mempunyai kemahiran terhadap kerja yang dilakukan (min=3.77) penting untuk mencapai produktiviti buruh di kebun. Ini diikuti oleh menyediakan latihan kepada pekerja (min=3.70).

Pembayaran upah mengikut kadar yang dipersetujui antara PKS dan buruh lokal memainkan peranan penting dalam produktiviti buruh. Jumlah upah yang sesuai dan dipersetujui mempengaruhi produktiviti buruh namun ianya tidak memberi penambahbaikan produktiviti buruh seperti yang dijelaskan oleh Manova dan Harniatun (2021) melalui kajiannya terhadap faktor yang mempengaruhi produktiviti buruh kelapa sawit di daerah di Indonesia.

Perkara-perkara lain yang dipersetujui mempengaruhi produktiviti buruh di kebun termasuklah seperti membayar upah mengikut kadar yang dipersetujui di antara pekebun dan buruh (66.1 peratus), memberi pengkhususan kerja terhadap buruh (58.9 peratus), mempunyai bilangan pekerja yang sesuai dengan keluasan tanah mereka (57.2 peratus), serta menetapkan tempoh jam bekerja dengan dipersetujui oleh kedua-dua pihak iaitu pekebun dan buruh (55.3 peratus).

Kebanyakan PKS juga turut bersetuju bahawa penggunaan teknologi pencantas dapat menyumbang kepada peningkatan produktiviti buruh. Ini disebabkan oleh faktor perbelanjaan tambahan yang harus dilakukan oleh PKS dalam mengurus dan menyelenggara peralatan pencantas dan meningkatkan upah buruh. Penyataan ini disokong melalui kajian berhubung produktiviti buruh ladang dan kesan mekanisasi di Amerika Syarikat, Stephen et al. (2021) yang menyatakan bahawa apabila mekanisasi melengkapkan tenaga kerja, atau menjadikan setiap pekerja lebih produktif, gaji berkemungkinan meningkat berbanding apabila mekanisasi menggantikan buruh.

Antara faktor lain yang boleh diambil kira di samping penggunaan teknologi adalah faktor umur pekerja itu sendiri. Kajian yang dilaksanakan oleh Szabo et al. (2021) berkenaan persepsi terhadap tenaga kerja pertanian yang semakin tua dan strategi produktiviti petani di negara Thailand menunjukkan petani lebih berumur kurang berminat untuk menerima pakai teknologi baharu dan lebih cenderung untuk menukar tanah dan mempergiatkan penggunaan tanah sedia ada.

### **Mencapai Produktiviti Berdasarkan Persekitaran kerja (Persekitaran Fizikal)**

Berdasarkan Jadual 6, untuk item topografi kebun min tertinggi dicatatkan ialah 3.00 iaitu Keadaan muka bumi rata memudahkan kerja saya. Ini menjelaskan topografi turut memainkan peranan dalam persekitaran kebun yang memudahkan kerja. Bagi jenis tanah kebun, setiap item berada pada tahap min yang sederhana sekitar (3.20-3.98). Min tertinggi ialah untuk item tanah gambut meningkatkan produktiviti hasil tanaman. Dari segi kebersihan kebun, dua item mencatatkan min yang tinggi iaitu bendasing dari pembersihan pangkal pokok tidak akan dibuang berdekatan sumber air (min 4.04) dan sisa pelepah dan sisa daun diletakkan di lorong sampah (min=4.09). Persekitaran kebun yang bersih penting untuk suasana kerja yang kondusif bagi memastikan produktiviti buruh yang konsisten. Jarak dilihat kurang signifikan dalam kajian ini disebabkan rata-rata pekebun kecil yang ditemubual memaklumkan pekerja mereka tinggal berdekatan denan lokasi kebun. Jarak yang dekat memudahkan kerja, namun menurut responden jarak akan mempengaruhi produktiviti buruh jika mereka terpaksa berulang-alik jauh. Bagi mengatasi masalah ini buruh lokal yang digaji adalah dalam kalangan orang tempatan yang tinggal dalam kampung yang sama.

Jadual 6: Persekitaran Kerja Buruh

Persekitaran Kerja	min	SD	Skor				
			Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju
Topografi Kebun							
Keadaan kebun yang berbukit bukan masalah kepada saya	1.96	1.159	48.2%	23.2%	16.1%	8.9%	3.6%
Keadaan muka bumi beralun bukan masalah kepada saya	1.93	1.142	50.0%	23.2%	12.5%	12.5%	1.8%
Keadaan muka bumi rata memudahkan kerja saya	3.00	1.607	32.1%	5.4%	17.9%	19.6%	25.0%
Jenis Tanah Kebun							
Tanah gambut meningkatkan produktiviti hasil tanaman	3.98	.842	1.8%	1.8%	19.6%	50.0%	26.8%
Tanah paya meningkatkan produktiviti hasil tanaman	3.20	1.086	7.1%	19.6%	28.6%	35.7%	8.9%
Tanah bukit/tanah letritis meningkatkan produktiviti tanaman	3.46	.852	1.8%	7.1%	44.6%	35.7%	10.7%
Kebersihan Kebun							
Buah relai lama yang busuk dibuang di tempat yang sesuai	3.79	.909		14.3%	10.7%	57.1%	17.9%
Sisa pelepah dan sisa daun diletakkan di lorong sampah	4.09	.668			17.9%	55.4%	26.8%
Pembersihan pangkal pokok sekurang-kurangnya dua kali setahun	3.89	.846		7.1%	19.6%	50.0%	23.2%
Bendasing dari pembersihan pangkal pokok tidak akan dibuang berdekatan sumber air	4.04	.894		3.6%	26.8%	32.1%	37.5%
Jarak							
Jarak antara rumah saya ke kebun adalah dekat	2.50	1.427	30.4%	33.9%	3.6%	19.6%	12.5%
Jarak antara kebun ke kilang adalah dekat	2.14	1.119	32.1%	41.1%	10.7%	12.5%	3.6%
Jarak tempat tinggal pekerja dengan kebun adalah dekat	2.20	1.135	32.1%	35.7%	16.1%	12.5%	3.6%

## 5. Kesimpulan

Persekitaran kerja adalah faktor penting yang dapat menyumbang kepada produktiviti buruh lokal. Mewujudkan persekitaran kerja yang positif akan meningkatkan produktiviti buruh. Buruh akan lebih produktif dalam persekitaran kerja yang kondusif. Produktiviti buruh tidak dapat dimaksimumkan dalam persekitaran kerja yang tidak menguntungkan. Implikasi daripada kajian ini jika persekitaran kerja kurang menyenangkan minat orang tempatan untuk berkerja sebagai buruh lokal juga akan kurang. Selain daripada aspek upah, penggunaan teknologi, kemahiran, masa bekerja aspek persekitaran kerja buruh juga harus diambil perhatian oleh PKS.

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# ROAD PRICING EFFECTS ON MODE CHANGING AND ROAD NETWORK PERFORMANCE: STUDY CASE JAKARTA CBD AREA

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**Abstract:** *The study scrutinizes the probability of mode changing for car & motorcycle users with the presence of certain amount of tariff to vehicles that going to or passing through the designated road pricing area, then examines the road network performance resulted. A small-scale stated preference survey was conducted to those who have destination to the CBD area—as designated road pricing area in the study—to demonstrate mode split/changing by gathering respondents' preferences on given six mode changing alternatives. Two utility cost functions, each for car and motorcycle users, are developed with three independent variables (i.e., travel cost, travel time, and road pricing tariff) to derive the probability of choosing each alternative with multinomial logit. A proposed method of traffic assignment by incorporating road pricing tariff variable in the link performance function on every entrance links towards the area is used to capture the impact of mode changing and detouring caused by the additional tariff on the network performance. From five tariff combinations tested, it is found that a combination tariff of Rp30,000 for car and Rp20,000 for motorcycles maximize the road performance best—in terms of vehicle-capacity ratio within the area and in the vicinity of the area where detour taken place to avoid imposed tariff.*

**Keywords:** link performance function, mode changing, multinomial logit, network performance, road pricing.

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# TAHAP PENGURUSAN KEWANGAN GENERASI MILENIAL

## (LEVEL OF FINANCIAL MANAGEMENT OF THE MILLENNIUM GENERATION)

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**Abstrak:** Pengurusan kewangan memainkan peranan utama kepada setiap individu, termasuk generasi milenial. Pengurusan kewangan yang tidak sistematik akan mendorong kepada masalah seperti ketirisan kewangan, penyelewengan dan ketidakstabilan kewangan. Perkara ini akan mendatangkan impak yang negatif kepada generasi milenial dalam menguruskan kewangan seharian mereka. Justeru kajian ini dilaksanakan ke atas generasi milenial yang menetap di Kampung Baru, Kuala Lumpur. Objektif kajian adalah mengukur tahap pengurusan kewangan dalam kalangan generasi milenial di Kampung Baru. Reka bentuk kajian adalah kuantitatif dan soal selidik digunakan sebagai instrumen kajian. Teknik persampelan bertujuan diaplikasikan dalam pengutipan data. Jumlah sampel yang berjaya didapatkan ialah 316 orang generasi milenial. Data yang diperolehi dianalisis secara deskriptif. Hasil kajian mendapati secara keseluruhan, tahap pengurusan kewangan generasi milenial berada di tahap yang tinggi. Namun jika ianya diperhalusi mengikut pecahan elemen, hanya elemen pengurusan tunai sahaja mencatatkan tahap yang tinggi. Sebaliknya elemen pengurusan simpanan, kredit, insurans, pelaburan dan harta berada pada tahap sederhana. Hal ini perlukan perhatian dan tindakan daripada pihak yang berautoriti. Semua ini penting untuk meningkatkan tahap kemahiran pengurusan kewangan dalam kalangan generasi milenial demi memastikan mereka mencapai kesejahteraan kewangan dalam kehidupan.

