

## BERITA MENARIK

### Time Lost on the Road



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### Tough Decisions That Upset People



Socio-economic &  
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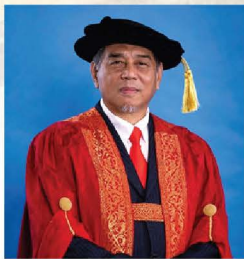
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## Energizing Our Economy



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“2025 marks the moment Malaysia shifted its focus from post-pandemic recovery towards high-value growth. Under the MADANI Economy framework, emphasis has moved beyond growth figures towards institutional strengthening, competitiveness, and sustainable economic transformation.”

Malaysia recorded resilient economic performance in 2025, with GDP projected at 4.6 per cent, supported by strong domestic demand and growth in the Electrical and Electronics (E&E) sector. Fiscal discipline further reinforced stability, with the government deficit reduced to 3.8 per cent under the Public Finance and Fiscal Responsibility Act, while low inflation strengthened Malaysia's position as a stable and attractive investment destination.

The year also marked a decisive shift towards a high-value economy. With unemployment at 3.0 per cent, attention moved from job creation towards improving job quality through investments in semiconductors, artificial intelligence infrastructure, data centres, and renewable energy. This transition contributed to

RM151 billion in Foreign Direct Investment (FDI), representing a 48 per cent increase and reflecting strong international confidence in Malaysia's economic direction.

Malaysia further strengthened its competitiveness by rising 11 places to 23rd in the IMD World Competitiveness Ranking, alongside an 8.0 per cent appreciation of the Ringgit and the retention of the nation's A-credit rating by S&P Global Ratings. Looking ahead, the RM470 billion Budget 2026 and the 13th Malaysia Plan aim to translate economic gains into public wellbeing through investments in education, healthcare, and community infrastructure, reinforcing Malaysia's transition towards sustainable and competitive growth.



Prof. Datuk Dr. Kasim spearheaded a strategic mission to a Turkish university earlier this year, successfully expanding the global footprint of UMS.

Originally featured in Berita Harian (December 31, 2025), this content is based on the article "2025 Serlah Pengukuhan Daya Saing Ekonomi Domestik."

## Our Product, Our Resource Or A Public Investment?



“Beyond the classroom, higher education in Malaysia is a social contract. By reframing students not as consumers, but as public investments, we shift the university's mission from mere graduation rates to the cultivation of human capital and ethical citizenship.”

PROF. DR. CAROLINE GEETHA A/P B. AROKIADASAN  
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### Who or what does a university actually produce?

Universities are often evaluated through outputs such as publications, research grants, and graduation rates. Yet a more fundamental question remains: what do universities truly produce? Faculty members may view students as products of the educational process, while students often see themselves as customers seeking returns on their investment through qualifications, skills, and employment opportunities. However, neither perspective fully reflects the reality of Malaysia's public higher education system.

### Students as Public Investments

In Malaysia, public universities are heavily subsidised, with government funding accounting for approximately 80 to 90 per cent of institutional income while students pay only a fraction of the actual cost of education. Tuition fees remain comparatively low, supported

further through financial assistance mechanisms such as PTPTN and targeted initiatives for lower-income groups. From an economic perspective, this means students are not merely products or consumers; they are public investments. They represent investments in human capital, innovation, social mobility, and future national development.

### Investing in the Nation's Future

Viewing students as public investments carries important implications. For academics, it shifts the focus from simply producing graduates towards developing capable, ethical, and socially responsible citizens. For students, it reframes higher education as a shared public responsibility where learning extends beyond personal gain towards contributing to society. Ultimately, higher education becomes not only a pathway to employment, but a long-term investment in the nation's future.

## How Malaysian SMEs Actually Expand Abroad

For many small firms, internationalisation does not begin with strategy, - it begins with relationships.

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Traditional models view international expansion as a structured process of market analysis and strategic planning. However, small and medium-sized enterprises (SMEs) in Malaysia demonstrate a different reality: globalization is driven by trust, personal connections, and informal networks rather than deliberate "grand strategies."

While large multinational corporations rely on extensive market research, resource-constrained SMEs leverage relationships to enter foreign markets. In Malaysia's collectivist culture, business is deeply relational, built on long-term ties rather than pure transactions. Opportunities frequently emerge through personal introductions, trade fairs, or diaspora communities. For example, Wagas de Asi, an SME from Sabah, successfully expanded into Australia not through formal planning, but through network connections that opened export channels.

These networks are vital because they help SMEs navigate foreign uncertainties, such as unfamiliar regulations and consumer behavior. Trusted contacts mitigate these risks by sharing insights and introducing

reliable partners. Even small initial orders provide the experience and confidence needed for further growth.

However, network access is unequal. Proactive, outward-looking entrepreneurs actively build strong connections, while inward-looking firms often miss opportunities due to limited exposure.

Crucially, relationships only open the door; operational capabilities must sustain it. To achieve long-term success, firms must pair their networks with high product quality, reliable delivery, and strong customer responsiveness.

Ultimately, Malaysian SME internationalization is a gradual, relationship-driven journey. This shifts the paradigm for economic support, suggesting that policy interventions should look beyond just financial incentives. Instead, institutional aid must focus on providing robust networking platforms, trade exposure, and international engagement opportunities.

In conclusion, SMEs do not go global through strategy alone. They transform into international players one relationship and human connection at a time.

## NOTA KETUA EDITOR



Prof. Madya Dr. Jakaria Dasan  
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**OPTIK MASSA (OM)** hadir bukan sekadar sebagai buletin dwi-tahunan Fakulti Perniagaan, Ekonomi dan Perakaunan (FPEP), UMS, tetapi sebagai wadah intelektual yang progresif. Melalui kupasan kritis, ringkas dan padat dalam bidang perniagaan, ekonomi, dan perakaunan, OM menterjemah kepakaran akademik kepada solusi praktikal bagi mendepani cabaran global. Penerbitan ini merupakan komitmen jitu kami dalam menjayakan aspirasi "UMS The Brain of Borneo", di mana ilmu disebarluaskan menerusi penulisan kreatif,

Dalam edisi sulung ini, OM menentengahkan kepada komuniti karya ahli akademik dari FPEP yang memiliki barisan pensyarah dari kepelbagaian bidang perniagaan, ekonomi, perakaunan dan pengurusan. Penulisan mereka tertumpu kepada kupasan mengenai isu semasa dan idea yang mampu mempermudah cabaran seharian. Selain itu, OM juga berperanan sebagai "resume terbuka" yang merakamkan evolusi mahasiswa FPEP menerusi aktiviti dan penyertaan mereka di komuniti, samada di peringkat negeri, kebangsaan dan antarabangsa. Sekali gus mempamerkan ketajaman pemikiran dan kematangan sahsiah mereka buat tatapan industri. Keterbukaan buat Alumni UMS untuk menyumbang karya berkaitan pengalaman dan kemajuan mereka turut dimuatkan dalam OM.

