



**UMS**  
UNIVERSITI MALAYSIA SABAH



# THE 9TH INTERNATIONAL BORNEO BUSINESS CONFERENCE

SOCIOECONOMIC EMPOWERMENT: ACHIEVING  
INTEGRATION AND SUSTAINING DIVERSITY

## ABSTRACT BOOK

**Jointly organised by:**



**UMS**  
UNIVERSITI MALAYSIA SABAH



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# FOREWORD BY THE DEAN OF FBEA, UMS



Assalamualaikum and very good morning to all guests, organizing committee, ladies and gentlemen.

I am very pleased to be here today, and it is a great pleasure for me to welcome all participants to the virtual conference of the 9th International Borneo Business Conference (IBBC 2020/21) which is jointly organized by the Faculty of Business, Economics and Accountancy, Universiti Malaysia Sabah (UMS) and Universiti Malaysia Sarawak (UNIMAS).

This biennial international conference was launched for the first time in 2004 through the collaboration of two prominent public universities in Borneo, UMS and UNIMAS. This year marks the 9th edition of this prestigious conference in continuing the tradition in hopes to initiate ties among researchers, to strengthen existing bonds as well as to create new friendships.

The pandemic we are facing now have pushed everyone into a world made possible by means of technology, but that's not necessarily a bad thing. In fact, it is unique opportunity. At the practical level, we spent several months working with venues, conference committees, local partners, stakeholders, governments and various policy experts to respond to the still-evolving situation of COVID-19, as the event changed from October 2020 to March 2021, and then from the on-site event to the entirely online mode that the situation has dictated.

The theme "Socioeconomic Empowerment: Achieving Integration and Sustaining Diversity" is very engaging. It is in line with Malaysia's aspirations to enhance inclusiveness by providing equal opportunities for all Malaysians to participate and to benefit from economic growth and development as outlined in the 11th Malaysia Plan.

The theme ties in with the Sustainable Development Goals (SDGs), which incorporates efforts to ensure a balanced development of social, economic and environmental sustainability. Achieving socio-economic empowerment through integration and sustainability needs thorough preparation and efforts.

This conference therefore provides a forum for business practitioners, policy makers and scholars to come together to share ideas and knowledge on related issues in the light of the challenges facing us in the socio-economic, integration and sustainability context.

As the Dean of Faculty of Business, Economics and Accountancy, I would like to take this opportunity to express my gratitude to our co-organizers, Universiti Malaysia Sarawak (UNIMAS) for their full support, cooperation and contribution to the 9th International Borneo Business Conference (IBBC 2020/21).

I would like to congratulate the organizing committee led by Dr. Rozilee Asid for their enormous work behind the scenes to ensure the delivery and success of this very important conference. I wish all participants a very fruitful and productive sessions and will be able to benefit from presentations and discussions in this conference.

Thank you.

**PROF. DATUK DR. HJ. KASIM HJ. MD MANSUR**

Dean

Faculty of Business, Economics and Accountancy (FBEA)

Universiti Malaysia Sabah

# FOREWORD BY THE VICE CHANCELLOR OF UMS



Assalamualaikum w.w.b.

A very good morning and a very warm welcome to all delegates, dear colleagues, ladies and gentlemen. I am very pleased to be here today for the opening of this conference, the 9th International Borneo Business Conference 2020/21 (IBBC 2020/21) jointly organized by the Faculty of Business, Economics and Accountancy, Universiti Malaysia Sabah and Universiti Malaysia Sarawak (UNIMAS).

As we all know, the theme of today conference is in line with the Malaysia's aspirations to enhance inclusiveness by providing equal opportunities for all Malaysians to participate and to benefit from economic growth and development as outlined in the 11th Malaysia Plan.

The theme ties in with the 2030 Agenda for Sustainable Development through the Sustainable Development Goals (SDGs), which incorporates efforts to ensure a balanced development of social, economic and environmental sustainability. The SDGs seek to realize the human rights of all and to achieve gender equality and empowerment. The dimensions of the sustainable development model are integrated and indivisible and balance the economic, social, and environmental aspects of development.

Economists and policy makers admit that economic empowerment is a crucial component to the achievement of sustainable development. According to the United Nations' definition, socio-economic empowerment and individual's full participation based on equality in all economic and social aspects including participation in the process of decision making and accessing the power is considered to be one of the major components of "achieving equality, development and peace". Economic empowerment includes various economic, social and health domains such as familial, gender equality, wealth, and financing.

Economic empowerment requires both the ability to excel and progress, and the ability to make and act on economic decisions. In order to thrive economically, individuals must possess marketable skills and the ability to access fair and equitable access to economic institutions. Individuals wish to regulate economic activities need to know how to select from different choices and resources. The target is to develop in such a way that meets the needs of the present without losing the potential to meet the future needs and guarantee the balance between economic development, environmental sustainability and social well-being in this diverse world.

Furthermore, I believe that the conference organizing committee has outlined and raised these critical issues for discussions during the concurrent sessions. The strong holistic partnership between the government, business, private sector, citizens, experts and academicians are paramount to ensure the achievement of a developed nation that reflects the importance of embracing diversity and supporting symbiotic relationships among societies to empower socioeconomic development for all.

On that note, I wish all the delegates and participants of this conference a fruitful discussion virtually.

Thank you.

**YBHG PROF. DATUK ChM. Ts. DR. TAUFIQ YAP YUN HIN**

Vice Chancellor

Universiti Malaysia Sabah

# ABOUT IBBC 2020/21



This biennial international conference began in the year 2004 through the joint effort of two of Borneo's prominent public universities; Universiti Malaysia Sabah (UMS) and Universiti Malaysia Sarawak (UNIMAS). This year marks the 9<sup>th</sup> edition of this prestigious conference hosted by the Faculty of Business, Economics and Accountancy, UMS, to be held in Kota Kinabalu, Sabah, with the support of our co-organizers, UNIMAS.