**Kata kunci:** pengurusan tunai, tunai, simpanan, kredit, generasi milenial

**Abstract:** Financial management plays a major role for every individual, including the millennial generation. Unsystematic financial management will lead to problems such as financial leakage, irregularities, and financial instability. This will have a negative impact on the millennial generation's ability to manage their daily finances. Therefore, this study was carried out on the millennial generation who live in Kampung Baru, Kuala Lumpur. The objective of the study is to measure the level of financial management among the millennial generation in Kampung Baru. The research design is quantitative, and a questionnaire is used as a research instrument. Purposive sampling technique is applied in data collection. The total sample that was successfully obtained was 316 people of the millennial generation. The data obtained was analysed descriptively. According to the study's findings, the millennial generation has a high level of financial management. But if it is refined according to the breakdown of elements, only the cash management element registers a high level. On the other hand, elements of savings, credit, insurance, investment, and property management are at a moderate level. This requires attention and action from the authorities. All this is important to improve the level of financial management skills among the millennial generation to ensure they achieve financial well-being in life.

**Keywords:** financial management, cash, savings, credit, millennial generation

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## 1. Pengenalan

Pengurusan kewangan yang lemah menjadi faktor utama kepada pengumpulan hutang berlebihan dalam kalangan peserta yang mengikuti Program Pengurusan Kredit (PPK) (AKPK 2018). Oleh itu, Malaysia sendiri telah mengambil beberapa langkah inisiatif melalui khidmat nasihat serta rundingan kepada mereka yang mengalami masalah dalam menguruskan kewangan menerusi AKPK bagi membantu dalam memperkasakan amalan pengurusan kewangan secara berhemah. AKPK juga mewujudkan kursus-kursus yang berkaitan pengurusan kewangan peribadi berkenaan gelagat kewangan serta corak perbelanjaan yang sesuai untuk diterapkan sebagai satu usaha menerapkan kesedaran berkenaan kepentingan pengurusan kewangan (Aydin Nur et al. 2018).

Menurut Aydin dan Akben (2019) pengurusan kewangan yang berhemah turut dikaitkan dengan sikap kewangan dan tingkah laku kewangan yang positif kerana ia membantu individu untuk berbelanja dengan lebih cermat. Hal ini seiring dengan kefahaman mereka mengenai kewangan serta mampu untuk mengawal diri dalam menguruskan kewangan, terutamanya dalam aspek membuat keputusan bagi membuat simpanan, pengurusan kredit atau kewangan seharian. Sebaliknya konflik kewangan seringkali berlaku apabila timbul kekeliruan dalam diri untuk mengenalpasti perbezaan barangan keperluan atau kemahuan kerana kurang pengetahuan mengenai pengurusan kewangan (Amy Dacyczyn 2011).

Sebahagian besar rakyat Malaysia didapati gemar untuk berbelanja secara berlebihan berbanding dengan kemampuan kewangan yang sebenar (Nurul Aini 2020). Situasi sebegini seringkali berlaku dalam kalangan generasi milenial apabila terdapat lebih 3,400 peminjam yang berumur antara 20 hingga 30 tahun yang mendapatkan khidmat berkaitan kewangan bersama AKPK (AKPK 2018). Malahan, lebih 75 peratus rakyat Malaysia tidak mampu untuk menyediakan wang tunai segera sebanyak RM1000 untuk digunakan sewaktu keadaan kecemasan (AKPK 2018). Sikap generasi milenial yang suka berbelanja tanpa perancangan merupakan satu faktor yang mendorong kepada pengurusan kewangan yang tidak cekap. Justeru, kajian berkenaan pengurusan wang dalam kalangan generasi milenial perlu dilaksanakan bagi memberi pencerahan dan pengetahuan akan kepentingan pengurusan wang dalam kehidupan seharian mereka pada masa kini dan hadapan.

## 2. Ulasan Kajian Lepas

Berdasarkan kajian lepas, amalan pengurusan kewangan ini merupakan satu proses yang menitikberatkan mengenai nilai harta yang diperolehi melalui pembuatan keputusan dalam aspek kewangan secara efektif (Titman et al. 2017). Ia turut difahami sebagai satu amalan pengurusan wang yang dilakukan melalui disiplin sendiri yang tegas. Pengurusan kewangan yang berhemah ini turut dikaitkan dengan tingkah laku kewangan yang baik memandangkan ia mendorong seseorang individu untuk menggunakan wang dengan lebih berhati-hati, memahami akan kehendak pilihan kewangan malah mempunyai kawalan sendiri yang baik terhadap keadaan semasa kewangannya, sama ada ia melibatkan pembuatan keputusan mengenai wang simpanan, pengurusan kad kredit atau transaksi pengeluaran tunai harian (Ayden & Akben 2019). Pengurusan kewangan dalam kajian ini melibatkan enam elemen, iaitu pengurusan tunai, pengurusan simpanan, pengurusan kredit, pengurusan insurans, pengurusan pelaburan dan pengurusan harta pusaka.

## **Pengurusan Tunai**

Perbelanjaan yang dikawal mampu membantu dalam mengelakkan tekanan dalam kehidupan selain mendorong kepada peningkatan kesejahteraan dalam kehidupan (Azwadi Ali et al. 2013). Perancangan kewangan yang baik mampu mendorong seseorang individu itu untuk berhemah dalam menguruskan tunai mereka memandangkan perancangan yang baik merupakan satu panduan yang memastikan individu berkenaan tidak boros dalam berbelanja. Hal ini kerana pengurusan dan perancangan yang baik akan diputuskan setelah mengambil kira keseluruhan aspek dalam perbelanjaan berdasarkan keperluan (Noor Izyani & Khadijah 2019). Kemampuan seseorang individu dalam menguruskan sumber kewangan mereka membantu ia untuk berada dalam keadaan yang mencukupi dan tidak mengalami krisis kewangan walaupun pendapatan yang diperolehi dalam kategori B40. Individu yang mengamalkan disiplin yang tinggi dalam menguruskan aliran tunai mereka serta mengutamakan perkara yang seharusnya apabila berbelanja dan ia selaras dengan hujah yang dinyatakan oleh Mohamad Fazli et al. (2018) iaitu mereka yang mampu untuk menguruskan hal kewangan mempunyai hubungan yang positif dengan peningkatan taraf hidup mereka.

## **Pengurusan Simpanan**

Simpanan merupakan antara aset yang mempunyai nilai dalam kehidupan seseorang individu dan simpanan ini turut dilihat sebagai satu perkara yang penting dan perlu dilaksanakan oleh setiap individu yang berkenaan. Kegagalan dalam pengurusan kewangan peribadi akan menyebabkan perbelanjaan melebihi daripada pendapatan dan ini menyukarkan untuk seseorang individu tersebut untuk memperuntukkan sejumlah wang bagi dijadikan bagi tujuan simpanan. Hal ini turut disokong oleh Delafrooz dan Laily (2011) di mana mereka yang berbelanja tanpa memikirkan keperluan di kemudian hari didapati berhadapan dengan tekanan dalam menguruskan wang di mana mereka mengalami kesukaran untuk menyimpan wang dan tambahan lagi individu yang tiada kemahiran dalam pengurusan kewangan berdepan dengan risiko tiada peruntukan pendapatan bagi tujuan simpanan. Penggunaan wang simpanan sebagai satu inisiatif bagi menampung perbelanjaan seharian menunjukkan bahawa individu berkenaan berdepan dengan masalah kewangan yang harus diselesaikan memandangkan kekurangan wang yang disebabkan oleh pengurusan kewangan yang tidak betul (Nurul & Husniya 2010).

## **Pengurusan Kredit**

Dalam kajian yang dilaksanakan Abdul Basit et al. (2014) didapati lebih kurang 47 peratus daripada golongan muda dengan kadar hutang yang serius dan ia merupakan satu keadaan yang mengkhawatirkan. Malah pernyataan tersebut turut disokong oleh kajian yang dijalankan Nur Aisyatul et al. (2015) iaitu hutang menjadi pilihan utama dan kebanyakannya ia digunakan bagi membeli kenderaan di mana penawaran pembelian kereta tanpa pembayaran deposit telah menarik minat ramai individu dan rendahnya tahap literasi kewangan menyebabkan mereka ini tidak dapat menguruskan kewangan dengan efektif selain tidak dapat memahami dengan jelas berkenaan pembelian kereta tanpa deposit. Kadar hutang yang tinggi sebenarnya turut mendedahkan mereka kepada risiko untuk turun naik dalam ekonomi (Haryani et al. 2015). Selaras dengan kemodenan semasa, kepercayaan bahawa golongan miskin yang seringkali terlibat dengan gejala hutang tidak lagi relevan memandangkan turut didapati bahawa golongan kaya dan sederhana yang semakin banyak menanggung beban hutang dan perkara ini membuktikan bahawa amalan berhutang ini telah menjadi budaya hidup masyarakat sekarang (Nik Mohd Zaim et al. 2012).

## **Pengurusan Insurans**

Insurans adalah salah satu instrumen kewangan yang penting memandangkan penggunaan insurans ini telah meluas sehingga kepada pengurusan kewangan peribadi yang baik selain daripada fungsinya sebagai alat pengurusan risiko. Insurans sangat berfaedah kepada waris apabila sesebuah keluarga berkenaan kehilangan pencari nafkah utama dan mereka memerlukan bantuan sara hidup sepenuhnya di mana mereka boleh menuntut pampasan yang disediakan oleh pihak insurans. Secara asasnya, pengurusan kewangan yang baik adalah penting dan mustahak bagi setiap individu dan pelaksanaan yang teratur dan teliti mampu membantu seseorang individu itu untuk lebih selesa dalam menikmati kehidupan pada masa hadapan tanpa merisaukan situasi kesempitan wang. Liebermann dan Flint-Goor (1996) turut menyatakan sokongan mereka melalui pernyataan bahawa seseorang individu yang mempunyai tahap pengetahuan yang baik dalam menguruskan wang seharusnya boleh untuk memutuskan sesuatu keputusan yang melibatkan keadaan kewangan dengan efektif. Perkara ini turut disokong melalui pernyataan yang dikeluarkan Laporan BNM (2016) iaitu sehingga penghujung tahun 2015, mereka yang merupakan golongan B40 dan melibatkan diri mereka dalam perlindungan polisi hayat hanyalah empat peratus sahaja. Kurangnya penglibatan masyarakat ini menjelaskan bahawa kebanyakan daripada mereka tiada perlindungan polisi insurans hayat di mana ia akan mendatangkan kesan dan impak yang serius terhadap keadaan kewangan anggota keluarga sekiranya tulang belakang keluarga dalam mencari nafkah terlibat dalam tragedi yang membantutkan aliran masuk tunai bagi perbelanjaan seharian mereka.