Akhir kata, semoga OM terus menjadi nadi pengetahuan yang bukan sahaja menyemarakkan budaya penulisan, malah memperkasakan wacana intelek demi kemajuan negara.

~Selamat Membaca Optik Massa~  
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## Mind-Setting Strategy: The SME Edge



Associate Professor Dr. Suddin Lada  
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Marketing Programme

### Turning Agility into Advantage

Strategic management is not about creating perfect plans; it is about making intentional choices in an uncertain environment. For small and medium enterprises (SMEs), every decision carries greater weight because resources are limited, time is constrained, and mistakes can be costly. Yet these same constraints also create opportunity. Unlike large organisations, SMEs are inherently agile. They can respond faster, adapt more quickly, and remain closely connected to customers.

Strategic decision-making enables SMEs to convert this agility into a competitive advantage by asking critical questions: Where are we going? What should we stop doing? What truly creates value for customers?

### Making Strategic Choices

Effective strategy is not about replicating large corporations. It requires understanding an organisation's unique position, market conditions, capabilities, and limitations before defining a clear

# The Price of Choice



"Economists talk about choices, but people feel the sacrifice. What differs is how each side sees the situation."

Dr. Shariff Umar bin Shariff Abd. Kadir  
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**Economics exists because resources are limited while human wants continue to grow.** This reality forces individuals, firms, and governments to make difficult choices and sacrifices in managing money, resources, and priorities. Every decision involves trade-offs, whether it is a household balancing daily expenses, a company deciding between expansion and technology

investment, or a government choosing between welfare support and infrastructure development.

A key concept in economics is opportunity cost, which refers to the value of the next best alternative that must be sacrificed when making a choice. Economics helps society understand that gaining one benefit often means giving up another.

Markets play an important role in coordinating these choicest

through prices, supply, and demand. However, markets are no always perfect. Issues such as pollution, unequal access to public goods, and information gaps sometimes require government intervention and regulation to protect public interests. behaviour and the real-life consequences behind every economic decision.

In addition, human decisions are not always fully rational. Emotions, uncertainty, habits, and perceptions strongly influence economic behaviour. Therefore, economics is not only about numbers and theories, but also about understanding human behaviour and the real-life consequences behind every economic decision.

## Time Lost on the Road

Sabah's public transportation system urgently requires major reform because traffic congestion has become a serious economic and social burden. Although public discussions often focus on poor road conditions, congestion itself greatly affects the daily lives of Sabahans, especially workers who commute from suburban areas such as Tuaran, Kinarut, and Kota Belud to Kota Kinabalu. Many workers earning below RM2,000 per month cannot afford to live closer to their workplaces, forcing them to travel long distances and leave home as early as 4 a.m. just to arrive at work on time.

This situation increases living costs because families are often forced to buy meals outside the home due to time constraints caused by traffic. Beyond financial impacts, congestion also affects health, well-being, family time, and students' ability to study and complete homework. Therefore, transportation reform should become a major priority for the next Sabah State Government.

One important solution is strengthening public transportation by adopting systems like Jakarta's dedicated bus lanes, which allow buses to move efficiently without being trapped in traffic. Sabah can provide affordable and reliable transport alternatives

for workers and students through such initiatives. The government should also increase parking charges in crowded areas to discourage private car use and reinvest the revenue into improving public transport services. At the same time, authorities must address bottlenecks, improve intelligent traffic systems, enforce traffic laws strictly, and penalize illegal roadside parking that worsens congestion.

Long-term planning is equally important. Comprehensive feasibility studies should be conducted to expand Sabah's railway services, particularly along busy routes such as Papar to Kota Kinabalu. A modern rail system integrated with efficient bus services would significantly reduce travel time and improve quality of life, as seen in many other Asian cities.

Transportation reform is not only about reducing traffic congestion. It can lower household expenses, improve access to education and healthcare, reduce carbon emissions, and make Sabah more attractive to investors and tourists. Without decisive action, Sabahans will continue facing rising living costs, wasted time, and declining well-being. However, with proper reforms, Sabah can create a more efficient economy, healthier communities, and a better quality of life for its people.



"Without transport reform, Sabah will remain trapped in rising costs, lost time, and declining well-being."

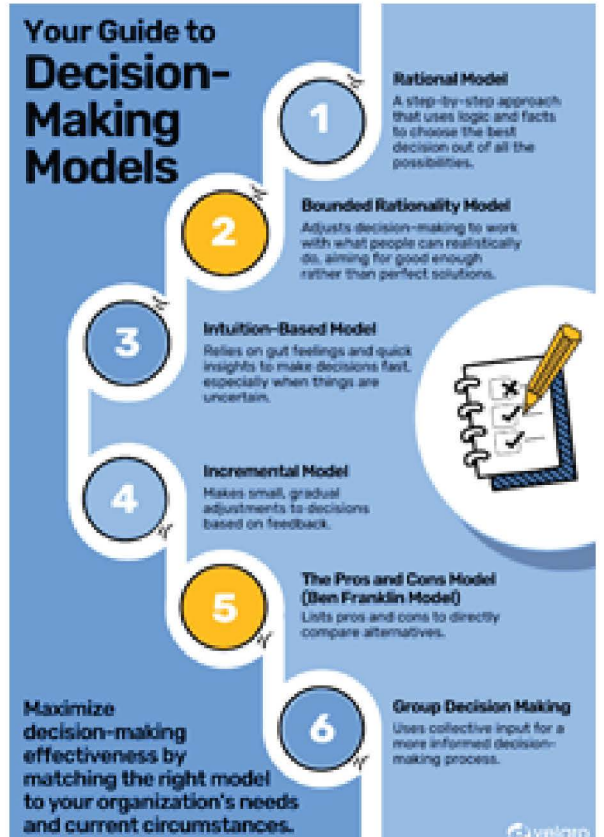
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Financial Economics

"SMEs don't fail because they lack ideas; they fail because decisions are reactive, not strategic."

direction. Every strategic decision involves trade-offs. Pursuing one opportunity often means declining another. This discipline is what distinguishes growing SMEs from those that struggle. Strategy therefore becomes not merely a plan, but a framework for making deliberate choices.

### From Survival to Sustainable Growth

Strategy should not exist as an annual document; it must become an organisational mindset. Decisions on pricing, recruitment, marketing, and investment should align with long-term objectives. When decisions are guided by purpose, supported by data, and executed with confidence, businesses move beyond survival towards sustainable growth. Strategic management transforms today's decisions into tomorrow's success.



# Why Segmentation, Targeting, and Customer Orientation Matter for University Researchers Developing Market-Ready Innovations

University lecturers today are expected not only to teach and publish research but also to develop innovations that create meaningful impact for society, communities, and industry. However, many university-based innovations remain academically valuable without achieving practical relevance because they are often designed based on assumed rather than actual user needs.