Over the years, the IBBC has emerged as an established platform for researchers, industry practitioners, policy makers and other interested parties to share experiences and research findings on current issues; particularly those related to Borneo and the surrounding region. The 9<sup>th</sup> International Borneo Business Conference, or IBBC 2020/21 for short, continues this tradition in hopes to initiate ties among researchers as well as strengthen existing bonds and create new friendships.

Hence, it is our hope that through this conference, we will be able to draw on empirical and professional insights from business leaders, researchers, and practitioners to discuss, exchange ideas, and share views and concerns on current issues and trends that will shape our business environment of the future.

## **Main Organizer:**

Faculty of Business, Economics and Accountancy, Universiti Malaysia Sabah (UMS)

## **Co-organizer:**

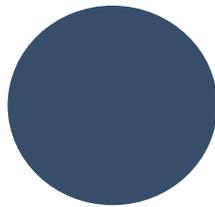
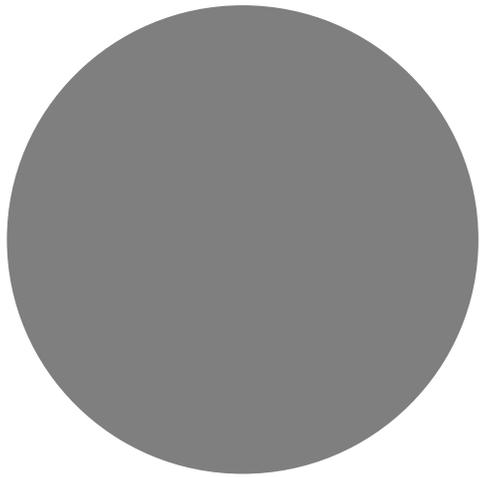
Faculty of Economics and Business, Universiti Malaysia Sarawak (UNIMAS)

## **Conference Objectives:**

- To provide opportunities for scholars to share their knowledge, experiences and expand their networks and identify areas of collaboration that can be made, in relation to regional development studies.
- To provide a platform to gather the latest research in business and socio-economic issues which are directly and indirectly related to communities and industries in the region.
- To encourage collaboration among educational institutions, especially between Universiti Malaysia Sabah (UMS) and Universiti Malaysia Sarawak (UNIMAS) particularly in the fields of academic and research.



# THE 9TH INTERNATIONAL BORNEO BUSINESS CONFERENCE



# ABSTRACTS



# RELATIONSHIP OF CORPORATE SOCIAL RESPONSIBILITY PROGRAMS ON THE FINANCIAL PERFORMANCES OF SELECTED PHILIPPINE GOVERNMENT BANKS

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**Abstract:** Corporate social responsibility is a company's obligation to be accountable in all its operations and activities. In banking industry, they emphasize corporate social responsibility through programs as not just only a part of some promotion or advancement but also as an obligation to their stakeholders as well as to the environment. Moreover, the stakeholders' interests at banks are straight stake at financial performance. This study aims to assess and determine the relationship of corporate social responsibility programs of a Philippine government bank to its financial performances. The respondents of the study were the selected one hundred twenty (120) employees and beneficiaries of Land Bank of the Philippines and documentary data were also utilized. To answer and analyze the problems the following tools were used: frequency and percentage, weighted mean, z-test, and Pearson product moment correlation (r). Findings revealed that the corporate social responsibility programs of Development Bank of the Philippines and Land Bank of the Philippine such as education, environmental, and health are properly executed. In terms of education program, the granting of financial assistance and scholarships, providing school supplies, developing interactive computer-based e learning modules, and integrating public school facilities to their beneficiary schools and communities are implemented. Likewise, on environmental program: cleaning rivers, planting trees, and involving in national greening program and on health: dental medical mission, providing free general check-ups and medicines, and blood- letting are also implemented. It was also determined in the study that the financial performances of Development Bank of the Philippines and Land Bank of the Philippines in terms of Return on Equity (ROE) and Return on Assets (ROA) has significant correlation on its corporate social responsibility programs. The lack of employees assigned to undertake corporate social responsibility programs, and limited sponsors are slight problems encountered by the two government banks.

**Keywords:** Corporate Social Responsibility Programs, Financial Performances, Government Bank

# THE ASSOCIATION BETWEEN MOTIVATIONS FOR CONTRACT EMPLOYMENT AND COOCB IN NIGERIAN BANKING INDUSTRY

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**Abstract:** Contract employees in the Nigerian banking industry are involved in a tripartite employment where employees are hired by employment agency and deployed to work in the banks. The banks' reliance on this employment arrangement is informed by the desire to cut down cost and survive in the face strict global competition. As documented in the extant literature, this categories of employees are subjected to unwholesome condition of service. Anchored on self-determination theory, the study is intended to examine the association between motivation for choosing contract employment and behavioral outcome. Based on a sample of contract employees from the Nigerian banking industry, the study hypotheses would be tested multiple regression analysis. Contrary to the postulations of self-determination theory, the result demonstrated a negative relationship between voluntary motivation and the behavioral outcome of Customer oriented OCB (COOCB), and positive relationship between involuntary motivation and COOCB. However, the finding lends credence to the theory as it revealed statistically significant positive association between stepping stone motivation and the outcome variable. Existing studies have examined the association between the motivation for choosing contract employment and such behavioral outcome as general OCB; however, researchers are yet to probe into the association between motivations for contract job and the variant of OCB most critical to the service sector i.e. COOCB.

