INFORMATION MANAGEMENT AND BUSINESS REVIEW

Ensuring Sustainability Through Creativity, Innovation and Digitalization

Vol. 17 No. 2 ISSN 2220-3796

Editorial

Information Management and Business Review (IMBR) provides a digital forum for researchers to share their knowledge and publish research work in the fields of information management, business, management and related disciplines. The work submitted for publication consideration in IMBR should address empirical and theoretical developments in the subjects related to the scope of the journal in particular and allied theories and practices in general. Author(s) should declare that work submitted to the journal is original, not under consideration for publication by another journal and that all listed authors approve its submission to IMBR. It is IMBR policy to welcome submissions for consideration, which are original, and not under consideration for publication by another journal at the same time. Author (s) can submit: Research Paper, Conceptual Paper, Case Studies and Book Review. The current issue of IMBR comprises papers of scholars from different universities of Malaysia, China and Indonesia. Review of Financial Reporting Quality, Facilitating Digital Needs, Stress-Induced Career Shifts, Building Information Modelling Technology, Educational Learning Application, Digital Freelancing Trends, Foreign Direct Investment, Entrepreneurial Orientation Behaviors, Accounting Information System Competency, Rethinking Workforce and Liability Structures in Public Healthcare, Social Business Model Innovation, Knowledge Hiding Behavior, Heritage Preservation and Entrepreneurial Mindset, Designing Bamboo-Based Products, Ethical Behavior for Sustainable Organization, Perceived Risks of Childcare Services, Sustaining Medical Tourism Growth, Reporting of Financial Stress, Sensory Processing Disorder and Classroom Adaptations, Trends in Inclusive Education, Parental Choices in Childcare Services and Behavioral, Psychological Factors Influencing Retirement Decisions, Reforming Housing Policies, Digital Payment Ecosystem and Mitigating the Risks of Vaping are some of the major practices and concepts examined in these studies. All the submitted papers were first assessed by the journal committee and then the external editorial team for relevance and originality of the work and then blindly peer-reviewed by external reviewers depending on the subject matter of the paper. After the rigorous peer-review process, the submitted papers were selected based on originality, significance and clarity of the purpose. The special issue will, therefore be a unique proposition, where scholars will be able to appreciate the latest results in their field of expertise and to acquire additional knowledge in other relevant fields.

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PAPERS

Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Contemporary Review of Financial Reporting Quality Studies in Emerging Countries

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Abstract: This study reviews research on the quality of financial reports. It highlights the influencing factors of financial reporting quality, provides more information for measuring and improving financial reporting quality, and offers suggestions for future research. By the method proposed by Tranfield et al. (2003), this paper conducted a literature review on the quality of financial reports and their related terms, influencing factors and measurement methods. When conducting the literature search, Scopus and Google Scholar search engines were used to screen top-ranked journals, such as Science Direct and Emerald, to find high-quality papers. The selected online publishing materials cover the period from 2020 to 2023. This review found that previous research discussed the quality of financial reporting using different metrics and various theories. In addition, this study also revealed the factors that influence the improvement of financial reporting quality in emerging countries. This article contends that due to the lack of empirical research on the quality of financial reports from the perspective of other stakeholders, future research needs to focus on the impact of corporate stakeholders on financial report quality, especially in emerging countries.

Keywords: *Financial Reporting Quality, Emerging Countries, Systematic Literature Review*

1. Introduction

Financial statements are a means for enterprises to transmit information about their business activities to the stakeholders and are also an important basis for information users to conduct business management and decision-making (Ogaluzor & Ohaka, 2019). Since the beginning of the 21st century, with accounting fraud and fraud scandals exposing listed companies in various countries, regulatory authorities have begun to attach importance to internal governance mechanisms and improve corporate governance structures to protect the interests of investors and avoid fraudulent financial reporting (Mardessi, 2022). The quality of financial reporting was first defined in the ISO standards as the sum of characteristics that satisfy clear and implicit capabilities in financial reporting. According to the conceptual frameworks of FASB and IASB, as well as previous research by scholars, financial reporting quality is defined as accurate and fair financial statements that reflect an entity's basic financial condition and operating performance.

In the literature, the more fields and methods an entity engages in earnings management, the lower the quality of its financial reporting (Herath et al., 2017). Furthermore, evaluating the quality of financial reports has always been a focal point of debate in the accounting theory, practice, and even the capital market. Thus, the issue of improving and measuring the quality of financial reporting has always been a hot topic in the accounting field. In addition, in recent years, an increasing amount of literature has begun to focus on the quality of financial reporting in emerging markets. Concerning the literature review of Herath et al. (2017) on financial reporting quality from 2009 to 2015 and the review of Rajpurohit & Rijwani (2022) on the influence of corporate governance on financial reporting quality in emerging countries from 2002 to 2018, this study provides a systematic review of the literature on financial reporting quality in emerging markets from 2020 to 2023. This study adopts a systematic literature review (SLR) with emphasis on the variables that influence financial reporting quality in emerging markets, as well as on how to assess financial reporting quality.