Integrating segmentation, targeting, and customer orientation (STO) into the innovation process provides a more strategic and user-centred approach to research and development. Segmentation

helps researchers identify different user groups with varying needs and challenges, while targeting enables focus on users most likely to benefit from and adopt the innovation. For example, financial literacy innovations aimed at micro-entrepreneurs may include practical tools such as cash-flow templates and pricing strategies suited to small business operations.

Customer orientation further strengthens innovation development through direct engagement with users via interviews, field observations, and pilot testing. These interactions help

researchers identify real-world problems and refine innovations according to user experiences. The STO-Innovation Market Fit Model in Figure 1 demonstrates how these principles support the development of innovations that are technically validated, economically feasible, user-aligned, and ready for commercialisation.

Embedding STO principles into academic innovation is increasingly important to ensure university-based research delivers sustainable value to society, communities, and industry.



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Deputy Director, Centre for Innovation and Commercialisation Management

*Innovation begins in the lab, but impact begins when we understand the people who need it most.*

## Why Early Risk Management Is a Strategic Advantage?

“

The difference between a resilient organisation and a vulnerable one isn't how well they fight fires; it's how well they prevent them.

”



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Corporate Risk Management

Imagine navigating your organisation through a landscape where a minor operational hiccup can explode into a major crisis overnight. In today's environment, minor operational issues can escalate rapidly into major crises. Effective leadership therefore requires more than responding to problems; it demands preventing them before they grow.

This principle formed the foundation of the executive programme “**Risk Unpeeled – Crisis Prevention and Response**,” organised by Universiti Malaysia Sabah (UMS). The programme highlighted three essential shifts for building organisational resilience:

### 1. Moving Beyond “Gut Feelings”

Leaders must make objective decisions under uncertainty by using risk evaluation tools that assess threats based on likelihood and impact. This enables organisations to prioritise critical risks and allocate resources effectively.

### 2. Uncovering the Hidden Origins of Crisis

Crises often originate not only from operational failures but from internal weaknesses such as poor communication, siloed departments, and cultures that discourage reporting. Recognising these vulnerabilities allows organisations to address issues before they escalate.

### 3. Building “Muscle Memory”

Preparedness requires more than knowledge. Through case studies and practical exercises, leaders developed crisis response capabilities and strengthened organisational readiness through experience-based learning.

### A Legacy of Resilience

Proactive risk management is not only a strategic advantage; it is a leadership responsibility. Early intervention protects organisational reputation, financial stability, and stakeholder trust across corporate, public, and non-profit sectors.

### About the Initiative

This insight is based on the Risk Unpeeled executive course organised by Universiti Malaysia Sabah (UMS) through the Faculty of Business, Economics and Accountancy (FBEA) and BKEPT (Bahagian Kepimpinan Pendidikan Tinggi).

## Tough Decisions That Upset People



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“What HR sees as smart strategy often feels like punishment to the staff. The difference lies in the delivery.”

Tough decisions are unavoidable in organisations and are often made for long-term strategy and growth. However, when these decisions appear sudden or unclear, they can become unpopular and negatively affect trust, morale, and public perception. In Human Resources (HR), such decisions commonly involve restructuring, leadership changes, or team reorganisation. While these actions may attract new talent and improve competitiveness, employees may view them as unfair or poorly timed.

Restructuring highlights the gap between strategy and employee perception. HR may see changes as necessary, but employees can feel shocked, confused, or threatened, especially when communication is weak. For example, replacing a respected manager with a new but unfamiliar leader may make strategic sense, yet the emotional impact on employees can create mistrust and instability within the team.

The effects of unpopular decisions go beyond organisational performance. Poor communication may reduce employee engagement, weaken leadership credibility, and damage workplace culture. These issues often appear through office gossip, tension, and declining teamwork rather than official reports.

HR therefore plays a critical role in managing change. Leaders should communicate early, explain the reasons behind decisions, involve informal team influencers, and prepare employees emotionally for change. Even positive decisions can create resistance if handled poorly.

Ultimately, HR must balance organisational strategy with human emotions. Unpopular decisions are not always wrong, but if implemented at the wrong time or in the wrong way, they may leave lasting negative effects. People often remember how decisions were carried out more than the decisions themselves.

## Memperkukuh Pertumbuhan dan Pelaburan Masa Hadapan Sabah



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“Sabah tidak lagi sekadar bergantung pada nasib, tetapi kini sedang membina legasi ketahanan ekonomi melalui diversifikasi strategik, daripada rangkaian hiliran minyak dan gas hingga ke potensi Ekonomi Biru yang belum diterokai sepenuhnya.”

Ringkasan Pertumbuhan Ekonomi Sabah  
Ekonomi Sabah menunjukkan pertumbuhan positif dengan KDNK mencecah hampir RM84.3 bilion pada 2024. Prestasi ini dipacu oleh sektor pelancongan, perkhidmatan, pembinaan, serta minyak dan gas, termasuk pembangunan hiliran di Sipitang Oil and Gas Industrial Park (SOGIP) melalui kerjasama PETRONAS. Keyakinan pelabur turut meningkat hasil pelaksanaan projek strategik seperti Lebuhraya Pan Borneo dan penambahbaikan utiliti. Sektor pelancongan mencatatkan pemulihan dengan 3.1 juta ketibaan pada 2024, manakala pelaburan diluluskan mencecah RM10.9 bilion bagi separuh pertama 2025. Di bawah inisiatif Sabah Maju Jaya, negeri ini kini membina ketahanan ekonomi melalui diversifikasi strategik. Tumpuan juga diberikan kepada Ekonomi Hijau dan Biru, seperti tenaga diperbaharui, biojisim, dan pemuliharaan marin. Meskipun berdepan cabaran kos sara hidup dan jurang infrastruktur bandar-luar bandar, Sabah berpotensi menjadi kuasa ekonomi serantau melalui dasar stabil, pembangunan strategik, serta kerjasama erat dengan kerajaan persekutuan.



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## AACSB Journey to Global Business Excellence



“Where faculty expertise and structured quality shape global readiness.”

Today, top business schools are judged by their real-world impact, strong governance, and successful graduates. The Association to Advance Collegiate Schools of Business (AACSB) accreditation is the ultimate global standard for quality in business education. Fewer than six percent of business schools worldwide earn this honor. For the Faculty of Business, Economics and Accountancy (FBEA) at Universiti Malaysia Sabah, pursuing AACSB accreditation is a deliberate choice to deliver lasting excellence for students, industry, and society.

### Why AACSB Matters

AACSB accreditation focuses on four main pillars of quality:

1. **High Institutional Standards:** Maintaining clear strategic goals, good governance, and a culture of continuous improvement.
2. **Support for All Participants:** Creating an ethical and inclusive environment for students, teachers, and staff.
3. **Excellent Curriculum:** Teaching modern, globally relevant courses that are regularly checked to ensure students are truly learning.
4. **Career Success:** Preparing graduates with the analytical skills and ethical values needed to succeed in their careers.