**Keywords:** Voluntary motivation, Involuntary motivation, stepping stone motivation, COOCB

# GENERATIONAL DIFFERENCES IN WORK CENTRALITY AMONG EMPLOYEES OF SELECTED COMMERCIAL BANKS IN THE PHILIPPINES

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**Abstract:** This study aims to assess the differences of each generation in work centrality among employees of selected commercial banks in the Philippines. The respondents were the selected four hundred (400) employees from four (4) generations: Baby Boomer, Generation X, Millennial, and Generation Z of BDO Universal Bank, Metropolitan Bank and Trust Company, Bank of the Philippine Islands, Land Bank of the Philippines and Philippine National Bank. To answer and analyze the problems the following tools were utilized: frequency and percentage, weighted mean, z-test, and two-way analysis of variance (ANOVA). Findings confirmed that an employee with high work centrality views work as an important aspect of one's life and lead to positive job performance. Engagement is an advantageous condition in which an employee of different generation exhibits high levels of involvement, commitment and enthusiasm, and has significant difference when grouped according to profile. An employee with high work centrality views work as an important aspect of one's life and lead to positive job performance. To keep good employees, the company must meet their needs and expectations, and understand what keeps them inspired. Engagement is an advantageous condition in which an employee of different generation exhibits high levels of involvement, commitment and enthusiasm. Performance is also important for an individual. Each generation wants to know how they are doing and to learn how they can do better.

**Keywords:** Generational, Work Centrality, Employees, Commercial Banks

# RETRENCHMENT STRATEGY AND FIRM PERFORMANCE: EVIDENCE FROM MALAYSIAN CONSTRUCTION COMPANIES

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**Abstract:** With the Gross Domestic Product (GDP) rate of 4.7% from the 4th Quarter of 2018 which shows an uprising trend in the Malaysian economy, it is no exception for managers to implement a strategy due to the order from the higher authorities which us to conduct a retrenchment strategy. This order falls toward specific sectors such as manufacturing, financial services and construction sector which is to be done to increase firm performance. With the construction sector that is more likely to be listed in PN17 (Amir Hisyam,2018) it gives more attention for the researcher to focus more on the sector with it being the second highest rate of loss of employment in Malaysia. Hence this research aims to investigate the relationship between retrenchment strategy and firm performance for a sample of 49 listed construction companies in Malaysia which is to be chosen if the firms have the following criteria that needed by this study over the period of 2008 – 2018. Afterwards this study will investigate the effects of the firm performance towards potential investor's decision as the contributing component of this study is implementing Return on Equity as well as Tobin's Q in the dependent variable. By using regression model in STATA software alongside with multiple tests to examine the data of the firms, the study hopes to find acceptable results to determine the relationship among the variables. Later in the study the results show that the main variable which is retrenchment has no significant influence towards any of the firm performance. The study will contribute to Malaysia construction firms, investors, and managers by showing how in the current state of the country does practicing retrenchment strategy affects the firm performance.

**Keywords:** Retrenchment Strategy, Firm Performance

# FACTORS INFLUENCING CONSUMERS' WILLINGNESS TO PAY FOR ORGANIC FOOD: AN EMPIRICAL ANALYSIS IN KUCHING, SARAWAK

**Nor Afiza Abu Bakar, Nur Rasyiqah Adam**

Universiti Malaysia Sarawak (UNIMAS)

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**Abstract:** The growing awareness regarding environmental problems, food safety issues and health concerns has boosted consumers' demand for healthier food that are grown in an eco-friendly and sustainable way. Organic food promotes organic farming, which plays a vital role not only in terms of human health, but also in terms of the effect of food production on the natural environment. In the case of Malaysia, the market share for organic food remains low despite high growth rates in the global market. Hence, this paper aims to determine consumers' willingness to pay (WTP) for organic food and the related factors affecting it. To estimate WTP, the Contingent Valuation Method (CVM) was employed. Empirical data collected from a 223-respondent survey in North and South Kuching was analysed in this paper. The results show that 58.24% of the respondents are willing to pay a premium price ranging between 5% to 15% in order to purchase better quality food. Factors such as awareness for food safety, health concern, environmental conservation and education level positively influence the value of consumers' WTP for organic food. However, the value of consumers' WTP decreases as the premium price increases. The findings of this paper provide valuable information for relevant government authorities to assist in the design of policies to encourage the cultivation and promotion of organic food. In addition, businesses involved in the organic food industry may also find the findings of this paper useful to calibrate marketing strategies and reaching the target public for their products.

## THE IMPLICATIONS OF WORKING FROM HOME (WFH) DURING COVID-19 PANDEMIC: A REVIEW

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**Abstract:** The main objective of this study is to describe the implication of WFH based on the literature review during a crisis. COVID-19 pandemic has led to dramatic changes like work and how work can be performed. A flexible work arrangement allows workers to work from home (WFH) as a form of work continuity in times of crisis. WFH is generally applied to employers and workers during the COVID-19 pandemic. This is one of the government's steps to reduce the transmission of coronavirus disease by restricting physical interaction. The result found there are two implications of WFH either positive or negative implication. WFH has a few positive implications which is work-life balance, flexibility, saving time, quality time and comfortable. In negative side, WFH can implied unbalanced dual responsibilities and duties among female workers, decreased job morale, affect the mental health, officials tend to clash with remote workers and lose concentration on job. The findings will add to the limited literature on the implication of WFH to workers and work-life balance. The government should take numerous steps to reduce the adverse effects of WFH among employees.

**Keywords:** Work From Home (WFH), Implication, Post Covid-19

**Acknowledgment:** The research is funded by the Universiti Malaysia Sabah, Malaysia under Internal Grant (SDK0249-2020).