## **Pengurusan Pelaburan**

Pelaburan didefinisikan sebagai satu pegangan dalam ekuiti dan instrumen kewangan. Namun, simpanan tetap bagi tempoh tiga bulan atau kurang akan dikategorikan di bawah wang tunai. Pelaburan boleh diklasifikasikan kepada dua bahagian iaitu pelaburan Kumpulan Wang Amanah dan pelaburan am. Pelaburan kumpulan wang amanah ini merujuk kepada pelaburan yang dibuat mengikut kehendak surat ikatan mahkamah dan arahan amanah seperti yang termaktub dalam Seksyen 10 dan Seksyen 9 Akta Tatacara Kewangan 1957 Akta 61 berserta peraturan-peraturan yang berkuat kuasa. Jenis-jenis pelaburan juga terbahagi kepada enam bahagian iaitu sekuriti kerajaan luar negeri, sekuriti kerajaan Malaysia, saham, deposit luar negeri, deposit dalam negeri dan pelaburan lain (Akauntan Pelaburan Malaysia 2013). Menurut Yasmin dan Anuar (2017) pelaburan merupakan satu aktiviti penggunaan modal yang dikorbankan bagi menjana keuntungan yang akan diterima pada masa hadapan seperti keuntungan modal dan pelaburan turut difahami sebagai satu kos lepas dalam penggunaan modal yang digunakan pada masa sekarang bagi memperolehi faedah pada masa hadapan. Pelaburan turut difahami sebagai satu proses pertukaran wang kepada aset bagi membantu pelabur mendapatkan pulangan atau keuntungan yang lebih banyak walaupun kadar pulangan bagi pelaburan adalah tidak tetap dan terjamin. Menurut Lim et al. (2013), kajian beliau yang ingin mengenalpasti adakah elemen amalan perbelanjaan dalam pendapatan dipengaruhi oleh pengetahuan kewangan telah menunjukkan bahawa individu yang mempunyai pengetahuan berkenaan kewangan dan persaraan telah mempunyai persediaan diri yang lebih rapi bagi menempuh hari yang akan datang melalui pemilikan dan penyediaan pelbagai pelan kewangan seperti harta tanah, tabungan dan pelaburan.



## Pengurusan Harta

Bagi menjamin harta mampu untuk digunakan dalam kehidupan untuk bagi kegunaan yang pelbagai, pengurusan harta merupakan satu konsep yang penting untuk diamalkan memandangkan ia memberikan hak pemilikan kepada seseorang atau segolongan yang lain. Oleh itu, pengurusan harta yang baik dan sistematik mampu untuk mengelakkan daripada berhadapan dengan kesukaran yang boleh mendorong kepada kegawatan ekonomi masyarakat dalam sesebuah negara (Rusnadewi & Hisyam 2013). Pemilikan harta atau aset telah dijadikan sebagai satu indikator bagi mengukur dan menilai status kewangan individu terhadap perbelanjaan pendapatan berdasarkan penelitian yang dilaksanakan ke atas kajian-kajian lepas. Menurut Mohamad Fazli dan Teo (2014), mereka mendapati 39 peratus daripada responden mereka mempunyai tahap aset yang melebihi daripada jumlah hutang, manakala kajian Chowa et al. (2007) menyatakan bahawa interpretasi pemilikan aset telah diperluaskan konsepnya dan tidak hanya terhad kepada aspek fizikal atau maujud sahaja. Ini menunjukkan hasil daripada perbelanjaan yang diperolehi pada masa hadapan turut terkandung sebagai satu aset mahupun harta.

## 3. Metod Kajian

Kajian ini dilaksanakan di Kampung Baru, Kuala Lumpur. Sasaran populasi adalah generasi milenial di Kampung Baru. Seramai 316 orang responden terlibat dalam kajian ini. Kajian menggunakan pendekatan kuantitatif. Kaedah survei dilaksanakan secara atas talian menggunakan 'google form' kerana kajian dilakukan dalam tempoh pandemik Covid-19. Borang soal selidik melibatkan dua bahagian iaitu bahagian demografi responden serta tahap pengurusan kewangan mereka. Pengukuran pengurusan kewangan menggunakan skala Likert, iaitu: 1=sangat tidak setuju; 2=tidak setuju; 3=kurang setuju; 4=setuju; dan 5=sangat setuju. Kajian rintis turut dilaksanakan bagi menguji kebolehpercayaan item-item yang dikemukakan dalam borang soal selidik. Analisis deskriptif menggunakan kekerapan dan peratus digunakan bagi menjelaskan keseluruhan hasil kajian. Manakala tahap pengurusan kewangan dianalisis menggunakan skor purata, iaitu: skor 0.00-2.99 (rendah), skor 3.00-3.99 (sederhana) dan 4.00-5.00 (tinggi).

## 4. Hasil dan Perbincangan

Jadual 1 menunjukkan profil responden. Majoriti responden terdiri daripada perempuan (62.7%) dan selebihnya lelaki (37.3%). Responden berusia 22 hingga 29 tahun paling ramai (46.5%), diikuti oleh 30 hingga 39 tahun (37.7%) dan 40 hingga 44 tahun (15.8%). Separuh daripada responden adalah berkahwin (50.6%), bujang (45.3%), selebihnya bercerai (1.9%) dan ibu/bapa tunggal (2.2%). Bilangan isirumah responden paling ramai pada empat hingga enam orang (53.8%), diikuti oleh satu hingga tiga orang (32.9%) dan selebihnya tujuh hingga 10 orang (13.3%). Rata-rata responden mempunyai tahap pendidikan STPM/Diploma (51.3%), diikuti oleh ijazah (35.1%), SPM (12.0%) dan ijazah lanjutan (1.6%). Kebanyakan responden terlibat dalam sektor pekerjaan swasta (48.7%) diikuti oleh persendirian (26.6%), sektor kerajaan (20.0%) dan kurang lima peratus tidak bekerja. Anggaran pendapatan bulanan menunjukkan rata-rata responden mempunyai pendapatan RM2,201 hingga RM3,200 (34.5%), diikuti oleh RM1,201 hingga RM2,200 (31.3%), RM3,201 hingga RM4,200 (13.3%), kurang RM1200 (12.3%) dan hanya 8.5 peratus mempunyai pendapatan melebihi RM4200.



Jadual 1: Profil Responden

Profil responden	Kekerapan	%	Profil responden	Kekerapan	%
Gender:			Umur (tahun):		
Lelaki	118	37.3	22-29	147	46.5
Perempuan	198	62.7	30-39	119	37.7
			40-44	50	15.8
Status perkahwinan:			Bil. Isirumah:		
Bujang	143	45.3	1-3 orang	104	32.9
Berkahwin	160	50.6	4-6 orang	170	53.8
Berceraai	6	1.9	7-10 orang	42	13.3
Ibu/Bapa tunggal	7	2.2			
Tahap pendidikan:			Sektor pekerjaan:		
SPM	38	12.0	Kerajaan	63	20.0
STPM/Diploma	162	51.3	Swasta	154	48.7
Ijazah	111	35.1	Persendirian	84	26.6
Ijazah lanjutan	5	1.6	Tidak bekerja	15	4.7
Anggaran pendapatan:					
< RM1200	39	12.3			
RM1,201 - RM2,200	99	31.3			
RM2,201 - RM3,200	109	34.5			
RM3,201 - RM4,200	42	13.3			
> RM4,200	27	8.5			

## Pengurusan Tunai

Jadual 2 menunjukkan tahap pengurusan tunai responden. Responden mencatatkan skor purata tertinggi pada pernyataan “*Saya memastikan tidak berlakunya kekurangan tunai*” (4.17), diikuti oleh pernyataan “*Saya memastikan adanya lebihan tunai*” (4.09) dan “*Saya menyediakan bajet tunai bulanan*” (4.01). Hal ini menunjukkan responden sangat mementingkan kecukupan dan keberadaan tunai dalam kehidupan mereka. Dua pernyataan berikut; “*Saya memastikan baki tunai mengikut sasaran*” dan “*Saya merekod dan menyimpan segala transaksi tunai*” mencatatkan skor purata pada tahap sederhana, iaitu 3.98 dan 3.94. Meskipun kedua-dua pernyataan ini pada tahap sederhana, ia jelas menunjukkan responden sangat prihatin dengan baki tunai dan penyimpanan rekod tunai yang dimiliki. Secara keseluruhan, tahap pengurusan tunai responden berada pada tahap tinggi (4.04). Mohamad Fazli et al. (2018) telah mendapati individu yang mengamalkan disiplin yang tinggi dalam menguruskan aliran tunai mereka mempunyai hubungan yang positif dengan peningkatan taraf hidup mereka.

**Jadual 2: Pengurusan Tunai**

Pernyataan	Tahap	Purata	S. piawai
Saya memastikan tidak berlakunya kekurangan tunai	Tinggi	4.17	0.61
Saya memastikan adanya lebihan tunai	Tinggi	4.09	0.63
Saya menyediakan bajet tunai bulanan	Tinggi	4.01	0.77
Saya memastikan baki tunai mengikut sasaran	Sederhana	3.98	0.73
Saya merekod dan menyimpan segala transaksi tunai	Sederhana	3.94	0.86
	Tinggi	4.04	0.72

## Pengurusan Simpanan

Jadual 3 menunjukkan tahap pengurusan simpanan responden. Responden mencatatkan skor purata tahap tinggi pada dua pernyataan, iaitu “*Saya mempunyai akaun simpanan*” (4.27) dan “*Saya berbelanja tidak melebihi pendapatan*” (4.11). Hal ini menunjukkan responden mempunyai kesedaran terhadap kepentingan mempunyai akaun simpanan dan berbelanja tidak boleh melebihi pendapatan mereka. Namun begitu, responden mencatatkan skor purata tahap sederhana untuk pernyataan berkaitan dengan simpanan, iaitu “*Saya membuat simpanan 10% daripada pendapatan*” (3.63), “*Saya mempunyai simpanan untuk persaraan*” (3.57) dan “*Saya membuat simpanan kecemasan*” (3.50). Secara keseluruhan, tahap pengurusan simpanan responden berada pada tahap sederhana (3.82). Delafrooz dan Laily (2011) mendapati mereka yang berbelanja tanpa memikirkan keperluan masa hadapan akan mengalami kesukaran untuk menyimpan wang. Apatah lagi individu jika tidak mempunyai kemahiran dalam pengurusan kewangan (Nurul & Husniya 2010).