### Progress with Purpose

FBEA began its official AACSB journey in 2021. Since then, the faculty has made steady, evidence-backed

progress. Key achievements include:

1. Setting up strong leadership teams dedicated to AACSB standards.
2. Launching the Faculty Strategic Plan (2023–2027) to align with university goals.
3. Creating systematic processes to test and improve student learning outcomes.
4. Submitting the second Initial Self-Evaluation Report (iSER), marking a major milestone in documentation and process management.

### Faculty Expertise Drives Success

This journey is powered by the collective hard work of FBEA's academic staff. Faculty members do not work in isolation. Instead, they collaborate within a unified system where teaching, research, and community service support one another. They transform strategic goals into practical classroom lessons, publish meaningful research, and connect closely with regional and international industry networks.

### Looking Ahead

As FBEA moves forward, its goals remain clear. The faculty will continue to produce research that solves real problems, improve graduate employment rates, and support teachers who lead with innovation. The AACSB framework provides the blueprint for quality, but the dedication of FBEA's staff gives it life. Together, they are building a business faculty that is globally respected, locally relevant, and fully ready for the future.



Community Engagement at Kg Sayap: An AACSB-aligned community programme focused on empowering local communities through SDG-driven initiatives

## FBEA Hooding Ceremony 2025: Celebrating Scholarship and Achievement



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*“The Hooding Ceremony is more than tradition; each hood draped over a graduand's shoulders whispers of knowledge hard-earned, of minds awakened through inquiry, and of a spirit prepared to illuminate their world with purpose and wisdom.”*

Every year, FBEA transforms its halls into spaces celebrating achievement, where the Hooding Ceremony symbolises the journey of graduands from dedicated learners to accomplished scholars and professionals. Held on 27 November 2025, a day before the official convocation of Universiti Malaysia Sabah, the ceremony provided graduands with a meaningful moment of recognition alongside faculty members, family, and friends.

This year, FBEA honoured 95 graduands, comprising 36 PhD scholars, 10 Master by Research students, 31 MBA candidates, 11 MHCM candidates, and 7 Master of Economics (Mixed Mode)

candidates. Among them, 13 PhD scholars and 2 Master by Research students completed their studies on time, reflecting perseverance and dedication.

The success of the event was supported by the postgraduate section through careful planning and smooth coordination. Beyond its ceremonial role, the hooding represented specialised knowledge, intellectual growth, and readiness to contribute professionally and socially. The ceremony also became a moment of reflection and gratitude, celebrating the resilience, hard work, and achievements of graduands as they begin new chapters beyond university life.

## UMS MBA Joins the Global League with ABEST21 Accreditation



### Accreditation Facts:

- Accrediting Body: ABEST21 International, Tokyo, Japan.
- Program: Master of Business Administration (MBA).
- Accreditation Period: April 1, 2025 – March 31, 2030.
- Key Strength: High-quality "Kaizen" (continuous improvement) planning.

Associate Professor Dr. Zaiton Osman  
FBEA ABEST21 Project Director  
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### The Official Proclamation of Excellence:

“It gives me great pleasure to inform you that the Master of Business Administration Program, Faculty of Business, Economics and Accountancy, Universiti Malaysia Sabah, Malaysia that applied to the ABEST21 International Accreditation on March 24, 2023 was accredited by the decision of the Accreditation Committee held on January 14, 2025 and the Board of Trustees held on February 26, 2025...”

**Professor Emeritus Dr. ITOH Fumio**  
President and CEO, ABEST21 International (extracted from A Notice of Accreditation Review Result)

This formal endorsement connects our faculty's hard work with our new standing on the international stage. It confirms that our teaching and research meet the high standards of the global academic community. Far more than just a badge of honor, this achievement proves the teamwork, perseverance, and excellence of our entire community. Officially starting on April 1, 2025, this accreditation spans five years, solidifying our place as a center for world-class business education.

### A Global Seal of Approval.

The ABEST21 Board of Trustees finalized this decision on February 26, 2025, after a thorough review of our programs. ABEST21 International certified that our activities satisfy global standards, highlighting our Kaizen plans for continuous improvement. This success reflects the passion and teamwork that drive our pursuit of excellence.

### Gratitude and Growth.

Our deepest gratitude to the ABEST21 Taskforce, FBEA Management, faculty members, and our incredible MBA students and alumni. Their dedication has been the backbone of this journey. They proved that with a shared vision, we can reach great heights. This accreditation marks an exciting new chapter. FBEA is committed to maintaining this high standard, with our next KAIZEN progress report scheduled for June 2027. This ensures our curriculum and research remain dynamic, innovative, and relevant in a changing global market.

### The Road Ahead.

Let this achievement inspire our students and partners. It proves that a UMS education is of the highest quality, built to mold the leaders of tomorrow.

# FPEP at Nantong, China



by Dr. Tay Kai Xin,  
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In 2025, our faculty strengthened its international engagement through academic and cultural exchange activities with partners in Nantong, China, highlighted by the Nantong Rhythms Quest programme. This international cultural and people-to-people exchange initiative combined academic learning, cultural immersion, and collaborative dialogue through lectures, institutional visits, and experiential learning activities focused on Chinese traditional culture, creative industries, cultural heritage, and

contemporary cultural innovation. Participants also engaged in discussions with local academics and practitioners on cross-cultural perspectives and creative design. Beyond the classroom, the programme featured visits to museums, cultural centres, traditional craft workshops, and heritage sites across Nantong, offering participants valuable exposure to calligraphy, textile culture, folk crafts, and local cultural landscapes. These experiences highlighted the harmonious blend of tradition and modern innovation in

contemporary China, while reinforcing the faculty's commitment to internationalisation, experiential learning, and future academic exchange opportunities.



# International Mobility@Datu Razali

## EXPERIENTIAL LEARNING FOR INTERNATIONAL MOBILITY

When business education steps beyond the classroom and into the world, learning takes on a different depth. This spirit was reflected through the Sabah Cultural & Academic Learning Exchange (SCALE), an international mobility programme held from 20-24 August 2025, organised by the Faculty of Business, Economics and Accountancy (FBEA), Universiti Malaysia Sabah, in collaboration with the Shanghai University MBA. Set against the vibrant backdrop of Borneo, SCALE combined academic discourse, industrial exposure, and cultural discovery into a multidisciplinary and immersive learning journey. Through interactive Talk Labs, students explored themes such as sustainability, tourism, innovation, and intercultural communication within real-world Southeast Asian contexts, while gaining insights into Sabah's development, people, and environment. The programme was further enriched through industrial visits and field-based learning at Ibis Styles Kota Kinabalu, Tunku Abdul Rahman Park, and Tuaran Crocodile Farm, where participants observed the intersection of tourism, conservation, and sustainable development. Equally meaningful was the cultural immersion component, which exposed participants to Sabah's ethnic diversity, traditions, and heritage through community engagement activities. Concluding with a reflective seminar and certificate presentation, SCALE reaffirmed FBEA's commitment to meaningful international mobility, experiential learning, and the development of globally minded graduates equipped to navigate future global challenges.