# THE ROLE OF INTERGENERATIONAL TRANSFERS, CO-RESIDENCE AND OLDER PEOPLE'S LABOUR MARKET PARTICIPATION: A REVIEW

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**Abstract:** The growing percentage of older people in many countries has aroused social concern in the well-being of older people, including concerns related to welfare for older people, their economic security, family support and living arrangements. Although some older people support themselves with their own retirement income, savings and investment through the accumulation of wealth, others actively engage in the labour market out of financial necessity. Some older people prefer to work as long as they are physically able, particularly when there is little support from their family members. The growing body of literature associated with intergenerational transfers and co-residence had examined its relevance and relationships between a number of variables in order to gain a better understanding of the key factors determining older people's labour participation. While continued participation in work is a means to being active in old age, this paper offers a review of the role of intergenerational transfers and co-residence in determining older people's choice to work in old age. Studies have found that older people who received support from their adult children are less likely to participate in the labour market. Finally, this article would be useful for future researchers who are seeking directions to further examine the various types of support for older people including their participation in the labour market.

**Keywords:** Intergenerational transfers, older people, co-residence, labour participation

**Acknowledgment:** The research is funded by the Universiti Malaysia Sabah, Malaysia under Internal Grant (SDK0258-2020).

# ECONOMIC CONVERGENCE AND INTERDEPENDANCY OF ASEAN AND CHINA

**A.M Dyg Affizzah, R. Mahbubur, C.J Anis S.**

Universiti Malaysia Sarawak (UNIMAS)

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**Abstract:** The emergence of China as a major international force alongside ASEAN has triggered interest in strengthening economic ties between these countries; hence, this serves as the motivation of this research to embark upon trade openness, foreign direct investment and economic growth linkages of ASEAN and China from the period of 20 years of annually data from 1999 to 2018. This research also aims to examine the possibility for the convergence clubs among ASEAN countries and China. The dynamic heterogeneous panel approach namely Pooled Mean Group estimator (PMG) is employed to assess the impact of Economic growth and trade openness while Phillips and Sul (2007,2009) methodology utilized to examine to examine the possibility of convergence clubs. Three main results drawn from the empirical investigations: firstly, trade openness and foreign direct investment plays an important in promoting the economic growth of the nation; secondly: there is a significant nexus between trade openness and foreign direct investment. Finally, there is an existence of four convergence clubs for income and trade openness. The results conclude there is an urgent need of liberalizing international trade and trade policies by encouraging improvements in domestic trade.

**Keywords:** Retrenchment Strategy, Firm Performance

# RELATIONSHIP MARKETING STRATEGY IN BATIK AND TRADITIONAL TEXTILE INDUSTRY: THE ROLE OF BRAND LOVE

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**Abstract:** This paper aims to analyze the influences of brand commitment on brand loyalty, with a particular emphasis on the brand love construct. The aim is to expand upon existing literature in branding, investigating the relationship between brand love and brand commitment to brand loyalty. The study population was batik and textile consumer in the region of Bayat, Klaten, Central Java, with 200 samples using 25-question questionnaires with the answers measured on a 1-7 Likert scale. The results of data analysis used the AMOS software. From the three hypotheses proposed, it seems that all propositions are proven to be influential statistically. The results of this study show the brand marketer may see strategic management of consumer-brand relationships starts from attending to the primary relationship components of the relationship foundation to create long term relationship strategy with consumers.

**Keywords:** brand love, brand commitment, brand loyalty

# INFLUENCE OF PERSONAL VALUES OF LUXURY COSMETIC BRAND IDENTIFICATION ON CONSUMER BRAND LOYALTY

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<sup>1</sup> Universiti Malaysia Sabah

<sup>2</sup> Universiti Sains Malaysia

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**Abstract:** Brand loyalty is vital to any business to stay relevant in the market. In this context of luxury sustainable practices, the business players in the industry has engaged into a sustainable business practices through its luxury brands and conveyed a strong message to the community that they are also concern on the environment and community development. Therefore, the objective of this research is to examine the factors that influence consumer-brand identification and brand loyalty. In order to achieve the research objectives, a quantitative approach was undertaken via mall-intercept survey in several main cities of Malaysia whereby 383 data were collected. The data were analyzed using Partial Least Squares-Structural Equation Modelling (PLS-SEM). The findings of this research indicated that two dimensions of personal values have significant influence on consumer-brand identification. The result has a practical contribution to the marketers especially the local cosmetics manufacturer in Malaysia. The marketers should not only focus on a standard marketing mix strategies to enhance a positive perception of a brand but to build a strong consumer-brand relationship. More research is needed to address the limitation of this study and to extend the body of literature by replicating the test in different consumer products and service industries.

# FACTORS CONTRIBUTING TO GEN Y ATTITUDES TOWARDS USING PRIVATE LABEL BRANDS IN KOTA KINABALU SABAH

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**Abstract:** The purpose of this study is to examine factors contributing to Gen Y attitudes towards private label brands (PLBs) among Gen Y in Kota Kinabalu, Sabah. Gen Y is largest consumer segment in Malaysia and a closer examination of their attitudinal structure toward PLB is needed, looking into the potential of PLB in Malaysia. This study adopts purposive sampling technique and a total of 256 valid responses were distributed among Gen Y shoppers which frequented supermarkets and drugstores. Self-congruity, frugality, perceived quality and store image are found to have significant relationships with attitudes towards using PLBs, except price consciousness. The findings inferred the Gen Y customers in Kota Kinabalu were more frugal and less price sensitive. The findings indicate that the price is not a key consideration, and Gen Y are relying more on safe transactions in forming their attitudes toward buying PLB. Academic and marketing practitioners could benefit from this research. It is essential for PLB marketing professionals to recognize and maximize their revenue from Gen Y consumers. This study is also expanding the understanding of Gen Y in terms of the responses to PLBs.