The research findings of this study can provide a reference for company managers, capital investors, regulatory agencies, and policymakers to conduct in-depth research on existing practices for improving the quality of financial reporting, as well as inspire other researchers to conduct additional research on this subject.

The interrelated research questions were formulated as follows:

- How is financial reporting quality in emerging countries defined in the literature?
- How is financial reporting quality measured in emerging countries?
- What effects have been studied in the literature on the financial reporting quality in emerging countries?

The remainder of this study is organized as follows. Section 2 discusses the internal and external elements that influence financial reporting quality, as well as the metrics for measuring financial reporting quality. Section 3 focuses on the procedures utilized to obtain relevant literature, while Section 4 refers to the analysis of the findings. Section 5 presents a discussion of the findings. Section 6 summarizes the conclusions and suggestions for further investigation into the quality of financial reporting.

2. Literature Review

The IASB Financial Reporting Conceptual Framework states that the main objectives of financial reporting include two aspects: one is decision usefulness, which helps financial report users make better decisions, and the other is entrusted responsibility, which reflects the execution status of management. In addition, Watts & Zimmerman's (1986) positive accounting theory also proposes two dimensions of financial reporting: market signals and supervisory management behavior. In the context of emerging markets, more and more scholars are conducting research on the quality of financial reports based on these two main objectives. For example, Houcine (2017) studied the impact of financial report quality on corporate investment decisions and resource utilization effectiveness in emerging markets based on positive accounting theory in the Tunisian market environment. Similarly, Lu et al. (2023) Compared Chinese companies with American companies and found significant differences in executive motivation for earnings management and incentives for financial report disclosure quality.

The crucial question is whether the financial statements that best convey information are also the most effective in mitigating agency conflicts between shareholders and management (Mahdi Sahi et al., 2022). Hence, the quality of financial reports has become a prevalent topic worldwide in both developed and developing countries. So far, a large amount of literature has conducted in-depth discussions on the influencing factors of financial report quality. Some studies have explored the factors that affect the quality of financial reporting from a country-specific perspective (Yu et al., 2021; Alkebsee & Habib, 2021; Can, 2021; Saji, 2022; Zhang & Zhao, 2023), while others have approached it from a corporate perspective (Orazalin, 2020; Kontesa et al., 2020). Compared to developed countries, the ownership structure of companies in emerging countries is significantly different. Therefore, the goal of financial reporting is to reduce the type I agency problem between shareholders and management, as well as to consider relevant stakeholders (Wong, 2020, Jiang & Kim, 2020, Lu et al., 2023). However, as studies on financial reporting quality from the stakeholder aspect are scarce, this study categorizes the influencing factors of financial report quality from three levels: macro environment, firm-level and corporate governance, and stakeholder factors.

Furthermore, the choice of methods and standards for measuring financial reporting quality is a major focus of numerous studies. The measurement of financial report quality can be divided into categories, such as earnings quality, financial report quality characteristics, and information disclosure quality (Rajpurohit & Rijwani, 2022). Hence, a systematic review of financial reporting quality in emerging countries can be instrumental in improving the objectivity and effectiveness of financial reporting as well as in measuring financial reporting quality effectively and efficiently.

3. Methodology

In conducting a literature review on the quality of financial reporting in emerging markets, this article adopts the SLR introduced by Tranfield et al. (2003). To provide deeper insights by integrating the findings of different studies and forming a comprehensive framework that combines theoretical foundations with practical applications (Snyder, 2019; Tranfield et al., 2003). SLR is divided into the following three steps: 1. Planning the review; 2. Selecting studies: 3. Synthesis of results.