**Jadual 3: Pengurusan Simpanan**

Pernyataan	Tahap	Purata	S. piawai
Saya mempunyai akaun simpanan	Tinggi	4.27	0.58
Saya berbelanja tidak melebihi pendapatan	Tinggi	4.11	0.64
Saya membuat simpanan 10% daripada pendapatan	Sederhana	3.63	0.90
Saya mempunyai simpanan untuk persaraan	Sederhana	3.57	0.93
Saya membuat simpanan kecemasan	Sederhana	3.50	0.94
	Sederhana	3.82	0.90

## Pengurusan Kredit

Jadual 4 menunjukkan tahap pengurusan kredit responden. Responden mencatatkan skor purata sederhana pada empat pernyataan, iaitu “*Saya menghadkan perbelanjaan kad kredit*” (3.83), “*Saya membuat perbandingan kadar faedah sebelum melakukan pinjaman*” (3.39), “*Saya membayar penuh bil kad kredit setiap bulan*” (3.37) dan “*Saya mengutamakan pembayaran kad kredit daripada pembayaran bil-bil lain*” (3.15). Meskipun skor-skor purata di atas berada pada tahap sederhana, responden didapati masih mempunyai kesedaran akan kepentingan mengurus kredit dengan agak baik. Namun begitu, bagi pernyataan “*Saya menggunakan kad kredit kerana tidak mempunyai wang simpanan*” (2.72) menunjukkan responden berhadapan dengan ketiadaan tunai sehingga perlu menggunakan kad kredit. Hal sebegini kurang sihat kerana ia memberikan gambaran bahawa responden telah berbelanja melebihi pendapatan. Secara keseluruhan, tahap pengurusan kredit responden berada pada tahap sederhana (3.29). Misalnya Nur Aisyatul et al. (2015) tawaran pembelian tanpa deposit menarik ramai individu membeli kereta tanpa memahami dengan jelas berkenaan pembelian kereta tanpa deposit.

**Jadual 4: Pengurusan Kredit**

Pernyataan	Tahap	Purata	S. piawai
Saya menghadkan perbelanjaan kad kredit	Sederhana	3.83	0.99
Saya membuat perbandingan kadar faedah sebelum melakukan pinjaman	Sederhana	3.39	1.04
Saya membayar penuh bil kad kredit setiap bulan	Sederhana	3.37	1.06
Saya mengutamakan pembayaran kad kredit daripada pembayaran bil-bil lain	Sederhana	3.15	1.06
Saya menggunakan kad kredit kerana tidak mempunyai wang simpanan	Rendah	2.72	1.10
	Sederhana	3.29	1.05

### Pengurusan Insurans

Jadual 5 menunjukkan tahap pengurusan insurans responden. Responden mencatatkan skor purata sederhana pada semua pernyataan. Pernyataan pertama “*Saya mempertimbangkan bajet yang ada sebelum membeli insurans*” mencatatkan skor purata tertinggi (3.88). Pernyataan kedua “*Saya memastikan insurans yang diambil adalah sesuai dengan saya*” mencatatkan skor purata kedua tertinggi (3.70). Seterusnya pernyataan “*Saya mengambil polisi insurans untuk diri dan keluarga*”, “*Saya mengetahui jenis-jenis insurans yang ada di pasaran*” dan “*Saya mendapatkan pandangan pelbagai ejen insurans sebelum memilih sesuatu insurans*” masing-masing menacatatkan skor purata 3.67, 3.56 dan 3.43. Dapatan ini menunjukkan secara keseluruhan, tahap pengurusan insurans responden berada pada tahap sederhana (3.65).

**Jadual 5: Pengurusan Insurans**

Pernyataan	Tahap	Purata	S. piawai
Saya mempertimbangkan bajet yang ada sebelum membeli insurans	Sederhana	3.88	0.85
Saya memastikan insurans yang diambil adalah sesuai dengan saya	Sederhana	3.70	0.92
Saya mengambil polisi insurans untuk diri dan keluarga	Sederhana	3.67	0.98
Saya mengetahui jenis-jenis insurans yang ada di pasaran	Sederhana	3.56	0.97
Saya mendapatkan pandangan pelbagai ejen insurans sebelum memilih sesuatu insurans	Sederhana	3.43	1.04
	Sederhana	3.65	0.95

## Pengurusan Pelaburan

Jadual 6 menunjukkan tahap pengurusan pelaburan responden. Responden mencatatkan skor purata sederhana pada semua pernyataan berkaitan pengurusan pelaburan. Pernyataan pertama “*Saya faham akan risiko yang diambil dalam pelaburan*” mencatatkan skor purata 3.34, diikuti oleh pernyataan kedua “*Saya mempunyai peruntukan wang untuk tujuan pelaburan*” (3.19) dan pernyataan ketiga “*Saya mempunyai ilmu dalam pengurusan pelaburan*” (3.15). Seterusnya pernyataan keempat “*Saya melabur dalam instrumen pelaburan yang berbeza*” dan kelima “*Saya sering mencari peluang pelaburan baharu*” masing-masing mencatatkan skor purata 3.06 dan 3.02. Secara keseluruhan, tahap pengurusan pelaburan responden berada pada tahap sederhana (3.15). Dapatan Lim et al. (2013) mendapati individu yang mempunyai pengetahuan kewangan mempunyai persediaan lebih bagi menghadapi hari mendatang melalui pemilikan pelbagai pelan kewangan termasuk pelaburan.

**Jadual 6: Pengurusan Pelaburan**

Pernyataan	Tahap	Purata	S. piawai
Saya faham akan risiko yang diambil dalam pelaburan	Sederhana	3.34	0.98
Saya mempunyai peruntukan wang untuk tujuan pelaburan	Sederhana	3.19	1.06
Saya mempunyai ilmu dalam pengurusan pelaburan	Sederhana	3.15	0.91
Saya melabur dalam instrumen pelaburan yang berbeza	Sederhana	3.06	0.99
Saya sering mencari peluang pelaburan baharu	Sederhana	3.02	0.96
	Sederhana	3.15	0.98

## Pengurusan Harta

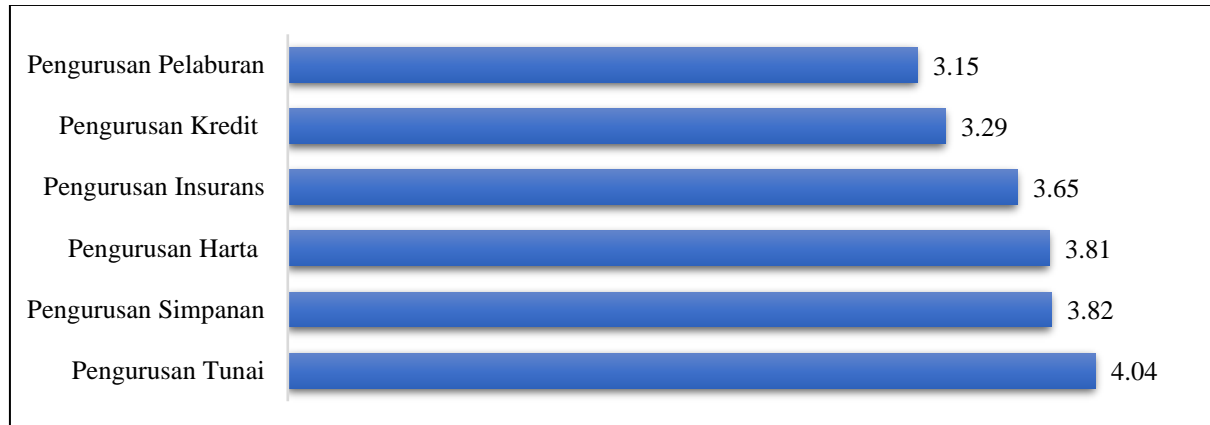
Jadual 7 menunjukkan tahap pengurusan harta responden. Responden mencatatkan skor purata sederhana pada semua pernyataan berkaitan pengurusan harta. Pernyataan pertama hingga keempat mencatatkan skor purata yang tinggi berbanding skor purata pernyataan kelima. Pernyataan pertama “*Saya tahu bahawa pengurusan harta pusaka adalah penting*” mencatatkan skor purata 3.88, diikuti oleh pernyataan “*Pengurusan harta pusaka dilaksanakan melalui faraid/wasiat/hibah*” (3.87), “*Saya mengurus harta saya agar kebajikan waris terjamin*” (3.86), Pengurusan harta pusaka memberikan ketenangan fikiran kepada saya. (3.81) dan Saya mempunyai keinginan untuk menguruskan harta pusaka (3.64). Secara keseluruhan, tahap pengurusan pelaburan responden berada pada tahap sederhana (3.81). Rusnadewi dan Hisyam (2013) telah menegaskan bahawa pengurusan harta yang baik dan sistematik mampu mengelakkan seseorang daripada berhadapan dengan kesukaran.