**Keywords:** Private Label Brands (PLBs), Gen Y, attitude, Sabah

# GENERATION COHORTS, IN SHOP SHOPPING EXPERIENCES AND CUSTOMER SATISFACTION: AN EXAMINATION OF MALAYSIAN GROCERY RETAIL CONSUMERS

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**Abstract:** Attributes exhibited by different generation cohorts have impacted the way grocery retail stores plan and strategize their businesses. The hardworking and diligent Traditionalist, Baby Boomers and Generation X consumers push retailers to have better and attractive promotions, varieties of product and services at affordable and fair prices to convince them to spend their hard-earned money. Meanwhile, the Generation Y and Generation Z consumers are attracted to latest mobile phone shopping application and technology. This study intended to compare the in-shop shopping experiences that influence customer satisfaction across generational groups such as convenience, merchandise value, internal shop environment, interaction with staff, in shop emotion, merchandise variety and interaction with other customers. A total of 468 responses was collected and the findings show that Malaysian grocery consumers are rather consistent in term of their in-shop experiences across generation groups. Some interesting contradictory results were found between the group of Traditionalist, Baby Boomers and Generation X with the group of Generation Y and Generation Z in terms of their perceptions towards in-shop emotions, interaction with staffs and internal shop environment.

**Keywords:** Generation Cohorts, Customer Satisfaction, In-Shop Shopping Experiences

**Acknowledgment:** The research is funded by the Universiti Malaysia Sabah, Malaysia under Internal Grant (SBK0360-2017).

## THE IMPACT OF EAO MODEL AMONG YOUTH IN SABAH, MALAYSIA: INTENTION OF BECOMING AN ENTREPRENEUR

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**Abstract:** This paper aims to examine the impact of entrepreneurial attitude orientation (EAO) on the intention of becoming an entrepreneur among youth in Sabah, Malaysia. The paper adopts non-probability sampling known as a purposive sampling method in its sampling process of respondents. The sample consists of youth studying at several higher learning institutions in Sabah, Malaysia. A survey using a self-administered questionnaire structured on a 7-point Likert scale was conducted online with 300 questionnaires distributed. A total of 250 questionnaires were returned. The EAO dimensions assessed are innovation, personal control, self-esteem, and achievement. Data collected are analyzed using the SEM-PLS technique through the SmartPLS 3.3.2 software. The study found the intention to become an entrepreneur among youth in Sabah is moderately low. The results also reveal that personal control and self-esteem have a significant and positive relationship with the intention to become an entrepreneur; whereas innovation and achievement show no significant relationship with the intention to become an entrepreneur. The theoretical implication of this paper is that it provides supports to some of the previous findings and arguments that EAO play an essential role in influencing the intention to become an entrepreneur. From a practical perspective, the study's findings will help youth, policymakers, government agencies, and other stakeholders to better understand the critical role of EAO in determining youths' needs.

**Keywords:** Entrepreneurial Attitude Orientation, Achievement, Innovation, Personal Control, Self-esteem

# IMPROVING FINANCIAL LITERACY AND FINANCIAL BEHAVIOURS WITH RANDOMIZED CONTROLLED TRIALS: OVERCOMING THREATS IN PILOT STAGE FOR MAINSTAGE STUDY

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**Abstract:** Recent expansion in financial sector increases consumers' responsibility in managing their own financial security. Nonetheless, there are clear evidence reported on consumers' inability to understand basic financial concepts which in return, affected their financial behaviour and well-being. In line to this, financial education has become the popular tool to help consumers make sound financial decision and be financially literate. However, there are mixed evidence on the efficacy of such programs towards various financial outcomes. Its effectiveness as a stand-alone solution, however, is still questionable as it is yet to fully capture issues on psychological biases that exists in current financial marketplace. One behavioural constraint that have the potential to stymie the connection between knowledge and behaviours is lack of self-control. To counter for this, prior studies suggest the use of cell phone text messages as additional nudging technique in assisting people making better decisions, which proven to have positive impacts on human decision-making across various fields. Using experimental design, this research aims to examine the effectiveness of traditional financial education program complemented with delivery of SMS reminders (as additional nudging tools) towards improving financial literacy and self-control in three aspects of financial behaviours, namely budgeting, savings and cash management. The outcomes of this study will provide better understanding on the link between behavioural economics and individuals' financial behaviour, and also the use of SMS reminder as important complement that could circumvent behavioural constraint and bridge the gap between financial knowledge and behaviours. This would assist policy makers or relevant agencies to design more reliable financial planning program that can assist people to counter low self-control and manage their finances better.

**Keywords:** Financial Education, Financial Literacy, Financial Behaviours, Self-Control, Randomized Controlled Trials

# EFFECTIVENESS OF THE IMPLEMENTATION OF SOCIAL DEVELOPMENT PROGRAM THROUGH CONDITIONAL CASH TRANSFER IN SELECTED CITIES IN METRO MANILA, PHILIPPINES

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**Abstract:** Poverty is indeed a universal problem for many years. It exists in Asia, and in other countries as well particularly in Southeast Asia. Unemployment, corruption, inflation rate, political conflicts, labor abuses, natural calamities, terrorism, healthcare issues and overpopulation are just some of the factors that cause extreme poverty. Conditional Cash Transfers (CCTs) are programs that transfer cash, generally to poor households, on the condition that those households make pre-specified investments in the human capital of their children (Fiszbein, et. al 2009). This study attempted to assess the effectiveness of the implementation of social development program through conditional cash transfer in selected cities in the Philippines. Quantitative and qualitative methods were utilized through survey questionnaires, interviews from the three hundred (300) parents of beneficiaries of the CCT program that were randomly selected by the researcher from cities Metro Manila with most number beneficiaries. In order to answer and analyze the problems specifically, the following statistical tools were used: frequency and percentage and weighted mean. Findings revealed that the implementation of social development program through conditional cash transfer in selected cities in Metro Manila is partly effective in terms of education, health, and livelihood improvement.