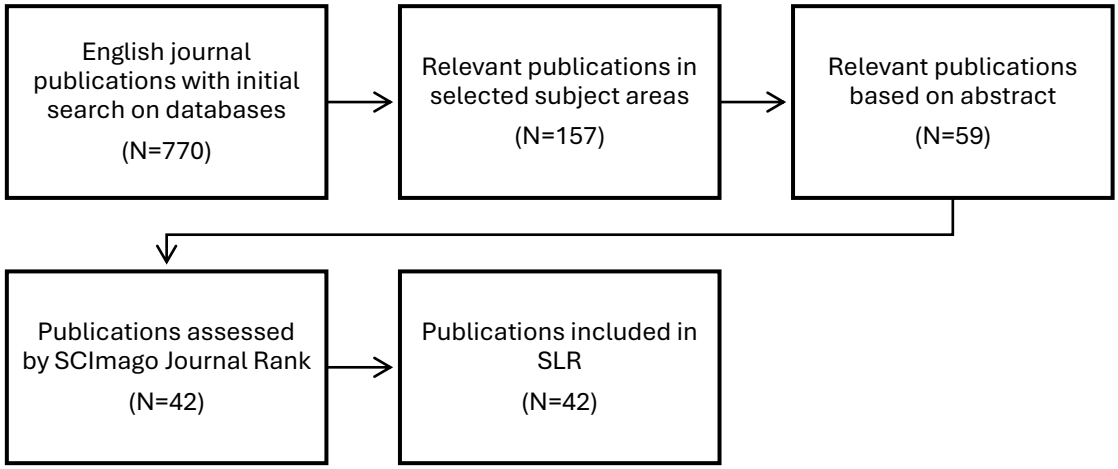
Planning the review

The main focus of this article is to identify the factors that affect the quality of financial reporting in emerging countries. In doing so, it highlights previous research on financial reporting quality as well as the methods for measuring the quality of financial reporting in emerging countries.

Selection of studies

Due to the selection of multiple databases, ensuring the selection of a large number of different articles (Nguyen et al., 2020Relevant articles were gathered with specific inclusion and exclusion criteria and collected manually through UiTM e-resources databases, including Science Direct, Emerald Insight, and Scopus. The search was conducted using the terms "financial reporting quality" and "emerging countries" based on articles published in online databases. By the SLR method proposed by Tranfield et al. (2003) and Snyder (2019)The inclusion and exclusion processes selected in this paper are shown in Figure 1.

Figure 1: Inclusion and Exclusion Processes



Excluding non-English research, the initial search based on the above keyword criteria identified 770 potential articles from the database. These 770 articles were published between 2020 and 2023. The author's name, title, publication year, journal, and other information for each paper were manually organized in an Excel file. Next, based on the subject and abstract content, a total of 59 articles related to research on the quality of financial reporting in emerging countries were screened. Last, as suggested by Marzuki et al. (2022)Based on Scopus CiteScore journal rankings, this study selected 42 articles published in high-quality journals and ranked them in SCImago Journal Rank, as shown in Table 1.

Table 1: List of articles on FRQ in emerging countries listed in SCImago Journal Rank

CiteScore rank	H-index	Study
Q1	36-73	Orazalin (2020), Oradi & Izadi (2020), Sani et al. (2020), Yu et al. (2021), Gull et al. (2021), L. T. H. Tran (2022), Makhlouf (2024), Madawaki et al. (2022)
Q2	17-44	Can (2020), Alhadab et al. (2020), Rajeevan & Ajward (2020), Y. T. Tran et al. (2021), Kaawaase et al. (2021), Can (2021), Alhaddad et al. (2022), Klish et al. (2022), Saji (2022), AL-Duais et al. (2022), R. Alkebsee et al. (2022), Bhatti et al. (2022), Arianpoor & Sahoor (2023), Soroushyar (2023), Zhang & Zhao (2023), Musa et al. (2023), Al-Begali & Phua (2023), El-Dyasty & Elamer (2023), Baatwah et al. (2023), Harymawan et al. (2022), Al-Enzy et al. (2023), Sassi & Damak-Ayadi (2023)
Q3	14-44	Kontesa et al. (2020), Safari Gerayli et al. (2021), Golmohammadi Shuraki et al. (2020), R. H. Alkebsee & Habib (2021), Bansal & Garg (2021), Xie et al. (2022), Tarighi et al. (2022), Harymawan et al. (2022), Luo & Song (2022), Naz et al. (2023)

Synthesis of results

After reviewing and organizing 42 selected articles as samples, this review concluded with a comprehensive analysis of the research on financial reporting quality in emerging countries. The literature was independently and carefully read, and the topics were systematically categorized and synthesized to establish a research framework. Specifically, the framework encompasses four key aspects: determining factors, measurement methods, theoretical foundations, and consequences. Ultimately, through a comprehensive literature review, this review assesses the current state of financial reporting quality in emerging countries, identifies developmental challenges, and offers valuable insights for future research.

4. Results and Discussion

Based on general themes, Figure 2 illustrates a conceptual framework concerning the quality of financial reporting in emerging countries, including the determining factors, methods, and consequences of financial reporting quality.

Figure 2: Conceptual framework of financial reporting quality



Influences on Financial Reporting Quality

Table 2 presents the articles on the determinants of financial reporting quality assigned to these three research themes. Subsequently, these studies were reviewed and analyzed according to the outcomes discussed in this section.