## 9TH INTERNATIONAL MOBILITY SEMINAR IN SHANGHAI

The Faculty of Business, Economics and Accountancy (FBEA), Universiti Malaysia Sabah (UMS), marked a significant milestone in international engagement through the successful organisation of the 9th International Mobility Seminar

on 14 May 2025 at the University of Shanghai for Science and Technology (USST), Shanghai, China. The seminar represented FBEA's first overseas mobility programme outside Indonesia in recent years, reflecting its growing commitment to global academic collaboration.

Featuring Professor Dr. Yu Qianlong, Dong Honglin, and Wuyan, the seminar gathered over 60 students, academics, and practitioners to discuss intercultural learning, global education trends, and international mobility. The programme reinforced FBEA UMS's vision of nurturing globally minded graduates while strengthening UMS's role in cross-cultural and international academic engagement.

## INVITED SPEAKER COLUMN

The 8th Summer Course: Sustainable Agrifood Management in Indonesia (SAMI), hosted by IPB University, gathered international scholars and practitioners to explore sustainable agrifood management amid global challenges. Representing Universiti Malaysia Sabah (UMS), Datu Razali Datu Eranza from the Faculty of Business, Economics and Accountancy (FBEA) presented on "Sustainable HR Strategies for Developing SMEs and Entrepreneurship", highlighting the role of sustainable human resource management in building resilient and socially responsible enterprises. The programme also promoted cross-cultural learning and knowledge exchange, reinforcing FBEA UMS's commitment to international collaboration and globally relevant

## STUDENTS UNITE ACROSS BORDERS: FBEA UMS COIL PROGRAMME

A total of 226 students participated in the Collaborative Online International Learning (COIL) programme organised by the Faculty of Business, Economics and Accountancy (FBEA), Universiti Malaysia Sabah (UMS), involving 108 students from UMS and 118 students from Universitas Jenderal Achmad Yani (UNJANI), Indonesia. Conducted over seven weeks, the programme connected

students from Malaysia, China, Japan, and Indonesia through online discussions, collaborative projects, Zoom sessions, and seminars under the BT22303 Human Resource Management course. Supported by Dr. Mochamad Vans Romi, Dean of the Faculty of Economics and Business, UNJANI, the initiative promoted intercultural competence, digital collaboration, and global perspectives, reflecting FBEA UMS's commitment to innovative and inclusive international learning.

## NUR ISABELLA RAMADHANIA PARJO SHINES AT SAMI 2025

FBEA UMS strengthened its international academic presence through the participation of Nur Isabella Ramadhania Parjo and Anisa Hj. Assan in the 8th Summer Course: Sustainable Agrifood Management in Indonesia (SAMI) 2025 organised by IPB University from 11-22 August 2025. Representing Universiti Malaysia Sabah (UMS), Nur Isabella achieved Second Prize in the essay competition through her paper titled "Sustainability Risk Management in a Global Context", showcasing strong analytical insight into sustainability and global risk management challenges. Through online and face-to-face learning sessions, participants gained exposure to resilient and sustainable agrifood system management while engaging with international students, lecturers, and industry practitioners. The programme also enhanced students' intercultural competence, global perspectives, and academic development through transferable credit recognition, reflecting FBEA UMS's commitment to producing globally competitive and future-ready graduates.

## HR TECH VISITING LECTURE AT UNJANI

Beyond the Collaborative Online International Learning (COIL) initiative, the partnership between Universiti Malaysia Sabah (UMS) and Universitas Jenderal Achmad Yani (UNJANI) was strengthened through a visiting lecture on "The Application of Technology in Human Resource Management (HR



by Datu Razali Datu Eranza  
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Tech)" delivered by Datu Razali Datu Eranza from UMS. The session explored how digital transformation is reshaping HR practices, particularly in on-boarding, employee engagement, and performance management through continuous feedback and real-time monitoring systems. Emphasising that leadership culture remains central to successful HR transformation, the lecture further reinforced academic collaboration, knowledge sharing, and applied global learning between both institutions.

## STRENGTHENING REGIONAL TIES AT UNIVERSITAS HALU OLEO

The Faculty of Economics and Business, Universitas Halu Oleo (UHO), Indonesia, hosted a General Stadium Lecture on 16 December 2025, officiated by Dean Prof. dr. La Ode Anto. Featuring Datu Razali Datu Eranza from Universiti Malaysia Sabah (UMS), the session on "Business and Economics in Emerging Markets" explored regional development, innovation, and economic trends. The lecture included interactive discussion and strengthened the long-standing UMS-UHO academic partnership through continued collaboration and knowledge exchange.

## "ISLAMIC FINANCIAL PERSPECTIVES": INVITED LECTURE AT USST, CHINA

On 14 May 2025, Associate Professor Dr. Mohd. Rahimie Abd Karim delivered a lecture on Islamic Banking and Finance at the University of Shanghai for Science and Technology (USST), China. The session covered key principles such as risk-sharing and ethical investment, attracting around 60 students. It encouraged interactive discussion and strengthened international academic exchange while highlighting the global relevance of Islamic finance.



# Safer Digital Generation through CelcomDigi and UMS Student Ambassador Programme

Universiti Malaysia Sabah, in collaboration with CelcomDigi Berhad has taken a proactive role in promoting digital responsibility through the CelcomDigi X UMS Student Ambassador S.A.F.E Internet Awareness Programme. The initiative combines education, student leadership, and community engagement to address the growing importance of internet safety and ethical technology use.

Under the programme, 30 students from Universiti Malaysia Sabah, led by Miss Azura from Persatuan Mahasiswa Perniagaan, Ekonomi dan Perakaunan (PMPEP), were appointed as Student Ambassadors to advocate internet safety, ethical digital behaviour, and online scam prevention. The programme reflects a strategic collaboration between CelcomDigi and the Faculty of Business, Economics and Accountancy (FPEP), with active involvement from PMPEP, showcasing a strong university-industry-community partnership.

According to Associate Professor Dr Mohd Rahimie Abd Karim, the initiative represents a meaningful corporate social responsibility (CSR) effort that addresses real societal needs. Students are equipped through a specialised training module

developed by CelcomDigi, focusing on cyber safety awareness, ethical online practices, and practical measures to prevent digital scams.

Beyond campus, the student ambassadors will engage with surrounding communities, including villages and nearby primary and secondary schools. This outreach initiative not only spreads digital awareness to vulnerable groups but also provides students with experiential learning opportunities that strengthen leadership, communication, teamwork, and social responsibility.