**Jadual 7: Pengurusan Harta**

Pernyataan	Tahap	Purata	S. piawai
Saya tahu bahawa pengurusan harta pusaka adalah penting	Sederhana	3.88	0.79
Pengurusan harta pusaka dilaksanakan melalui faraid/wasiat/hibah	Sederhana	3.87	0.79
Saya mengurus harta saya agar kebajikan waris terjamin	Sederhana	3.86	0.83
Pengurusan harta pusaka memberikan ketenangan fikiran kepada saya.	Sederhana	3.81	0.79
Saya mempunyai keinginan untuk menguruskan harta pusaka	Sederhana	3.64	0.89
	Sederhana	3.81	0.82

Rajah 1 menunjukkan keseluruhan tahap pengurusan kewangan responden berdasarkan skor purata kumulatif. Penentuan purata min menunjukkan maklum balas daripada responden yang menjawab borang soal selidik. Ternyata, responden hanya mencatatkan tahap tinggi pada pengurusan tunai sahaja. Sebaliknya tahap pengurusan simpanan, kredit, insurans, pelaburan dan harta hanya pada

tahap yang sederhana. Dalam pada itu, tahap pengurusan pelaburan mencatatkan skor purata kumulatif yang paling rendah. Begitu juga dengan tahap pengurusan kredit, turut mencatatkan skor purata kumulatif kedua rendah.



Rajah 1: Tahap Pengurusan Kewangan

## 5. Kesimpulan

Berdasarkan hasil kajian yang diperolehi, tahap pengurusan kewangan generasi milenial berada pada tahap yang tinggi. Namun, jika ianya diperhalusi mengikut elemen pengurusan yang spesifik, tahap yang tinggi hanya dicatatkan pada elemen pengurusan tunai. Bermakna, rata-rata generasi milenial mempunyai pengetahuan dan kemahiran dalam menguruskan tunai mereka. Sebaliknya generasi milenial yang dikaji mempunyai pengetahuan dan kemahiran yang terbatas dalam lima elemen pengurusan kewangan yang lain, khususnya elemen pengurusan pelaburan dan kredit. Justeru itu, perhatian yang lebih perlu diberikan dalam menambah pengetahuan dan kemahiran berkaitan pengurusan pelaburan dan pengurusan kredit. Dalam masa yang sama, pengetahuan dan kemahiran berkaitan pengurusan insurans, harta dan simpanan juga perlu dititikberatkan sama. Program-program yang boleh menambah pengetahuan dan kemahiran menguruskan kewangan ini boleh dilaksanakan oleh pihak-pihak berkepentingan, baik di pihak kerajaan mahupun pihak swasta. Kesedaran di pihak generasi milenial untuk menambahbaik ilmu mengurus kewangan juga perlu ada bagi memastikan kelemahan mengurus kewangan dalam kalangan mereka dapat diperbaiki dan tambah baik pada masa akan datang.

## Penghargaan

Penghargaan buat geran FRGS/1/2019/SS08/UKM/02/01 kerana membiayai penyelidikan ini.

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# THE DISEASE CRISIS MANAGEMENT OF COVID-19 BETWEEN THE GOVERNMENT AND COMMUNITIES IN PHITSANULOK PROVINCE ADMINISTRATION ORGANIZATION AREA

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**Abstract:** *The purpose of this research was to study the policy, the implementation of the policy, the participation process, and the problems and obstacles in the management of the COVID-19 crisis between the government sector and the community in the Phitsanulok Provincial Administrative Organization area. Qualitative research was used by interviewing 15 key informants. The research results revealed that (1) The government's policies and guidelines for the management of COVID-19 in the Phitsanulok Provincial Administrative Organization area have continually adapted measures to adapt to the situation in order to effectively reduce the impact on the people in the area. (2) Process Manage Covid-19 is an implementation of advice on public participation management knowledge, helping people and follow- up. (3) There are many problems and obstacles in the management of COVID-19, namely 1) Personnel, there are fewer personnel than the amount of work responsible and preventing disease may not be as effective as it should be. 2) Budgeting for the purchase of preventive tools. 3) Insufficient public relations media and lack of interest and 4) insufficient materials and equipment, causing the risk of infection and being a carrier of pathogens infecting other people.*

**Keyword:** Management, COVID-19 Pandemic Crisis, COVID-19, Crisis Management, Government and communities.

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## 1. Introduction

COVID-19 is a contagious disease caused by a virus, the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first known case was identified in Wuhan, China, in December 2019. The disease quickly spread worldwide, resulting in the COVID-19 pandemic (Akef, E., Eslahtalab, A., Dehghani, N., & Mardani, E., 2021). The first known case was identified in Wuhan, China, in December 2019.

The disease has since spread worldwide, leading to an ongoing pandemic with the continued distribution of various vaccines against Covid-19, some parts of the world are distributing vaccines to their citizens at a higher rate than some struggling countries (Akef, E., Eslahtalab, A., Dehghani, N., & Mardani, E., 2021; Mullins, E., Hudak, M. L., Banerjee, J., Getzlaff, T., Townson, J., Barnette, K., & Hughes, R., 2021). Covid-19 was effective around the world of economics and people. It affects how business is done across borders, the flow of economic advantages, and

participation. Covid-19 is creating a worldwide economic shock that is proving to be both more rapid and devastating than the global economic crisis of 2008. Whereas the current crisis is pushing for deglobalization, Covid-19 poses a threat to digital globalization and economic change. The Covid-19 pandemic is a perfect example of this complexity, inflicting immense human suffering and sparking worldwide digitization offering creative avenues. Covid-19 has had a significant impact on the global economy, economic activity, and population. However, digitalization is also assisting many businesses in adapting to and overcoming the present predicament created by Covid-19 (khan, a.b., mookda, r., & kongnun, t., 2021). Covid-19 was effective when many governments imposed lock-downs that forced hundreds of millions of citizens to stay at home.

In Thailand there was an effect of coronavirus by Covid-19, like other countries in the Asian region and worldwide at an early stage, and the first case was reported as early as mid-January 2020. Thailand's response to the Covid-19 pandemic has been guided by the "Integrated Plan for Multilateral Cooperation for Safety and Mitigation of COVID-19" (Marome, W., & Shaw, R., 2021).

## **2. Literature Review**

### **2.1 COVID-19 Pandemic Crisis**

The coronavirus disease (COVID-19), caused by the newly introduced Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), spread rapidly across the world after reportedly originating in China in the end of December 2019 (Huang, C., Wang, Y., Li, X., Ren, L., Zhao, J., Hu, Y., ... & Cao, B., 2020). The effect of the COVID-19 induced lockdown measures in the air quality of mega-cities has been corroborated extensively. This is anticipated as metropolitan cities host a large number of inhabitants and embody the financial and commercial nexus of a country; hence they are the center of attention. Moreover, air pollution is typically a concern, if not a hazard, in such cities. Nevertheless, a large part of the global population, especially in SE Asia, lives in small and medium-sized urban areas (Alonso, W., 1971).

In Thailand, the epidemic is becoming more severe every day, with the first case of Thailand being a 74-year-old Chinese female tourist who entered the country as of April 8, 2020, causing Thailand to find 2,480 infections in the country of April 22, 2020, Thailand has an epidemic and there are 2,826 cases of Covid-19 (Nattawan Khamsaen, 2021; Riyapan, P., Shuaib, S. E., & Intarasit, A., 2021; Srichannil, C., 2020). The impact on the infection has spread across the country. This affects the economy because the economy is sluggish, and the industry affects the shortage of goods, resulting in loss of human resource development related to employment, loss of competitiveness and long-term economic growth. Because a lot of resources will be required to invest in the prevention and treatment of Corona 2019 (Computer Services Office Kasetsart University, 2021; Koolsriroj, U., Diteeyont, W., & Sutthinarakron, W., 2021; Diloktaweewattana, W., & Nanthachai, S., 2021). As a result, intensive protection in areas with severe outbreaks has been limited to 3 levels of control areas: the first level is the highest and strict control area of 29 provinces, comprising Bangkok, Kanchanaburi, Chonburi, Chachoengsao, Tak, Nakhon Pathom, Nakhon Nayok, Nakhon Ratchasima, Narathiwat, Nonthaburi, Pathum Thani, Prachuap Khiri Khan, Prachinburi, Pattani, Phra Nakhon Si Ayutthaya, Phetchaburi, Phetchabun, Yala, Rayong, Ratchaburi, Lopburi, Songkhla, Singburi, Samut Prakan, Samut Songkhram, Samut Sakhon, Saraburi, Suphan Buri, and Ang Thong (Prachachat Business, 2021; Sanrach, R., 2021). This is the area with the highest number of infected people in the country, with infected people traveling to different places, causing the number of infections to increase. resulting in extremely strict

control There is the most screening in and out and strict surveillance (Health Service Center, 2021). The secondary level is the highest control level of 37 provinces, consisting of Kalasin, Kamphaeng Phet, Khon Kaen, Chanthaburi, Chaiyaphum, Chumphon, Chiang Rai, Chiang Mai, Trang, Nakhon Si Thammarat, Nakhon Sawan, Buriram, Phatthalung Phichit, Phitsanulok, Yasothon, Ranong, Lampang, Loei, Loei, Sisaket, Sakon Nakhon, Surin, Surin, Ubon Ratchathani, Amnat Charoen (Prachachat Business, 2021). It will be an area with a large number of infected people and more than 1 infected area (Health Center, 2021) and the last level is the control level in 11 provinces, comprising Krabi, Nakhon Phanom, Nan, Bueng Kan, Phayao, Phang Nga, Phrae, Phuket, Mukdahan, Mae Hong Son and Surat Thani. (Prachachat Business, 2021). It is the area adjacent to the maximum control area (red area) or found that there are more than 10 infected (Health Service Center, 2021), which are widely affected throughout Thailand, including Phitsanulok province, affected by covid 19 infection. It is also the most controlled area in 37 provinces of Thailand. In Phitsanulok Province assigning a knowledgeable and competent department to operate and coordinating with many sectors, including officials (Environment and Sanitation Department Cleanliness and Parks Department Municipal Affairs Department Community Development and Social Welfare Department and administrative), military, police, officers, The Public Health Service Center under the supervision of Phitsanulok Province and and manage areas at risk of spreading disease As a result, communities in Phitsanulok province had to temporarily suspend their operations, affecting the way of life and main income of the people.