**Keywords:** Social development program, Conditional cash transfer

## INTENTION TO ADOPT FINTECH AMONG SABAHAN

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**Abstract:** The pandemic has forced people around the world to change the way they live including how they conduct their daily activities, operation of businesses, management of organizations. Delivery of education and many more. The fear of this infectious disease Covid-19 has encouraged people to adopt financial technology and apps in dealing with their financial transaction. This study investigates the intention to adopt fintech among the people of Sabah and specifically investigate how user's innovativeness, perceived enjoyment, security concerns, social influences and government support influence their intention to adopt fintech. 250 data was collected among working adults in the state of Sabah and was analyzed using SmartPLS version 3.3.2. The results from this study showed that user's innovativeness, security concerns and government support proved to influence the intention to adopt fintech among the people in Sabah. Subsequently the study also found that perceived enjoyment and social influence has no significant relationship in influencing the intention to adopt fintech among Sabahan.

**Keywords:** Fintech, Intention to Adopt, Sabah

**Acknowledgment:** The research is funded by the Universiti Malaysia Sabah, Malaysia under Internal Grant (SDK0140-2020).

# STUDENTS INTENTIONS TOWARDS A CAREER IN TOURISM AND HOSPITALITY INDUSTRY: THE ROLE OF ATTITUDE AS A MEDIATOR

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**Abstract:** As the tourism and hospitality industries in Malaysia expanded, the job opportunities in the industry have increased and the industry demanded for more qualified and skilled workers. However, the tourism and hospitality industries are currently facing a labor shortage. As such, the purpose of this research is to provide a better understanding of the factors that have been affecting the students' career intentions and to investigate the mediating role of students' attitudes towards the industry. To test the hypothesis relationship, this study used Smart PLS (Partial Least Square) version 3.0 whereby the findings showed that perceived social status, nature of work and promotion opportunities have a significant relationship with students' attitudes towards the industry while pay and benefit have no significant relationship respectively. Attitude was found to have a significant relationship with the students' career intentions in the industry. The mediation analysis revealed that attitudes mediate perceived social status and nature of work while no mediation was found on promotion opportunities and also pay and benefit. The study benefits both the Tourism and Hospitality educators and the industry players in understanding the factors affecting the students' career intentions in tourism and hospitality industry. The primary limitation of this study is caused by the respondents which come from only two institutions and not fully representing the number of institutions offering Hospitality and Tourism Management (HTM) programs in Sabah.

**Keywords:** career intentions, attitudes, nature of work, pay and benefit, promotion opportunities, social status, tourism and hospitality

# DEVELOPING THE STRATEGY OF ECOTOURISM DEVELOPMENT BASED ON REGIONAL PLANNING ANALYSIS: THE STUDY OF KABALONG ECOTOURISM, PEKALONGAN REGENCY INDONESIA

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**Abstract:** The tourism sector has an important role in the economy and became a very strategic sector to be developed. It can revive the economic activity of a region and stimulate the emergence of MSEs in the surrounding area, especially MSEs in tourism. However, area development must consider related matters like spatial and territorial planning, potentials, and various related policies. This research was conducted in the Kabalong ecotourism, Karanganyar, Pekalongan Regency, and analyzed using a policy-synergy, homogeneity of activity, land suitability, environmental carrying capacity, and potential risk approach. The result shows Kabalong ecotourism in line with the related policy, supported by its potentials, and has adequate infrastructure. The problems that still exist over there are a change in spirit and vision along with local government succession, ego-sectoral, and the weaknesses in promoting tourist areas. Therefore, it is important to formulate a "Kabalong Corporation" strategy framework, strengthen the local government commitment by documenting some agreements, convey the agreements to its successors, and develop an effective promotional method).

**Keywords:** Development, Ecotourism, Regional Planning

## THE TOURIST EXPERIENCE THROUGH ONLINE REVIEWS: THE CASE OF THE LAYANG LAYANG ISLAND, MALAYSIA

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**Abstract:** Island tourism is increasingly important due to the intense competition to attract tourists, particularly in the Southeast Asia region. Layang Layang Island located in the middle of the South China Sea and is one of the world's most exciting diving destinations known for its hammerhead sharks. This paper aims to investigate the tourist experience in the under research Layang Layang Island by utilizing online reviews extracted from TripAdvisor website. The data analysis was performed through Leximancer software to generate concepts out of words, followed by themes, which consists of diving, Resort, day, flight and reef. This contributes to a better understanding of tourist experience in the context of Layang Layang Island.

**Keywords:** Tourist experience, Layang Layang Island, online reviews

## UNDERSTANDING CUSTOMERS' PERCEPTIONS OF GREEN KOPITIAMS IN BORNEO, MALAYSIA

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**Abstract:** Kopitiam are known by the locals as a coffee shop in the neighborhood. Nowadays, kopitiam can be easily found everywhere in commercial areas such as shopping malls and modern shop lots. The expansion of Kopitiam market has promoted the integration of more sustainable operation into their practices. Green practices in restaurant operations were well-received by customers who are willing to go for extra miles in taking care of the environment. Looking at such trends, kopitiam have started to change towards more sustainable operations. Therefore, this study aims to identify customers' perceptions of green kopitiam. Kota Kinabalu, Sabah and Miri, Sarawak customers were selected to be respondents for this quantitative study. Self-administered questionnaire through online survey managed to collect 261 respondents. The gathered data were analyzed using cross-tabulation analyses and have answered the objective of this study. Customers' perceptions toward green kopitiam were discussed using the importance of green practice; belief and attitudes and willingness to pay more. Statistically significant differences were also found between the intention to visit green kopitiam and customers' perceptions.