The programme aligns with the United Nations Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 11 (Sustainable Communities), and SDG 17 (Partnerships for the Goals). It also demonstrates societal impact through applied learning, stakeholder engagement, and measurable community outcomes, reinforcing UMS' aspiration as "The Brain of Borneo."

Ultimately, the S.A.F.E Internet Awareness Programme highlights that digital safety is a shared responsibility. By empowering students as ambassadors of responsible internet use, UMS and its partners are contributing towards a safer, more informed, and resilient digital society.



Miss Azura, representing the PMPEP Exco, was appointed as the Head of Student Ambassadors leading the group of 30 UMS students in executing the S.A.F.E. Internet Awareness Programme in collaboration with CelcomDigi.



## Delka ke Tokyo



"Peluang ini bukan sekadar membawa saya ke Jepun, tetapi membuka ruang untuk saya belajar budaya baharu, membina jaringan antarabangsa dan membawa nama UMS serta warisan Murut ke peringkat global."

### Delka Cristi binti Tongon

Pelajar Tahun 3, *Human Resource Economics*  
Fakulti Perniagaan, Ekonomi & Perakaunan, Universiti Malaysia Sabah

Delka Cristi binti Tongon, Tahun ketiga, Program *Human Resource Economics* di Universiti Malaysia Sabah, telah dipilih sebagai penerima KK Scholarship 2025. Pengumuman tersebut disampaikan oleh Professor Iwao Kato dari Wako University sempena lawatan rasmi ke Fakulti Perniagaan, Ekonomi & Perakaunan pada 27 Oktober 2025. Biasiswa ini menawarkan peluang pembelajaran sepenuhnya di Tokyo, Jepun.

Program pertukaran ini merupakan hasil kerjasama akademik antara UMS dan Wako University yang bertujuan memperkukuhkan hubungan antarabangsa serta pertukaran ilmu dan budaya. Melalui program ini, Delka akan berpeluang merasai kehidupan kampus di Jepun, menjalankan penyelidikan bersama pelajar tempatan, serta memahami gabungan budaya tradisional dan teknologi moden dalam persekitaran global.

Sebagai pelajar *Human Resource Economics*, pengalaman antarabangsa ini akan membantu Delka memahami pengurusan tenaga kerja dan budaya organisasi secara lebih luas. Pada masa yang sama, beliau turut membawa identiti etnik Murut dengan menjadi duta pelajar UMS di persada antarabangsa. Kejayaan ini membuktikan bahawa dengan usaha, keberanian dan semangat ingin belajar, peluang di peringkat global mampu dicapai oleh setiap pelajar.

## Overseas Experience (OE) through Intercultural Networking Expedition to Danang, Vietnam

The Intercultural Networking Expedition to Da Nang, Vietnam 2025, organised by the International Business Club of the Faculty of Business, Economics and Accountancy (FPEP), reflected Universiti Malaysia Sabah's commitment to strengthening global exposure and intercultural learning opportunities. Held from 1 to 5 September 2025, the student-led initiative brought UMS students to Vietnam for academic engagement, cultural exchange, and networking activities, culminating in a collaborative session with the University of Danang (DUE).

### Academic Exposure

The expedition offered students first-hand insights into Vietnam's education system and academic culture through engagements with students from DUE. Participants learned about Vietnam's 6-3-3 education structure, academic pathways, and postgraduate aspirations, gaining a broader understanding of how educational systems influence student perspectives and career planning. These exchanges highlighted both the differences and common aspirations shared by students across borders while strengthening ties between student associations from both institutions.

### Cultural Immersion

Beyond academic exchange, students immersed themselves in Vietnamese culture through local cuisine, community interactions, and everyday experiences in Da Nang. From enjoying traditional dishes such as Banh Mi and experiencing roadside dining culture to learning the art of bargaining at Son Tra Night Market, students discovered how food and social practices reflect local values and lifestyles. They also adapted to language barriers, explored halal food options, and navigated unfamiliar environments, developing patience, resilience, and appreciation for cultural diversity.

### Building Global Perspectives

The overseas experience demonstrated that learning often extends beyond classrooms and formal programmes. Everyday experiences such as adapting to different public facilities, understanding local road culture, and communicating across language barriers became lessons in flexibility and intercultural awareness. Collectively, these experiences strengthened students' global outlook and reinforced the value of overseas exposure in developing future leaders who are internationally minded, culturally aware, and adaptable.

Exchange of souvenirs between Associate Professor Dr Jakaria Dasan and Dr Pung Nam Phuong during the engagement session at the University of Danang.



## Chasing the Doctoral Dream: My Journey at FBEA UMS



Earning a Doctor of Philosophy (PhD) has been a lifelong ambition of mine, beginning decades ago when I completed my Master's degree in Economics at Southern Illinois University Carbondale. My plan at that time was to continue directly into a PhD programme but the passing of my father placed that plan aside. As time moved on, life responsibilities expanded and my academic goals drifted into the background. Even so, the desire to pursue the degree remained quietly within me, and several years ago it returned with enough strength to motivate decisive action.

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While balancing a full-time career, I finally enrolled at Universiti Malaysia Sabah (UMS). The journey was demanding, but discipline and family support kept me moving forward. Surprisingly, the COVID-19 pandemic provided the necessary focus and time to complete my studies, turning a distant dream into reality.

Success in a Business Management PhD requires strategic planning and the right foundation. It begins with choosing a supportive supervisor and a research topic that aligns with your passion. For my thesis, I explored buying behaviors in unit trust investments. You must also master technical tools like SPSS and PLS-SEM to handle complex data analysis. The process involves passing a

methodology course, defending a research proposal, and eventually defending a final thesis before a panel of experts.

Practicality is key during the research phase. For instance, while some struggle with inaccessible data sources, I found success by ensuring my data collection methods were feasible. At UMS, candidates must also publish in academic journals and present at conferences to graduate. Ultimately, a PhD is a test of perseverance. Although I chose to remain in consultancy rather than academia, the degree has significantly enhanced my professional credibility and fulfilled my greatest personal ambition. The struggle is temporary, but the achievement lasts a lifetime.

## From Self-Doubt to Self-Growth

EMMANUEL JOSEPH EDWARD  
UMS Class 2013 [International Business, HE09]  
Head of Kota Kinabalu Office,  
Human Resource Development Corporation (HRD Corp),  
Sabah Region.



When I look back at my university life, I wouldn't describe myself as a top student. I didn't graduate with awards, and there were many times when I felt like I was falling behind or questioning whether I was good enough. But looking back now, I realize those moments of struggle became the seeds of growth. University taught me more than academic knowledge, it taught me resilience, adaptability, and the importance of persistence. Some of the most valuable lessons came not from textbooks, but from mistakes, challenges, discussions, and real-life experiences around campus. Even when subjects felt difficult, I kept showing up, and that resilience continues to guide me in my working life today.