## **2.2 The Disease Crisis Management of COVID-19**

Crisis management can be defined as ‘a set of factors designed [i.e., a systematic attempt] to combat crises and to lessen the actual damage inflicted by a crisis’ that entails three sets of actions, namely (1) prevention and preparation before a crisis (when possible), (2) response during the crisis, and (3) learning and revision after the crisis (Coombs, 2015; Reynolds, B., & W. SEEGER, M. A. T. T. H. E. W., 2005). Against this backdrop, we claim that some technological innovations are the outcome of specific problem-solving activity (Coccia, 2017; Mahato, S., Pal, S., & Ghosh, K. G, 2020), and crises often generate complex problems that need to be solved through new technological solutions within a crisis management framework, that is, through a systematic crisis model of innovation (Pearson and Clair, 1998; Pedersen et al., 2020).

## **3. Research Methodology**

This study is a qualitative research approach and focuses on the policy, the implementation of the policy, the participation process, and the problems and obstacles in the management of the Covid-19 crisis between the government sector and the community in the Phitsanulok Provincial Administrative Organization area. Qualitative research was used by interviewing 15 key informants by Purposive Sampling.

## **4. Analysis**

The disease crisis Management of COVID-19 Between the Government and Communities in Phitsanulok Province Administration Organization Area:

1.2.1 Policies and guidelines for government management, can be divided into 3 issues as follows: Issue 1: Policy Policy Implementation and government guidelines for managing the COVID-19 pandemic crisis. A state of emergency has been declared in all localities throughout the Kingdom since March 26, 2021, and subsequently extended the period of enforcement of the

emergency declaration. 1) Prohibition of the use of buildings or places that are at risk of spreading disease 2) Prohibition of activities that are dangerous Risk of spreading disease 3) Closing of places at risk of spreading disease 4) Conditions for opening operations 5) Measures appropriate to the situation in the area 6) Screening for cross-provincial travel. Issue 2: Providing advice, knowledge and self-protection methods as follows: (1) In the first phase of the outbreak, a meeting was held to clarify the prevention guidelines together with the relevant agencies. related to Phitsanulok province (2) Campaigns promote health, such as asking for cooperation not to Go out of the area / keep the area clean at all times. It is a measure that all people should take and cooperate to help protect yourself and society from viral infections. Prevent and reduce the risk of disease including reducing the spread of infection in society. Issue 3 Control and prevention of COVID-19. Implementation of the policy and government guidelines for managing the COVID-19 epidemic crisis in the Phitsanulok Provincial Administrative Organization Area Used to control and prevent the spread of COVID-19. There are various policies, government agencies, the private sector and the people. Consisting of a police station, a hospital public health volunteer Chairperson and community committee. It is responsible for determining operational guidelines in accordance with the policy of the central announcements and announcements of Phitsanulok Province are as follows: 1) epidemic prevention control 2) medical treatment 3) environment and sanitation 4) peace and order coordination 5) assistance, remedy and rehabilitation 6) public relations.

1.2.2 The process of participation between government and the community in the management of the COVID-19 crisis from interviews and focus group discussions of representatives of administrative organizations Phitsanulok Province police officer representative Phitsanulok Provincial Police Station staff representative Phitsanulok Provincial Public Health Office and people in the area responsible for the Phitsanulok Provincial Administrative Organization To participate in expressing opinions in proposing problems cause of the problem and planning, correcting and implement the plan jointly between the government and the people in this area as follows: 1) Training provided Knowledge to employees / entrepreneurs about disease prevention guidelines, 2) Establishing a COVID-19 screening point with the community, 3) Organize big cleaning activities with entrepreneurs and volunteers to prevent the spread of disease and 4) Handing out food and things and having DA/Volunteers Take care of the area by bringing food to distribute in the community, together with the private sector, the people, and government agencies in Phitsanulok in distributing subsistence items for use. in life such as consumer goods, alcohol, masks.

1.2.3 The problem in the management of the COVID-19 crisis Found important issues as follows: 1) Personnel, there are fewer personnel than the amount of work that has been responsible for some departments, causing the operation Disease control and prevention may not be as effective as it should be. 2) Budget: Budget for purchasing tools and equipment to prevent disease while visiting the area. Investigate and control diseases such as alcohol, rubber gloves, protective clothing (PPE) and masks, as well as compensation for operatives who work outside office hours. There was not enough to cause the staff to panic. and encouragement in working and may affect the quality of work. 3) public relations media The media used in the campaign and public relations are insufficient, lacking interest. and 4) material and equipment. The number of tools and equipment for the staff to visit the area is not enough, such as masks anti-virus (PPE) clothing puts you at risk of being infected and transmitting germs to other people. There should also be support for antivirus suites (PPE).



## **5. Finding**

The research is finding that (1) The government's policies and guidelines for the management of COVID-19 in the Phitsanulok Provincial Administrative Organization area have continually adapted measures to adapt to the situation in order to effectively reduce the impact on the people in the area. (2) Process Manage Covid-19 is an implementation of advice on public participation management knowledge, helping people and follow- up. (3) There are many problems and obstacles in the management of COVID-19, namely 1) Personnel, there are fewer personnel than the amount of work responsible and preventing disease may not be as effective as it should be. 2) Budgeting for the purchase of preventive tools. 3) Insufficient public relations media and lack of interest and 4) insufficient materials and equipment, causing the risk of infection and being a carrier of pathogens infecting other people.

## **6. Concluding Remarks**

The COVID-19 pandemic recovery is a chance to recover better while leaving no one behind. An inclusive long-term recovery plan for the various impacted countries needs to take a holistic approach to address existing gaps and work towards a sustainable society.

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# THE LINKAGE OF INCENTIVES, JOB MOTIVATION, AND JOB SATISFACTION ON THE PERFORMANCE OF EMPLOYEES IN THE SIKAKAP SUB-DISTRICT OFFICE MENTAWAI ISLANDS

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**Abstract:** *This study aims to analyze the effect of incentives on the performance of Sikakap Sub-District Office employees. Work motivation on the performance of the Sikakap Sub-District Office employees. Job satisfaction on performance of Sikakap Sub-District Office employees' incentives work motivation, and job satisfaction have a combined effect on the performance of Sikakap Sub-District Office employees. The population in this study is all Sikakap sub-district office employees as many as 36 people. And the technique of determining the number of samples taken as respondents using total sampling. The results of this study indicate that incentives have a significant positive effect on the performance of the Sikakap Sub-district Office employees Work motivation provides a positive influence on the performance of the Sikakap Sub-district Office employees. Job satisfaction provides a positive impact on the performance of the Sikakap Sub-district Office employees. Incentives, work motivation, and job satisfaction jointly have a positive effect on the performance of the Sikakap Sub-District Office employees.*

**Keywords:** Incentives, Work Motivation and Job Satisfaction.

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## 1. Introduction

Current developments show that local government agencies seem to be more responsive to changing circumstances in entering the era of globalization. Changes are very fast and competition is getting tougher, enabling every local government agency that wants to exist must be able to build and maintain high trust from the community. In order to achieve a balance in building and maintaining the organization, a local government agency must be able to manage its human resources optimally so that it has a positive impact on the organization, therefore the organization must have a way of managing its human resources. Management of human resources in an agency, among others, can be done by providing incentives.

Quality and quantity of performance results achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Mangkunegara, 2016). The Sikakap District Government Office as an element of regional government administration that functions to coordinate, implement the formulation of city government policies, prepare information on sub-district areas as material for formulating City Government policies, Delegate part of the authority of the Mayor, foster state ideology and national unity, implement community empowerment, carry out tasks -general government duties, implementation of operational coordination of technical implementing units of the Service, Agency, Office, Government Administration Organizer, Apparatus Resource Management, Finance, Infrastructure. Subdistrict is a regional apparatus that

has a working area led by the Camat who is under and responsible to the Mayor through the Regional Secretary.

**Table 1: Sikakap District Office Performance Budget Absorption Capacity from Year 2018-2020**

No	Performance Indicator	Realization (%)		
		2018	2019	2020
1	The increasing number of service users in Sikakap District	89	89	88
2	Number of complaints followed up	88	87	87
3	The minimum number of officers who are subject to sanctions	82	81	81
4	Increasing the percentage of personnel who have attended the training	83	81	80
Average		86	85	84

Source: Sikakap Camat Office Lakip 2018-2020

From Table 1, it can be seen that the performance indicators of the Sikakap Camat Office employees from 2018-2020 on average decreased. On average, in 2018 the budget absorption capacity of the Sikakap Camat Office reached 86% and fell in 2020 to 84%. In the table, it can be seen that almost every performance indicator of the Sikakap Camat Office has decreased from 2017-2019. On the first indicator The increasing number of service users in Air Warm District in 2018 it reached 89% then decreased in 2020 to 88%. Likewise with the last indicator on Increasing the percentage of personnel who have attended the training in 2018 it reached 83% then dropped to 80%. This situation has shown that there is a problem with the performance of the employees of the Sikakap Sub-district Office. The following is additional data regarding the initial survey data on employee performance for 20 respondents:

**Table 2: Preliminary Survey of Sikakap District Office Employee Performance**

No	Statement	Agree (%)	Don't agree (%)
1	My work quantity exceeds the average of other employees	40	60
2	I always finish my work on time	50	50
3	My time efficiency exceeds the average of other employees	45	55
4	I have the initiative to do work without waiting for orders from the leadership	30	70

Source: Initial Survey of Respondents

Based on the data above, it can be seen that the employee does not agree with the statement, this is based on several reasons. In statement 1 "The quantity of my work exceeds the average of other employees" seen in this statement there are 60% who do not agree. Furthermore, in the second statement "I always finish work on time" as much as 50%. In the third statement "My time efficiency exceeds the average of other employees" as much as 55% disagree with the statement. And in the fourth statement "I have the initiative to do work without waiting for orders from the leadership" as many as 70% disagree. Seen in the data above the performance is problematic because when interviewed because in general the work received was very much not in accordance with the target time so that there were still many that were not completed on time and exceeded capacity.

There are several factors that are thought to affect the decline in employee performance at the Sikakap Sub-district Office. These factors include incentives, work motivation and satisfaction.