Table 2: Determinants of financial reporting quality

Themes	Determinants	References
Macro-environmental factor	Convergence of IFRS	Bansal & Garg (2021), Klish et al. (2022), Can (2021), Saji (2022), Luo & Song (2022), Al-Enzy et al. (2023), Sassi & Damak-Ayadi (2023)
	Sharia compliance	Can (2021)
	Stock market liberalization	Zhang & Zhao (2023)
Corporate governance factor	Board characteristics	Orazalin (2020), Kontesa et al. (2020), Rajeevan & Ajward (2020), Kaawaase et al. (2021), Naz et al. (2023)
	Audit committee characteristics	Oradi & Izadi (2020), Rajeevan & Ajward (2020), Safari Gerayli et al. (2021), Makhlouf (2024)
	Executives' attributes	Sani et al. (2020), Gull et al. (2021), R. Alkebsee et al. (2022), Bhatti et al. (2022), Harymawan et al. (2022), Musa et al. (2023), Al-Begali & Phua (2023), El-Dyasty & Elamer (2023)
	Leadership and accounting capacity	Y. T. Tran et al. (2021)
	Internal audit functions	Madawaki et al. (2022)
	Auditor tenure	Soroushyar (2023)
	Life cycle stage	Can (2020), Xie et al. (2022)
	Ownership structure	AL-Duais et al. (2022), Alhaddad et al. (2022), Tarighi et al.

		(2022)
	Culture	Yu et al. (2021), Baatwah et al. (2023)
	Related party transactions	Alhadab et al. (2020), Tarighi et al. (2022)
Stakeholder factor	Business strategy and annual reports' readability	Arianpoor & Sahoor (2023)
	Media coverage	Alkebsee & Habib (2021)

Macro-environmental factors

In recent years, with the gradual improvement of the economic strength and international influence of emerging countries, significant achievements have been made in adopting international financial reporting standards and the convergence with international financial reporting standards. For example, China, India, and other countries have adopted a strategy of convergence with international financial reporting standards in accounting standard construction, albeit there is still a certain gap in the degree of convergence among countries (Sassi & Damak-Ayadi, 2023). Financial reporting standards may have a comprehensive impact on the quality of financial reports, including preparation and disclosure (Bansal & Garg, 2021). Bansal & Garg (2021) They were the first to explore the effects of India's convergence of its accounting standards with IFRS on accounting quality and concluded that the adoption of international accounting standards notably diminished accounting quality. Subsequently, Saji (2022) examined the effects of mandatory convergence between Indian accounting standards and International Financial Reporting Standards (IFRS) on the quality of financial reporting. The study yielded empirical evidence that contradicted Bansal & Garg (2021) And indicated that mandatory convergence enhances the information quality of financial reporting for Indian listed companies. Similarly, Klish et al. (2022) studied Middle Eastern and North African (MENA) countries and found that adopting IFRS helps reduce earnings management and improve the quality of financial reporting compared to adopting local accounting standards. Furthermore, Sassi & Damak-Ayadi (2023) studied the impact of the mandatory adoption of international accounting standards on the quality of financial reporting for small and medium-sized enterprises in emerging countries and concluded that it can improve the transparency and quality of financial information for small and medium-sized enterprises, thereby contributing to the improvement of corporate governance.

In addition, Can (2021) emphasized the role of the IFRS in improving the quality of financial reporting in Muslim majority countries while highlighting the positive impact of Sharia compliance on financial reporting quality in the study. Zhang & Zhao (2023) used China's capital market as an example to study the effect of stock market liberalization on improving the quality of financial reporting and provided a new perspective for other emerging countries to study the impact of corporate financial reporting quality behavior.

Corporate governance factors

Based on agency theory, corporate governance as a mechanism for coordinating interests between owners and agents has been widely studied by scholars, especially in improving corporate performance (Rajeevan & Ajward, 2020; Wan Mohammad & Wasiuzzaman, 2019). Combining upper echelon theories, prior research explored the influence of corporate internal governance features on financial reporting quality, including board attributes (Orazalin, 2020; Kontesa et al., 2020; Rajeevan & Ajward, 2020; Kaawaase et al., 2021; Naz et al., 2023), audit committee attributes (Oradi & Izadi, 2020; Rajeevan & Ajward, 2020; Safari Gerayli et al., 2021; Makhlouf, 2024), internal audits (Madawaki et al., 2022), and executive characteristics (Sani et al., 2020; Gull et al., 2021; Alkebsee et al., 2022; Bhatti et al., 2022; Harymawan et al., 2022; Musa et al., 2023; Al-Begali & Phua, 2023; El-Dyasty & Elamer, 2023). Besides, external auditing, as a part of the corporate governance structure, helps to identify potential issues in financial reports, improve the accuracy and reliability of financial reports, and plays a crucial role in ensuring the quality of financial reports and information disclosure. Soroushyar (2023) examined the impact of external auditing characteristics on financial reporting quality and underscored the significance of auditors' industry specialization and tenure in advancing the quality of financial statements.