One of the biggest lessons I learned was that success does not always mean getting the highest grades. Sometimes, success means not giving up, asking for help, and learning from failure. Group projects taught me teamwork, accountability, and how to work with people from different backgrounds. Balancing assignments and activities helped me develop discipline and time management, while presentations slowly built my confidence in public speaking and communication.

These are the same skills I rely on today in my career when managing responsibilities, leading discussions, and working with others. More than anything, university gave me the space to fail, learn, and grow. I may not have been the best student on paper, but every challenge I faced during those years helped shape my mindset, confidence, and ability to keep moving forward despite difficulties. In the end, university gave me more than a degree, it gave me character, humility, resilience, and the foundation to grow into the person I am today.

I am proud alumnus of University Malaysia Sabah (UMS). I graduated in 2013 with a degree in International Business (HE09). I am currently working as the Head of Kota Kinabalu Office at Human Resource Development Corporation (HRD Corp), Sabah Region. My career path has been shaped not only by my working experience, but also by the values and lessons I learned during my years as a student.

## Takaful Perlindungan Penerbangan: Antara Hak Pengguna dan Tanggungjawab Syarikat



"Menyediakan pilihan Takaful insuran penerbangan adalah asas dalam membina jenama yang benar-benar prihatin, adil, dan bertaraf dunia. Jangan biarkan pelanggan terus memilih antara keselamatan fizikal dan ketenangan jiwa."

Dr. Mohamad Isa Abdul Jalil  
isa@ums.edu.my  
Waqf, Philanthropy, Islamic Finance

Pengguna hari ini semakin peka terhadap penawaran produk dan perkhidmatan yang menjaga sensitiviti nilai, etika, dan kepatuhan agama. Walau bagaimanapun, sebahagian syarikat penerbangan komersial masih hanya menawarkan pelan insurans konvensional dalam sistem tempahan tiket mereka. Bagi pelanggan Muslim, perkhidmatan ini menimbulkan isu serius kerana insurans konvensional mengandungi unsur riba, gharar, dan maisir yang telah difatwakan sebagai tidak patuh syariah oleh badan autoriti Islam antarabangsa. Situasi ini meletakkan penumpang Muslim dalam dilema antara terpaksa menerima perlindungan yang tidak patuh syariah atau terbang tanpa sebarang

perlindungan.

Sebagai alternatif, takaful muncul sebagai pelan perlindungan yang bersih dan selari dengan prinsip Islam berasaskan konsep ta'awun (saling membantu) dan tabarru' (derma ikhlas). Beberapa syarikat penerbangan besar telah pun menyedari keperluan ini dengan mengintegrasikan opsyen takaful secara automatik untuk penumpang Muslim. Langkah ini membuktikan bahawa tanggungjawab industri penerbangan bukan sekadar mengangkut penumpang, malah menyediakan sistem yang menghormati prinsip hidup pelanggan, terutamanya apabila mereka tidak mempunyai kuasa untuk mengubah kontrak pakej yang ditawarkan.

Penyediaan dua pilihan ini bukan bertujuan untuk

menghapuskan insurans konvensional, melainkan satu tindakan inklusif bagi memberikan opsyen tambahan kepada mereka yang mementingkan aspek halal. Dari sudut teknikal, tiada halangan besar untuk melaksanakan hasrat ini memandangkan Malaysia mempunyai ekosistem takaful yang matang dengan pemain industri utama seperti Etiqa, Takaful Malaysia, dan Prudential BSN Takaful. Jalinan kerjasama strategik boleh disepadukan dengan pantas ke dalam sistem tempahan sedia ada. Kesimpulannya, menawarkan pilihan takaful adalah langkah asas yang adil dan bertanggungjawab untuk membina jenama bertaraf dunia yang prihatin terhadap keselamatan fizikal dan ketenangan jiwa pelanggan.

Kerjasama strategik boleh dibentuk dengan pantas dan diintegrasikan ke dalam sistem tempahan sedia ada. Menyediakan pilihan Takaful bukan sekadar memenuhi tuntutan pasaran Muslim, tetapi langkah asas dalam membina jenama yang benar-benar prihatin, adil, dan bertaraf dunia. Jangan biarkan pelanggan terus memilih antara keselamatan fizikal dan ketenangan jiwa.

## Antara Angka Makro Dan Realiti Poket Rakyat



Prof. Madya Dr. Mohd Rahimie Abd. Karim  
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Malaysia terus mencatat prestasi ekonomi yang memberangsangkan dengan pertumbuhan KDNK sekitar 5.1% pada 2024, kadar inflasi terkawal, pengangguran rendah, serta pengukuhan nilai Ringgit. Pasaran modal negara turut menunjukkan keyakinan tinggi apabila indeks FBM KLCI melepasi paras 1,700 mata pada awal 2026.

Namun begitu, di sebalik pertumbuhan ekonomi makro yang positif, ramai rakyat masih berdepan tekanan kos sara hidup. Peningkatan harga barang, kos perumahan dan keperluan asas terus memberi kesan kepada kuasa beli rakyat, khususnya di kawasan bandar. Di Sabah pula, cabaran logistik dan rantai bekalan menjadi faktor utama yang mempengaruhi harga barangan dan kos

kehidupan harian.

Bagi menangani jurang antara pertumbuhan ekonomi dan realiti rakyat, kerajaan memperkenalkan inisiatif seperti Sumbangan Asas Rahmah (SARA) dan subsidi bersasar. Pada masa sama, masyarakat juga disaran meningkatkan literasi kewangan, mengurus perbelanjaan secara berhemah, serta mengamalkan budaya menyimpan dan melabur bagi menghadapi ketidakpastian ekonomi masa hadapan.

Malaysia kini berada pada landasan ekonomi yang kukuh, namun kejayaan sebenar hanya dapat dicapai apabila kemakmuran negara dapat dirasakan secara menyeluruh oleh setiap lapisan masyarakat, termasuk komuniti luar bandar dan pedalaman.

# PMPEP Penggerak Kecemerlangan Mahasiswa FPEP

"Ilmu membentuk fikiran, adab membentuk insan."

Persatuan Mahasiswa Fakulti Perniagaan, Ekonomi dan Perakaunan (PMPEP) merupakan tunjang utama kepada persatuan-persatuan pelajar di Fakulti Perniagaan, Ekonomi dan Perakaunan (FPEP) dalam memperkasa pembangunan mahasiswa. Berlandaskan slogan "Ilmu membentuk fikiran, adab membentuk insan," PMPEP bukan sekadar organisasi pelajar, malah menjadi wahana penting dalam membentuk kepimpinan, jati diri, dan nilai integriti mahasiswa. Hal ini dapat dilaksanakan dengan kerjasama erat kelab-kelab dari 10 program yang ada di FPEP.