According to (Dessler, 2019) An incentive is a pay increase that is awarded to an employee at a specified time in the form of a higher base salary, usually based exclusively on individual performance. Incentives are generally carried out as a strategy to increase the productivity and efficiency of the company by utilizing the behavior of employees who have a tendency to work poorly or not optimally. So that with the provision of incentives given to employees, the resulting performance is also very good for the company.

Research conducted by (Adi Saksana, 2015) states that the higher the employee's perception of incentives, the higher the level of employee job satisfaction. The same thing was also stated by (I Putu Eka, 2017) that incentives have a positive and significant effect on employee work motivation and job satisfaction also have a positive and significant effect on employee motivation at Bank QNB Indonesia Surabaya Area. (Mangasa Panjaitan, 2015) there is a significant indirect effect of providing incentives on performance through job satisfaction (Mohammad Nurhasang 2016) in the research conducted supports previous research which states that the incentive system has an indirect role on performance through performance satisfaction.

Different phenomena are shown (Yunan Surono, 2016) who found that adequate incentives with employee expectations have positive potential for increasing employee job satisfaction (Luthans, 2014) argues that job satisfaction is the result of employees' perceptions of how well their jobs deliver what is considered important. Where as (Siagian, 2015) argues that job satisfaction is a person's perspective, both positive and negative about his work. Thus, satisfaction is an evaluation that describes a person for feeling happy or unhappy, satisfied or dissatisfied at work, where the level of employee satisfaction can be determined by how much the employee concerned assesses job satisfaction or the incentives received from the company are appropriate. with hope or not.

The experts above further explain that performance is the result and work behavior produced by an employee in accordance with his role in the organization in a certain period. Good employee performance is one of the most important factors in an effort to increase job satisfaction and productivity. Therefore, one of the best ways to improve employee performance is to provide incentives to employees in order to motivate employees so that employees can improve their performance further, so that their performance increases and the company is able to produce high work performance.

From some of these previous studies, no one has studied how the influence of incentives, work motivation and job satisfaction on employee performance. Almost all of these studies examine in a company. To develop this research in education, especially in employees, the researchers are interested in studying this phenomenon with the title "The Influence of Incentives, Work Motivation and Job Satisfaction on the Performance of Sikakap Camat Office Employees".

## 2. Research Methods

The population in this study is all Sikakap sub-district office employees totaling 34 people. The research sample is a limited number and part of the selected and representative population of the population (Muri, 2015). Meanwhile, according to (Sugiyono, 2017) The sample is part of the number and characteristics possessed by the population and what is learned from the sample, the conclusions can be applied to the population. However, because the sample used is the entire population, the sample in this study is the same as the population, namely the entire population members of the Sikakap sub-district office employee staffing totaling 34 people.

The technique in taking this sample uses a total sampling technique (whole sample), *total sampling* is a sampling technique where the number of samples is equal to the population (Sugiyono, 2017). The reason for taking total sampling is because according to (Sugiyono, 2017) the number of populations that are less than 100 the entire population is used as a research sample. Hypothesis testing in this study used multiple regression analysis. Multiple regression analysis aims to determine the causal relationship between the influencing variables and the affected variables. With multiple regression equation model as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Where:

- Y = Performance
- a = Intercept Constant
- X1 = Incentive
- X2 = Work Motivation
- X3 = Job satisfaction
- b1, b2, ... = Regression Coefficient
- e = Error term

### 3. Research Result

#### 3.1 Response Rate

The population in this study were the employees of the Sikakap Sub-district Office as many as 36 people. With the total sampling method, the selected sample in this study was 36 people. Data were collected by survey method through questionnaires given to research respondents. The questionnaire is closed in the form of a Likert scale (interval scale). The questionnaire is confidential so that respondents are expected to fill in honestly and independently. Of the 36 questionnaires that have been distributed, the research response levels are 30 questionnaires that have been distributed (as many as the number of samples in the study), the resulting return rate of questionnaires that can be processed is 30 copies of the questionnaire or 100%. Based on these data, it is known that the response rate in this study is 100%. This proves that the employees of the Sikakap Camat Office are very cooperative to be the sample in this study.

#### 3.2 Classic Assumption Test

##### 3.2.1 Normality test

This normality test is used by the author to test the normality of the regression model. The test is carried out using the method *kolmogorov-smirnov test* to each variable. The regression model is normally distributed if the value of the Kolmogorov-Smirnov sign for each variable is greater than  $= 0.05$ . The results of the normality test can be seen in table 3.

Table 3: Normality Test Results					
One-Sample Kolmogorov-Smirnov Test					
		Performance	Incentive	Motivation	Job satisfaction
N		30	30	30	30
Normal Parameters	mean	51.3091	17.7091	43.5273	53.5455
	Std. Deviation	2.89874	1.25717	2.24313	2.41000
Most Extreme Differences	Absolute	.112	.155	.126	.117
	Positive	.088	.150	.126	.117
	negative	-.112	-.155	-.101	-.091
Kolmogorov-Smirnov Z		.831	1.151	.932	.866
asympt. Sig. (2-tailed)		.494	.142	.350	.441
a. Test distribution is Normal.					

Source: SPSS output results, 2022.

From Table 3 above which is a normality test, it can be seen that in the regression model, the confounding or residual variables have a normal distribution. This can be seen from the results of the sig value of the performance variable (Y) is  $0.494 > 0.05$  incentive variable (X1) is  $0.142 > 0.05$ ; motivation variable (X2) is  $0.350 > 0.05$ ; job satisfaction variable (X3) is  $0.441 > 0.05$ . So, it can be concluded that the variables of performance, incentives, motivation, and job satisfaction of the Sikakap Sub-district office employees are normally distributed.



### 3.2.2 Multicollinearity Test

Multicollinearity test is useful to test whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables if the independent variables are correlated then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between independent variables = 0 (Ghozali, 2017). Multicollinearity can be seen from tolerance and Variance Inflation Factor (VIF). The way to find out whether there is a deviation from the multicollinearity test is to look at the Tolerance and VIF values of each independent variable, if the Tolerance value is  $> 0.10$  and the VIF value is  $< 10$ , the data free from multicollinearity symptoms can be seen in Table 3.

Based on the multicollinearity test in the table above, it can be seen that there is no relationship between the independent variables. So, this research model is free from multicollinearity problems.

**Table 4: Multicollinearity Test Results**

Coefficient			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Incentive	0.819	1,220
	Motivation	0.876	1.141
	Job satisfaction	0.874	1.144
a. Dependent Variable: Performance			

Source:SPSS output results, 2022

### 3.2.3 Heteroscedasticity Test

The heteroscedasticity test aims to test whether in a regression model there is an inequality of variance from the residuals from one observation to another. If the variance from the residual of one observation to another observation is constant, then it is called a homokedastability and if different it is called heteroscedasticity. Detecting the presence of heteroscedasticity in this study used the Plott Graph (Scatter Plot) test. This test, if there is no clear pattern, such as points spread above and below the number 0 (zero) on the Y axis, then there is no heteroscedasticity. The test results can be seen in Figure 1.

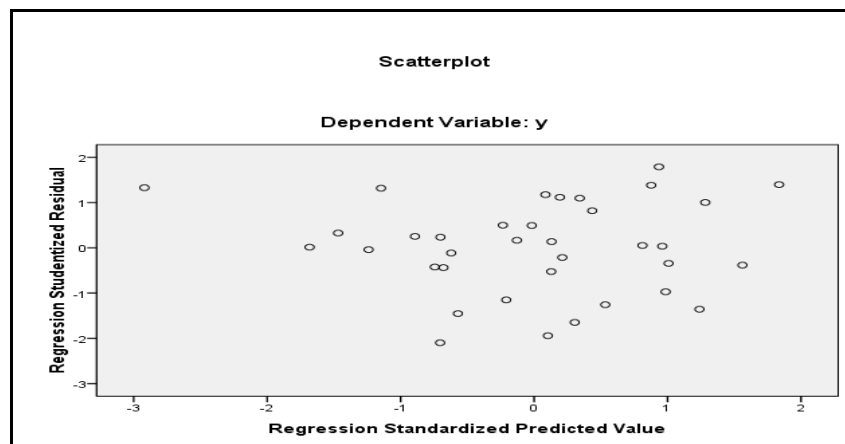


Figure 1: Heteroscedasticity Test Results

In Figure 1 above, it can be seen that there is no clear pattern and the points spread above and below the number 0 on the Y axis. This shows that the data in this study does not have heteroscedasticity problems.

### 3.2.4 Multiple Linear Regression Analysis

This analysis is used to determine the magnitude of the effect of the independent variables on the dependent variable. The magnitude of the influence of independent variables with the dependent variable can be calculated through a multiple regression equation. Based on calculations via a computer using the IBM SPSS for Windows Version 26.0 program.

The following is a recap table for the results of the regression coefficient value, tcount, significance value, Fcount value, and R Square (R<sup>2</sup>) value. The results can be seen in the following table:

**Table 5: Recap of Multiple Linear Regression Analysis Test Results**

		Coefficient				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	49,582	13.105		3,784	.000
	Incentive	.504	.153	.045	3.294	.009
	Motivation	-.124	.034	-.096	-3.645	.001
	Job satisfaction	.234	.056	.028	4.190	.000

a. Dependent Variable: Y

**Source:** Primary Data, Processed with IBM SPSS 26.0 2022.

From table 5 above, the form of the regression equation model for the effect of incentives, work motivation, incentives on employee performance at the Sikakap District Office is as follows:

$$Y = 49,582 + 0.504(X_1) + 0.124(X_2) + 0.234(X_3)$$

Explanation of the above equation:

$\alpha = 49,582$ ; From the above equation it can be seen that there is a constant value of 49,582 which means that if incentives, work motivation, job satisfaction are zero, then the value of the Performance variable is at 49,582. This means that the variables of incentives, work motivation, job satisfaction contribute to improving the performance of the Sikakap Sub-District Office employees.

$b_1 = 0.504$ ; it means The value of the incentive regression coefficient is positive 0.504. This means that if the incentive increases by one unit, it will result in an increase in performance of 0.504 unit.