Furthermore, some scholars have conducted research on the overall characteristics of a company, such as its lifecycle stage (Can, 2020; Xie et al., 2022), ownership structure (AL-Duais et al., 2022), corporate culture (Yu et al., 2021; Baatwah et al., 2023), and related party transactions (Alhadab et al., 2020; Tarighi et al., 2022). Can (2020) and Xie et al. (2022) explored two different emerging markets. Their research conclusions emphasized

that due to the adoption of different earnings management strategies by companies at different stages of their development, lifecycle stages have an impact on FRQ, with the introduction and decline stages hurting FRQ. Numerous studies have been conducted on how ownership structures affect financial reporting quality in developed countries. However, research into the influence of ownership on earnings management in emerging countries remains limited, particularly in terms of comparative analysis across various ownership structures. Hence, AL-Duais et al. (2022) focused on the emerging market of Malaysia, and examined and compared the effects of family, institutional, foreign, and management ownership on actual earnings management. They concluded that ownership structure positively influences the quality of financial reporting.

Different cultures possess distinct values and behavioral norms, which influence the actions of individuals and organizations, including the processes of financial statement preparation and auditing (Kutan et al., 2021). In the exploration of emerging markets, both Yu et al. (2021) and Baatwah et al. (2023) highlighted the significance of cultural factors in financial reporting and earnings management, and noted that cultural backgrounds significantly influence corporate behavior and decision-making. However, they arrived at contrasting conclusions. Yu et al. (2021) discovered that Confucian culture, one of China's most influential traditions, significantly curtailed earnings management, whereas Baatwah et al. (2023), focusing on the Omani capital market, found that tribal culture undermines the internal monitoring mechanisms in enterprises, thereby delaying and diminishing the quality of information disclosure and adversely affecting financial reporting quality.

The issue of utilizing related party transactions for earnings management to meet profit targets has been extensively debated in developed countries. Given the generally weak corporate governance and the limited quality and disclosure of financial reports in emerging markets, the impact of related party transactions on financial reporting quality deserves significant attention within emerging markets (Alhadab et al., 2020). Alhadab et al. (2020) and Tarighi et al. (2022) conducted research on the manipulation of earnings management by related party transactions in the emerging markets of Iran and Jordan, respectively. A comparison of the findings from the two studies revealed that, depending on the market conditions, the impact of related party transactions on accrual earnings management can be both positive and negative.

Stakeholder factors

The quality of financial statements and disclosures is vital for both businesses and stakeholders, as it acts as the main channel for management to engage with external investors and market participants (Mahdi Sahi et al., 2022). Besides investors, other stakeholders, including employees, governments, and the broader society, are also beneficiaries of information transparency (Zamil et al., 2023).

The readability of a company's annual report pertains to the ease with which the annual financial report and related documents can be understood (Habib & Hasan, 2020). Therefore, from the perspective of stakeholders, the readability of reports may increase their risk of opacity, thereby affecting their understanding and judgment of the disclosed information (Dalwai et al., 2023). Arianpoor & Sahoor (2023) conducted a study on Iranian companies and empirically found that the readability of annual reports has a positive impact on the quality of financial reports. They also examined the interaction between different types of business strategies and found that cost leadership and differentiation strategies are more effective in improving information transparency.

Based on the theory of information asymmetry, previous researchers have found that the media plays an important intermediary role in providing valuable information, especially to external stakeholders (Graf-Vlachy et al., 2020; Tsileponis et al., 2020). Therefore, considering that media coverage can affect the judgment of corporate stakeholders on the company, whether the company will improve the quality of financial report disclosure due to media coverage has attracted the attention of scholars. Alkebsee & Habib (2021) noted that in emerging markets, the media's role in financial reporting quality has not been given adequate emphasis. Therefore, focusing on the Chinese market, the study revealed that media attention is inversely related to the likelihood of a company's financial restatement. In conclusion, the media's pivotal role in overseeing the financial reporting governance of Chinese listed companies and safeguarding stakeholders was underscored.

Measurements of Financial Reporting Quality

Currently, academia lacks a unified substitute indicator for financial report quality. A review of past literature reveals that measures based on earnings quality, characteristics of financial report quality, and comprehensive financial report quality evaluation indices are extensively employed by scholars. This section explains the various methods for measuring the quality of financial reports; the list of methods is shown in Table 3.

Table 3: Measurements of financial reporting quality

Measurements	References
Discretionary Accrual	Orazalin (2020), Kontesa et al. (2020), Can (2020), Alhadab et al. (2020), Safari Gerayli et al. (2021), Golmohammadi Shuraki et al. (2020), Yu et al. (2021), Can (2021), Safari Gerayli et al. (2021), Xie et al. (2022), Saji (2022), Tarighi et al. (2022), Bhatti et al. (2022), L. T. H. Tran (2022), Harymawan et al. (2022), Soroushyar (2023), Al-Begali & Phua (2023), El-Dyasty & Elamer (2023), Baatwah et al. (2023), Naz et al. (2023), Al-Enzy et al. (2023), Alsultan & Hussainey (2023)
Real earnings management	Sani et al. (2020), Alhadab et al. (2020), Rajeevan & Ajward (2020), Yu et al. (2021), Alhaddad et al. (2022), AL-Duais et al. (2022), R. Alkebsee et al. (2022), Musa et al. (2023), Al-Begali & Phua (2023), Baatwah et al. (2023), Naz et al. (2023)
Earnings attributes	Safari Gerayli et al. (2021), Rezaei Pitenoei et al. (2020)
Financial restatements	Oradi & Izadi (2020), Alkebsee & Habib (2021), Luo & Song (2022)
Audit Aggressiveness	Can (2020), Can (2021)
Financial reporting attributes	Rashid (2020), Kaawaase et al. (2021), Y. T. Tran et al. (2021), Madawaki et al. (2022)
Composite Index	Klish et al. (2022), Arianpoor & Sahoor (2023), Zhang & Zhao (2023), Sassi & Damak-Ayadi (2023)