## Kepimpinan Berwibawa, Legasi Berterusan

Kepimpinan PMPEP sesi 2024/2025 di bawah Mohamad Mursyid Kamilah Mohamad Yusof telah meninggalkan satu legasi kecemerlangan pimpinan pelajar yang aktif dan berkesan. Kecemerlangan ini pastinya dapat diteruskan oleh Aviell Sevone Ah Kiong bersama barisan EXCONya sesi 2025/2026 yang akan meneruskan agenda pembangunan mahasiswa selari dengan visi dan aspirasi UMS.

## Seruan Sokongan Mahasiswa FPEP

Hakikatnya, kejayaan PMPEP tidak akan tercapai tanpa semangat, sokongan, dan kesatuan seluruh warga FPEP termasuklah kakitangan FPEP itu sendiri. Bak kata pepatah, "bulat air kerana pembetung, bulat manusia kerana muafakat," kekuatan sesebuah organisasi terletak pada kerjasama dan kebersamaan ahlinya. Justeru, ayuh kita bangkit bersama dan libatkan diri secara aktif dalam setiap program serta inisiatif yang dilaksanakan demi menjadikan FPEP bukan sekadar medan menuntut ilmu, tetapi wahana melahirkan mahasiswa berjiwa besar, berintegriti, dan berani mencipta perubahan untuk masyarakat dan negara.

# Semakan Semula Kurikulum untuk Kekal Relevan



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Dalam era Kecerdasan Buatan (AI) dan ekonomi digital, FPEP turut menambah baik penawaran kursus agar lebih fleksibel dan berpanduan masa hadapan. Sesi dialog yang dipengerusikan oleh Prof. Dr. Rasid Mail turut melibatkan lima panel industri bagi membantu fakulti mengenal pasti jurang antara teori akademik dan amalan praktikal, khususnya dalam pengukuhan Latihan Industri (LI) yang bertujuan melahirkan graduan yang bukan sahaja mahir secara teknikal, tetapi juga kritis, kreatif, dan mampu

menyesuaikan diri dengan budaya organisasi yang dinamik.

Selain itu, semakan kurikulum turut memberi penekanan kepada pembelajaran sepanjang hayat, kerja berpasukan, dan pembinaan karakter profesional. Cabaran pelajar semasa mengikuti latihan industri, termasuk kesukaran keluar dari zon selesa, diambil kira dalam penstrukturan semula modul agar lebih praktikal dan responsif terhadap perubahan pasaran semasa. Melalui usaha berterusan ini, FPEP komited melahirkan graduan holistik,

"Universiti Malaysia Sabah terus komited memastikan setiap program memenuhi piawaian Agensi Kelayakan Malaysia (MQA). Hal ini jelas bilamana sesi Town Hall khas pada 20 Januari 2026 bersama industri dan pemegang taruh lainnya telah diadakan bertujuan untuk memastikan kursus-kursus yang ditawarkan kekal relevan, kompetitif, dan diiktiraf sepenuhnya."

kompeten, dan berdaya saing tinggi yang mampu memenuhi tuntutan industri serta menjadi pemacu inovasi di peringkat global.

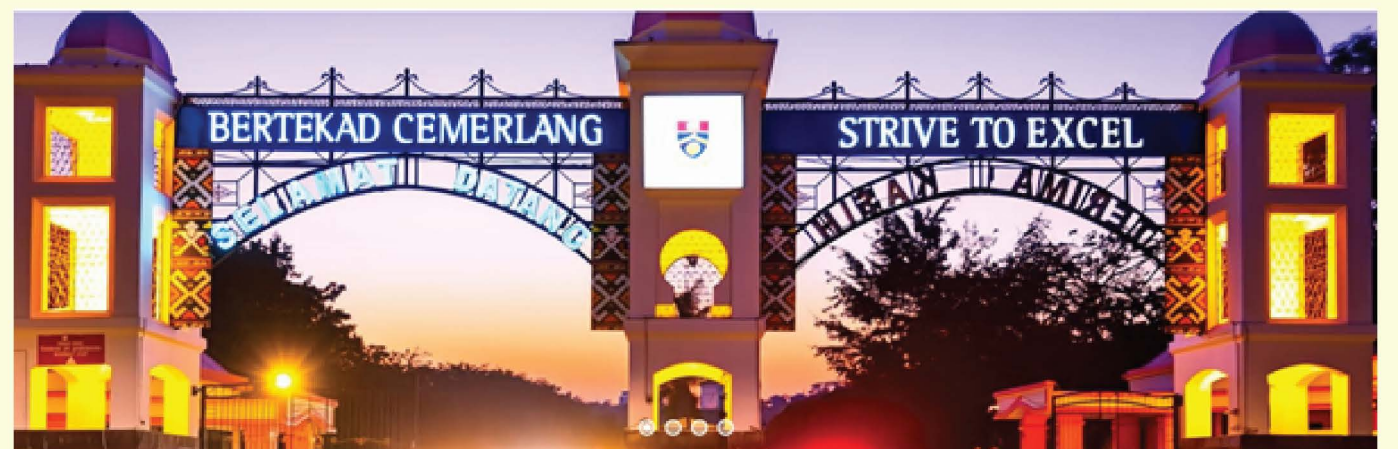


# Kenapa Berat Hati Untuk Pulang?

Oleh: PM Dr. Arif@Kamisan Pusiran

Dulu, koridor fakulti dipenuhi tawa dan kenangan sepanjang bergelar mahasiswa. Kini, ramai alumni terasa jauh daripada alma mater, bukan sahaja kerana jarak, tetapi juga kesibukan kerja dan tuntutan hidup. Hasrat untuk kembali sering tinggal sekadar perancangan. Namun, kasih terhadap universiti sebenarnya tidak pernah hilang. Universiti bukan sekadar tempat menuntut ilmu, tetapi tempat membentuk pemikiran matang dan kritis. Pensyarah serta pengalaman di bilik kuliah menjadi asas kejayaan alumni hari ini. Alumni juga merupakan cerminan kepada kegemilangan universiti. Bagi alumni Universiti Malaysia Sabah, kenangan

paling bermakna bukan hanya pembelajaran, tetapi juga pengalaman menghadapi pelbagai dugaan termasuklah isu bekalan air di kampus. Kesukaran itu mengajar erti sabar, kebersamaan, dan menghargai usaha pihak universiti mencari penyelesaian. Kenangan susah dan senang inilah yang membina rasa cinta terhadap universiti. Universiti dan alumni sebenarnya berkongsi satu hubungan yang tidak akan terputus. Walaupun alumni belum kembali hari ini, ilmu, pengalaman, dan kenangan yang dibawa membuktikan bahawa mereka tidak pernah benar-benar pergi. Ayuh kawan-kawan, kita kembali ke sini.



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# “OPTIK MASSA”

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