$b_2 = 0.124$ ; it means that the value of the regression coefficient of motivation is positive, namely 0.124. This means that if motivation increases by one unit, it will result in an increase in employee performance of 0.124 unit.

$b_3 = 0.234$ ; it means The value of the regression coefficient of job satisfaction is positive, namely 0.234. This means that if job satisfaction increases by one unit, it will result in an increase in employee performance of 0.234 unit.

### **3.3 Statistic Test**

#### **Hypothesis Testing 1**

The first hypothesis proposed is that incentives partially have a positive effect on employee performance. Based on the results of the analysis of the t test, it is known that the significance level of the incentive variable is  $0,009 <$  of the significance value (0.05). Thus  $H_0$  is rejected and  $H_a$  is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between incentives on the performance of the Sikakap Sub-district Office employees.

#### **Hypothesis Testing 2**

The second hypothesis proposed is that motivation partially has a positive effect on employee performance. Based on the results of the analysis of the t test, it is known that the significance level of the motivation variable is  $0,001 <$  of the significance value (0.05). Thus  $H_0$  is rejected and  $H_a$  is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between motivation on the performance of the Sikakap Sub-District Office employees.

#### **Hypothesis Testing 3**

The third hypothesis proposed is that job satisfaction partially has a positive effect on performance. Based on the results of the analysis of the t test, it is known that the significance level of the job satisfaction variable is  $0,000 <$  of the significance value (0.05). Thus  $H_0$  is rejected and  $H_a$  is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive effect between job satisfaction on the performance of the Sikakap Sub-District Office employees..

### 3.4 F Test (Simultaneous)

#### Hypothesis Testing 4

Incentives, motivation, and job satisfaction together have a positive effect on employee performance. Based on the results of the analysis of the F test, it is known that the significance level of the incentives, motivation, and job satisfaction variables is  $0.000 < 0.05$ . Thus  $H_0$  is rejected and  $H_a$  is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a jointly significant influence between incentives, motivation, and job satisfaction on the performance of the Sikakap Camat Office employees.. As can be seen in table 5 below:

**Table 6: F. Test Results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.739	3	8,246	8.141	.000a
	Residual	450,0007	26	8.824		
	Total	453.745	29			
a. Predictors: (Constant), X3, X2, X1						
b. Dependent Variable: Y						

Source: SPSS Output Results (year 2022)

### 3.5 Testing the Coefficient of Determination (R<sup>2</sup>)

Analysis of the coefficient of determination forward skills, soft skills and motivation on employee performance is carried out using the IBM SPSS for Windows Version 26.0 program with the SPSS output form as stated below:

**Table 6: R Square Result**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791a	.625	.601	2.97046

a. Predictors: (Constant), X3, X1, X2  
b. Dependent Variable: Y

Source: Primary Data, Processed with IBM SPSS 26.0 2022.

Based on the results of the analysis R square is 0,625 this means that 62.5% of employee performance is influenced by the independent variables incentives, work motivation, job satisfaction. While the remaining 37.5% is influenced by other variables outside the model.

Due to the value of R<sup>2</sup> away from 0 (zero), then the contribution (influence) of the independent variable (incentives, work motivation, job satisfaction) simultaneously on the dependent (performance) is large (strong).

#### 4. Discussion

The results of this study indicate that incentives have a significant positive effect on the performance of the Sikakap Sub-District Office employees. This indicates that incentives determine the performance of the Sikakap Sub-District Office employees. This means that the better and higher the incentives of employees in the agency, it will improve employee performance.

From the results of this study, it can be seen that the work incentive variable has a coefficient of 0.504 which means that incentives have a greater influence than other variables. This indicates that incentives can play a role in improving employee performance. If the Sikakap Camat Office wants to improve employee performance, it must increase employee incentives in the agency.

This is in line with the opinion according to (Mangkunegara, 2016) Incentives are awards based on high work performance, which is a sense of recognition from the organization for employee work performance and contributions to the organization. According to (Martoyo, 2017) Incentives are additional wages (bonuses) due to excess achievements that distinguish them from others, which are intended to increase employee productivity and pay attention to outstanding employees to remain in the organization.

The results of this study are in line with research (I Putu Eka 2017) which shows that incentives have a positive and significant effect on employee performance (Saksana, 2017) The results of his research also show that incentives have a significant effect on employee performance. So it can be concluded that incentives have a significant effect on the performance of the Sikakap Sub-District Office employees. The results of this study indicate that motivation has a significant positive effect on the performance of the Sikakap Sub-District Office employees. This indicates that employee motivation determines the performance of the Sikakap Camat Office employees. This means that the better and higher the motivation of employees in the agency, it will improve the performance of these employees.

From the results of this study, it can be seen that the work motivation variable has a coefficient of 0.124 which means that work motivation has a big influence. This indicates that motivation can play a role in improving employee performance. If the Sikakap Camat Office wants to improve employee performance, it must increase employee motivation in the agency. This is in line with the opinion according to (Siagian, 2014) motivation is the driving force that causes a member of the organization to be willing and willing to mobilize the ability to form expertise and skills, energy and time to carry out various activities that are their responsibility and fulfill their obligations in the context of achieving predetermined goals and objectives of the organization.



This study are in line with research (Dewintha & Fitriyah, 2017), (Mangasa, 2015) which shows that motivation has an effect on employee performance. The results of his research also show that motivation has a significant effect on employee performance. So it can be concluded that motivation has a significant effect on the performance of the Sikakap Sub-District Office employees. The results of job satisfaction has a significant positive effect on the performance of the Sikakap Sub-district Office employees. This indicates that job satisfaction determines the performance of the employees of the Sikakap Sub-District Office. This means that the better and better the job satisfaction of employees in an agency, it will improve employee performance.

From the results, it can be seen that the job satisfaction variable has a coefficient of 0.234 which means job satisfaction has a big influence. This indicates that job satisfaction can play a role in improving employee performance. If the Sikakap Camat Office wants to improve employee performance, it must create good job satisfaction in the agency. This is in line with the opinion according to (Sutrisno, 2016) Job satisfaction is an employee's attitude towards work related to work situations, cooperation between employees, rewards received at work, and matters relating to physical and psychological factors. This is in line with what (Handoko, 2014) Job satisfaction is a pleasant psychological condition or employee feeling that is very subjective and highly dependent on the individual concerned and his work environment, and job satisfaction is a multifaceted concept (many dimensions). The results of this study are in line with research (Hatta, 2015) which shows that there is a significant positive effect between job satisfaction on employee performance. So it can be concluded that job satisfaction has a significant effect on the performance of the Sikakap Sub-district Office employees.

The results of this study indicate that incentives, work motivation, incentives together have a significant influence on the performance of the Sikakap Sub-district Office employees. This indicates that incentives, work motivation, incentives determine the performance of the Sikakap Sub-district Office employees. This means that incentives, work motivation, incentives, will improve employee performance. This is in line with research, (Mangasa, 2015), (Dewintha, 2017) which shows that the results show that there is a significant influence between incentives, motivation and job satisfaction on employee performance. So it can be concluded that the hypothesis of this study, namely incentives, motivation and job satisfaction simultaneously have a significant effect on the performance of the Sikakap Sub-District Office employees.

## **5. Conclusions and Recommendations**

### **5.1 Conclusion**

Incentives have a positive influence on the performance of the Sikakap Sub-District Office employees. Based on the results of the analysis of the t test, it is known that the significance level of the incentive variable is  $0.009 < \text{from the significance value } (0.05)$ . This means that employee performance will increase if employee incentives in high institutions for employees and leaders, so as to provide encouragement to employees in improving performance, thus the first hypothesis (H1) is accepted. Motivation has a positive influence on the performance of the Sikakap Camat Office employees. Based on the results of the analysis of the t test, it is known that the significance level of the motivation variable is  $0.001 < \text{from the significance value } (0.05)$ . This means that employee performance will increase if the motivation is good so that it can provide morale to employees in carrying out their work. The better the motivation of employees in the agency, the lower the performance of employees in doing their work in the agency, so the second hypothesis (H2) is accepted.

Job satisfaction has a positive influence on the performance of the Sikakap Camat Office employees. Based on the results of the analysis of the t test, it is known that the significance level of the job satisfaction variable is  $0.000 < \text{from the significance value } (0.05)$ . This means that employee performance will increase if employee job satisfaction is high, it will improve performance at work, thus making employees enthusiastic about doing a good job. Thus, the third hypothesis (H3) is accepted. Incentives, work motivation, incentives together have an influence on the performance of the Sikakap Sub-District Office employees. From the ANOVA test, the significance probability value is 0.000. The significance probability is less than 0.05, with a significance level of 0.000 as a result  $H_0$  is rejected and  $H_a$  is accepted. Incentives, motivation and job satisfaction variables simultaneously affect the performance of the Sikakap Sub-District Office employees.

### **5.2 Recommendations**

Based on the results of the analysis of the discussion as well as some conclusions in this study, as for the suggestions that can be given through the results of this study in order to get better results, namely:

1. Future researchers are expected to be able to examine other variables outside of this variable in order to obtain more varied results that can describe what things can affect performance and it is recommended to expand the scope of research on the effect of incentives, work motivation, job satisfaction on performance. employees used in this study.
2. For incentives, it is recommended for agencies to pay attention to incentives for employees within the agency, because this will affect the performance of employees in the agency.
3. For motivation, it is suggested to agencies to pay attention to employee motivation in working by increasing the motivation of employees in the agency, because this will have an impact on increasing their performance and enthusiasm at work.
4. For job satisfaction, it is recommended that agencies pay attention to agency job satisfaction by creating job satisfaction in the agency, because this will have an impact on employees if the agency feels that employee job satisfaction in a good agency will have an impact on increasing employee performance.

5. The agency management is expected to pay attention to incentives, motivate employees, and create good job satisfaction in the agency. Because to achieve better productivity and achievement of agency goals, good motivation and incentives are needed, good job satisfaction, low motivation for employees and agencies, and employee loyalty. When incentives, work motivation, incentives, are given in a balanced way, the performance of employees also increases.

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# **PROCEEDING**



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