**Keywords:** Restaurant, Green Kopitiam, Customers' Perceptions, Coffee Shop, Borneo

**Acknowledgment:** The research is funded by the Universiti Malaysia Sabah, Malaysia under Internal Grant (SGPhD0026-2019).

## THE EFFECTIVENESS TIOMAN ISLAND MARINE PARK MANAGEMENT

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**Abstract:** Marine Park in Malaysia was established 1980 after realizing the fact that fisheries resources had experienced continues declined. To enhance the fisheries resources in marine protected areas, it is important to protect that coral reefs where various species of commercial fish live, reproduce, eat and grow. Nowadays, coral reef has been one of the critical habitats in the marine park because they have been exposed to many stressors which occur from human activities or are caused by naturally. Marine Park has been used for many purposes including tourism, fisheries, transportation, and communication. This multiple use, combined with rapid economic and industrial growth in recent decades which have attracted an increasing number of people to live in coastal areas (IUCN, 2006). The increase of population tourist arrival with its related consequences have given the resulted in depleted and degraded in marine resources. The continued loss of the Marine Park illustrates the need for improved policy making and business decision making that account of the Island for their true value. This study aims to identify the process of governance and their effectiveness in managing and identify the role of marine park of Tioman Island towards local communities in Tioman Island. Items are analyzed using factor analysis and the factor extraction leads to multiple regression method. This study exhibits that community engagement as leading factors, besides community involvement on regulation and marine existence that significantly influences the the perception of the local community towards the implementation of Marine park Management. Since most of the Marine Park local community are lacking self-awareness on the importance of sustaining the natural resources as well as information on the role of marine park management, it is crucial that related agencies, government and Marine Park Management work hand in hand with the community, and to ensure its own management efficiency.

## CORRELATION BETWEEN ENGLISH PROFICIENCY AND ACADEMIC PERFORMANCES IN A CAMBODIAN UNIVERSITY

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**Abstract:** The importance of English proficiency in the educational setting has been highlighted in many research works, and mostly in developing countries, like Cambodia. Measuring the extent of the impact that English proficiency may have on academic performance is something not only hard but extremely dependable on the ecosystem we consider, level of education, culture, economy, and other factors that may influence the results. For this reason, it is important to focus on a specific educational ecosystem to provide useful ad hoc insights that can be used by the learning designers and educational institutions. This research work aims to investigate the impact that English performance has for university students enrolled in any undergraduate degree program in a private higher education institution in Cambodia, analyzing the correlation between average student's grade in English-related courses and their final GPA upon graduation. With this investigation, these authors want to measure the relationship between a pupil's English proficiency and their possibility to obtain a higher GPA during their studies, accounting for this with the broader concept of academic performance. The considered students have been selected between those who graduated from the selected higher education institution. The Pearson's correlation was thus calculated between the average of the scores in the English-related courses and the final cumulative GPA. An analysis of the results showed a strong correlation between English proficiency and final cumulative GPA. The results of this study suggest that higher education institutions should pay careful attention to the English proficiency of their students.

**Keywords:** Education, English proficiency, academic performances, correlation

## **BRAIN DRAIN: FLIGHT AND PLIGHT OF MALAYSIA**

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**Abstract:** One major problem causing brain drain is being incapable of delivering the required talent and unable to retain the current local talent or attract foreign ones leading to a lack of skilled human capital. Being one of the countries most affected by brain drain, it is reported that one in every ten qualified Malaysians born in Malaysia chooses to leave the country, which is twice the world average. The impact of brain drain on developing countries has a negative effect on the countries themselves and more extensive and more developed countries. This study investigates the relationship between the GDP per capita and the macroeconomics variables such as public spending on education, migration rate, personal remittances, and openness index, which might affect Malaysia's brain drain. There is one long-run relationship between GDP per capita, public spending on education, personal remittances, migration rates, and openness index. As for the short-run relationship, the VECM Granger Causality test shows that the personal remittances do granger cause GDP per capita and indicates that the individual remittance received or paid from Malaysian abroad cause the change in GDP per capita. The personal remittance received increases the recipient country's income because it resembles foreign direct investment for the home country. There is also bidirectional causality between public spending on education and migration rate. Current national policy constructed to control the problem is seemingly inefficient to curb the increasingly alarming brain drain issues.

**Keywords:** Brain drain, remittances, VECM, co-integration, brain gain

# TOURISM AND ECONOMIC GROWTH IN MALAYSIA: THE ROLE OF ASEAN COUNTRIES

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**Abstract:** This paper attempts to investigate the cointegration and causal relationships between tourism and economic growth in Malaysia for the period 2012 to 2019. The number of tourist arrivals from nine Association of Southeast Asian Nations (ASEAN) countries was used as proxy for tourism. This study employed the Autoregressive Distributed Lag (ARDL) bounds tests and the Toda Yamamoto procedure. The results suggest that there is a cointegration relationship between economic growth and tourism in Malaysia. The Toda Yamamoto causality test indicated bidirectional causality relationships between tourism and economic growth in Malaysia exists for the period of 2012 to 2019 and both hypotheses of tourism led economic growth (TLEG) and economic-driven tourism growth (EDTG) were accepted. The results also suggest that free trade zones and a multilateral agreement among ASEAN countries can play a significant role to help boosting tourism sector and economic growth in Malaysia, particularly after the spread of COVID-19 pandemic.