In prior research, numerous scholars selected earnings quality as a proxy variable for financial reporting quality. Discretionary Accruals are among the most frequently studied aspects in empirical research on financial reporting quality. In assessing the quality of financial reporting in emerging markets, most studies employed the discretionary accruals model developed by Patricia et al. (1995) (Orazalin, 2020; Kontesa et al., 2020; Alhadab et al., 2020; Yu et al., 2021), and Kothari et al. (2005) (Kontesa et al., 2020; Can, 2020; Golmohammadi Shuraki et al., 2020; Naz et al., 2023; Alsultan & Hussainey, 2023). Harymawan et al. (2022) employed a combination of the Jones (1991) model, the Patricia et al. (1995) model, and the Larcker & Richardson (2004) Model to estimate earnings management. Another prevalent approach is to undertake pertinent research focusing on real earnings management (REM) as a proxy for financial report quality (Sani et al., 2020; Rajeevan & Ajward, 2020; Xie et al., 2022; AL-Duais et al., 2022; Alkebsee et al., 2022; Musa et al., 2023). Unlike accrued profits, REM involves a company's management manipulating actual business activities to influence reported earnings. Previous articles frequently employed similar proxy variables to gauge REM, including an analysis of unusual cash flows, production costs, sales management, and expense management. Additionally, several studies took into account both accrual and real earnings management as measures of financial reporting quality (Alhadab et al., 2020; Yu et al., 2021; Zhang & Zhao, 2023; Baatwah et al., 2023). Safari Gerayli et al. (2021) and Rezaei Pitenoei et al. (2020) assessed earnings quality by examining profitability characteristics, which primarily encompass earnings sustainability, earnings predictability, earnings value relevance, earnings timeliness, and earnings conservatism.

From the professional perspective of auditors, numerous empirical studies have demonstrated that effective auditing enhances the quality of financial reports. Consequently, certain prior research has employed audit-related indicators, including audit opinions and audit aggressiveness (Can, 2020; Can, 2021) as proxy variables for assessing the quality of financial reports.

The second category encompasses the measurement methods for the qualitative characteristics of financial reporting. The conceptual frameworks for financial reporting of both the FASB and IASB specify that high-quality reporting necessitates qualitative features of financial statements, including verifiability, timeliness, comparability, understandability, relevance, and faithful representation (IASB, 2010). Nevertheless, some

characteristics cannot be directly quantified, and although some qualitative attributes are not quantifiable, they can be assessed through alternative proxies. Drawing upon the qualitative attributes of financial reporting quality outlined in the IASB framework, Rashid (2020) developed and employed an index encompassing 28 items that included both financial and non-financial indicators to assess the quality of financial reporting. By employing a five-point Likert scale to ensure that respondents could unambiguously express their level of agreement or disagreement with the items presented, Tran et al. (2021) assessed the eight fundamental qualitative attributes and five enhancing qualitative attributes of financial report quality via a survey questionnaire. Similarly, Kaawaase et al. (2021) assessed the six qualitative attributes of financial reporting quality outlined in the IASB conceptual framework using a six-point Likert scale questionnaire by targeting Chief Financial Officers, Senior Accountants, and Internal Audit Managers.

To more effectively align the measures of financial report quality with practical applications, certain studies have developed a holistic evaluation framework. Such frameworks categorize the quality of financial reports into various dimensions using a multi-tiered structure that assesses report quality by identifying specific proxy variables. When comparing the impact of IFRS and local accounting policies in the MENA region on financial reporting quality, Klish et al. (2022) selected five econometric models to measure the quality of financial reporting according to three aspects: earnings smoothing, target-oriented earnings management, and timely loss recognition. Subsequently, Arianpoor & Sahoor (2023) selected two accounting indicators (accrual quality and earnings smoothness) and two market attribute indicators (accounting conservatism and earnings value relevance) to construct a comprehensive financial reporting quality index, thereby reducing the effects of potential measurement errors in individual accounting earnings. Later, Sassi & Damak-Ayadi (2023) quantitatively assessed the quality of financial reporting for small and medium-sized enterprises by focusing on three key indicators: timeliness, process, and audit, which respectively represent transparency, reliability, and standardization of financial reports. Nevertheless, most existing studies are still at an exploratory phase and only offer an assessment framework for financial report quality.

Consequences of financial reporting quality

Numerous studies have consistently affirmed that high-quality financial reports not only protect investor interests but also foster the healthy growth of capital markets. In recent years, scholars have increasingly focused on the influence of financial report quality on stakeholders, particularly in emerging markets (Wong, 2020; Lu et al., 2023). This section examines prior research on the consequences of financial reporting quality, as shown in Table 4.

Table 4: Consequences of financial reporting quality

Consequences	References
Type of audit opinion	Golmohammadi Shuraki et al. (2020)
Dividend policy	Alsultan & Hussainey (2023)
The firm's information environment	Rezaei Pitenoei et al. (2020)

Audit opinions, serving as a professional information channel, constitute one of the crucial pieces of information that stakeholders, including potential investors, existing shareholders, creditors, employees, and regulatory bodies, consider when making decisions. Golmohammadi Shuraki et al. (2020) examined the Iranian capital market, an emerging economy, and discovered that enhancing financial reporting quality can mitigate audit risk and elevate the probability of auditors expressing unqualified opinions.

Dividend policies reflect a company's profitability and financial health, exert a substantial influence on the company's value, and serve as critical factors in shaping other internal decisions. Prudent dividend payments bolster investor confidence and aid in attracting and retaining investors. Measures typically include the dividend payout ratio, stability, dividend coverage, and the transparency of the dividend policy. Alsultan & Hussainey (2023) examined emerging economies in Saudi Arabia and discovered a significant positive correlation between financial reporting quality and dividend policies. They underscored that enhancing the quality of financial reporting can mitigate agency problems, thereby encouraging companies to more readily pay dividends.

A positive information environment mitigates information asymmetry by supplying transparent information, thereby reducing risks for investors and bolstering stakeholder trust in the company. Rezaei Pitenoei et al. (2020) discovered that enhancing the quality of financial reporting in the Iranian capital market enhances the company's information environment and pioneered a comprehensive method for measuring the information environment. The article also expanded on the significance of the impact of financial reporting quality from the perspectives of other stakeholders.

5. Conclusion

The quality of financial reports is a crucial indicator of a company's transparency and accountability, and exerts a profound influence on the company itself, its stakeholders, and the overall health of the market. Existing studies have primarily focused on the intrinsic attributes of financial reports, the governance mechanisms influencing reporting practices, and the interplay between financial reporting and a company's other decision-making and market activities. This paper investigates the quality of financial reporting by integrating the stakeholders' perspective. Enhancing the quality of financial reporting constitutes a significant academic inquiry; hence, there is a need for a comprehensive review of the quality of financial reporting in emerging markets.

This paper systematically reviews the literature on financial reporting quality in emerging countries. In this review, articles were selected based on specified inclusion and exclusion criteria. In response to RQ1, a conceptual framework for financial reporting quality has emerged. Regarding RQ2, various methods exist for measuring financial reporting quality, with earnings quality being the most commonly used among scholars. Additionally, scholars are beginning to focus on comprehensive evaluation system indicators. To address RQ3, the review categorizes the factors affecting financial reporting quality into macroeconomic, corporate-level, and stakeholder factors. Furthermore, this review paper discusses the impact of financial reporting quality on stakeholders, focusing on accounting, auditing, and the overall information environment efficiency within companies. Therefore, companies in emerging markets need to enhance transparency, achieve financial reporting objectives, and improve the quality of financial reporting by implementing appropriate financial reporting standards, using sustainable corporate governance models, integrating advanced technology, and considering the needs of stakeholders.

Research on financial reporting quality in emerging countries must balance the universal principles of international accounting standards with the distinct socio-economic and cultural contexts of these regions. Future studies should further explore the role of digital technologies in enhancing financial transparency. Additionally, the evolving role of Environmental, Social, and Governance (ESG) disclosures in redefining financial reporting quality metrics and stakeholder expectations warrants rigorous examination, particularly in emerging countries where regulatory frameworks are still underdeveloped.

Nonetheless, this review paper has several limitations. Firstly, it only encompasses literature from a specific period, and due to limitations in sample size, the findings may be biased in their generalizability. Therefore, additional empirical research is necessary to better understand the quality of financial reporting in emerging markets. Secondly, emerging markets exhibit differences in geography, culture, laws, and economic systems, and research may not have fully accounted for how these differences affect the quality of financial reporting. Thirdly, the paper may not have adequately explored how research findings can be translated into practical policy recommendations or improvements in practice. Fourthly, the paper notes that measures of financial report quality are not consistent across the literature, particularly as comprehensive evaluation system indicators are still in the exploratory phase.