**Keywords:** causality, COVID-19, cointegration, growth, tourism

## CONCEPTUALISING THE ROLES OF HUMAN RESOURCE IN MANAGING FLEXIBLE WORKING ARRANGEMENTS (FWA)

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**Abstract:** For decades, flexible working arrangements (FWAs) have been progressively practiced primarily in fast-growing economic countries. Human resource (HR) is all about managing organizational people, and its roles in managing FWAs is undeniable since it involves employees and work design. Nevertheless, the existing literature has not adequately delved far into conceptualizing the functions of HR in managing FWAs. Therefore, this paper aimed to enlighten the grey area of the HR role in FWAs. This paper is crucial as it established the key role of HR in initiating, implementing and developing FWAs in an organization. By understanding HR roles will lead to the success of FWAs implementation or enhancement.

**Keywords:** Human Resource, Flexible Working Arrangements

# PERCEIVED NON-WORK CONSTRAINTS AND EXPATRIATE OUTCOMES AMID THE COVID-19: THE ROLE OF ORGANISATIONAL SUPPORT AND RESILIENCE

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**Abstract:** Expatriates are equipped with unique characteristics in order for them to succeed in international assignments. However, with the recent COVID-19 pandemic, expatriates face more challenges in retaining their resources as they are stranded in the host country. Drawing on the conservation of resources (COR) theory, the objective of this paper is to empirically examine the role of perceived organizational support (POS) and resilience as antecedents of expatriates' non-work constraints and work adjustment, in turn assignment withdrawal intention during the global pandemic. The survey data were collected from 205 expatriates based in the organizations in Malaysia and analyzed using partial least square-structural equation modelling. The results confirmed that POS positively influences expatriates' resilience, while resilience positively influences work adjustment. Further, both non-work constraints and work adjustment are significantly associated with expatriates' assignment withdrawal intention. This study extends the existing literature on expatriation by applying the COR theory and contributes to the novel research area in the COVID-19 pandemic. This study underscores the importance of organizational support and individual resilience to understanding expatriate outcomes in both work and non-work domains during a crisis.

**Keywords:** COVID-19; perceived organizational support; resilience; non-work constraints; work adjustment; assignment withdrawal intention

# KEADILAN ORGANISASI SEBAGAI FAKTOR PENYEDERHANAAN TERHADAP REKA BENTUK PEKERJAAN, MOTIVASI DAN KEPUASAN KERJA: KAJIAN DI POLITEKNIK KOTA KINABALU, SABAH

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**Abstract:** Penyelidikan ini telah mengamati respons dari kakitangan akademik Politeknik Kota Kinabalu (PKK) melalui perubahan dalam reka bentuk pekerjaan selepas pentadbiran pusat meningkatkan standard pendidikan. Selama pelaksanaan awal reka bentuk pekerjaan baru terdapat keluhan di antara para pekerja terhadap pengurusan akibat perubahan lingkup pekerjaan, status senioriti dan promosi. Penyelidik melakukan kajian ini untuk melihat sejauh mana keadilan organisasi mempengaruhi motivasi dan kepuasan kerja di kalangan kakitangan Politeknik Kota Kinabalu. Penyelidik telah mengajukan beberapa persoalan kajian. Pertama melihat perhubungan yang signifikan reka bentuk pekerjaan terhadap motivasi dan kepuasan kerja. Kedua menguji sama ada keadilan organisasi merupakan faktor penyederhanaan terhadap reka bentuk pekerjaan, motivasi dan kepuasan kerja. SPSS digunakan untuk menganalisis data yang diperolehi daripada borang soal selidik yang diedarkan. Populasi kajian adalah 245 orang kakitangan akademik. Manakala, sampel dipilih dengan menggunakan persampelan rawak. Hasil borang soal selidik yang diedarkan kepada populasi 231 orang telah memberi respons. Penyelidik telah membentuk kaedah kajian di mana pemboleh ubah tidak bersandar adalah reka bentuk pekerjaan (perluasan kerja, pusingan kerja dan pengayaan kerja), motivasi dan kepuasan kerja pemboleh ubah bersandar. Manakala, keadilan organisasi sebagai faktor penyederhanaan di antara reka bentuk pekerjaan motivasi dan kepuasan kerja. Penyelidik telah mencadangkan pandangan berdasarkan sokongan sorotan kajian yang berkaitan. Hasil kajian ini pasti dapat memberi impak kepada pentadbiran politeknik sebagai penunjuk untuk melakukan penambahbaikan untuk mencapai tujuan yang diinginkan.

**Keywords:** Reka Bentuk Pekerjaan, Keadilan Organisasi, Motivasi Kerja dan Kepuasan Kerja

# EFFECTIVENESS OF “GREENING” TO THE GROWTH AND SUSTAINABILITY OF SELECTED CEMENT MANUFACTURERS IN THE PHILIPPINES

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**Abstract:** This study aims to assess the differences among the three variable indicators greening with growth and sustainability of selected cement manufacturer in the Philippines. The respondents were the selected one hundred employees of Lafarge Holcim Philippines Inc., and CEMEX Philippines Group of Companies. To answer and analyze the problems the following tools are utilized: frequency and percentage, weighted mean, z-test, and two-way analysis of variance. Findings confirmed that Greening programs of selected cement manufacturing firms are effective to the company's growth and sustainability. Greening programs are effective to sustain the company in terms of economic, ecological and social performances. Cement manufacturers in the Philippines employed greening systems and processes to reduce environmental degradation through minimized carbon emissions. These companies used waste materials from industries and communities as alternative fuel resources and materials that is incorporated in production process and products as well. For now, Cement Companies can do is to reduce their energy resource consumption, use waste heat to regenerate electricity, ensure emissions are in permissible levels, and use alternative resource for clinker.

**Keywords:** Greening, Sustainability, Effectiveness, Performance-Economic, Ecological, and Social