Despite its limitations, this study enhances the knowledge base in the area of financial reporting quality in emerging nations. As research on financial reporting quality in emerging countries continues to evolve, this study aids in pinpointing unexplored research gaps related to financial reporting quality in emerging countries. Firstly, future studies may explore factors at the level of other stakeholders, such as the perspective of regulatory bodies in emerging countries, which can be suitably applied to formulate systems aimed at enhancing the quality of financial reporting. Secondly, given the diverse corporate structures, legal systems, and cultural differences in emerging or developing countries, there are notable variations in research outcomes

across different nations and regions. Consequently, future research endeavors could draw samples from various developing countries to undertake international comparative analyses of financial reporting quality.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Facilitating Digital Needs: The Influence of Internet Offerings and Accessibility Initiatives on Internet Use Behavior Among Malaysian Students and Working Communities

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Abstract: The COVID-19 outbreak and the Movement Control Order (MCO) enforcement have rendered online activities essential. It is essential to emphasise the importance of providing essential internet services and initiatives for internet connectivity to all individuals and groups in Malaysia, enabling effective communication in the new normal. Therefore, this study examines the extent and impact of internet connectivity on the day-to-day routines of marginalised populations. The study aimed to gather data from 300 respondents by conducting surveys among primary, secondary, and tertiary education students and individuals from the working population who fall under low- and mid-income groups. The data were collected using offline and online survey questions to understand the disparities between urban and rural areas. This research finding supports the idea that internet services and efforts to improve accessibility influence people's behaviour when using the internet. The geographical location plays a substantial role in generating disparities between urban and rural regions. Age has a crucial role in shaping the connection between measures to improve internet accessibility and individuals' behaviour in using the internet. This research provides valuable insights into understanding the relationships between internet access options and measures to improve accessibility in emerging communication activities. As such, this research provides insights into the long-term preservation of digital inclusion and policymaking focused on establishing effective systems, services, and support to ensure internet accessibility. As such, this research sheds light on the importance of digital inclusion in rural and urban areas, considering different income groups.

Keywords: *Internet offerings, internet accessibility initiatives, internet use behavior, digital inclusion*

1. Introduction

Malaysians are devoting more time to using the Internet and showing their readiness to make online purchases due to restrictions on in-person shopping caused by the COVID-19 pandemic (Vasudevan & Arokiasamy, 2021). 97.1% of the population who use social networks also participate in other internet activities. Subsequently, individuals engage in activities such as acquiring images, movies, videos, or music (84.7%), participating in or acquiring games (84.7%), seeking information regarding goods or services (83.5%), conducting Internet/VoIP telephony (77.4%), and acquiring software or applications (77.1%) (Department of Statistics Malaysia, 2020). Furthermore, educational establishments are using virtual classrooms, and this phenomenon is anticipated to grow persistently. Students need help with e-learning, such as setting aside extra time for video preparation or online learning, insufficient internet connectivity, and expensive data packages (UNESCO-UNEVOC International Centre, 2020; Yeap et al., 2021). There has been a clear and significant rise in the amount of time Internet users have spent on online activities in 2020 compared to 2019. Consequently, the significance of infrastructures that enhance customers' capacity to utilise the Internet with better speed and connectivity has experienced a substantial rise.

The COVID-19 pandemic has necessitated the closure of schools and caused significant interruptions to school for billions of students across Malaysia. EdTech companies like Pandai, Anak2U, and AOneSchools employ technology and software to improve teacher-led instruction and promote student academic performance, going beyond the traditional physical school environment. According to the Malaysian Investment Development Authority (2020), Malaysia's e-commerce sector has a significant growth rate of 87%. Like other countries, Malaysia is adjusting to a new norm defined by digitalisation and internet connectivity. People are adjusting to the practice of remaining at home in response to the COVID-19 Movement Control Order (MCO). Participating in both job and school would present difficulties because of problems related to the availability and effective use of information and communication technology (ICT). Hence, the survey findings from this study will be

valuable in tackling current and future issues related to digital connectivity throughout the pandemic.

A predominant issue among rural inhabitants is the inadequacy of internet facilities and supporting infrastructure in educational institutions and public areas. A significant issue in this scenario is that not all individuals possess the financial resources to afford a subscription to fixed-line Internet, which provides a dependable connection and unrestricted data. In addition, they need more financial resources to obtain technologically advanced equipment or enter into an internet service arrangement. The seriousness of this issue is worsened by technical challenges, such as insufficient internet connectivity and limited data plans (Dawood et al., 2019; Azlan et al., 2021). Therefore, online lectures are not advantageous for students living in remote places and individuals who require complete involvement in online activities. The internet connectivity problem is frequently mentioned as a primary concern in Malaysia, especially in rural regions where 22% of the population lives (Worldometers, 2019). Internet services play a vital role in enabling online education and communication activities. However, there is a lack of research on the consequences of internet connectivity during the COVID-19 pandemic. The additional factors that may impact internet usage patterns in rural areas are still uncertain.

The government has made several efforts to tackle digital inequalities in rural regions during the Movement Control Order (MCO). The Jaringan Prihatin programme was launched as a component of the 2021 Budget, with an initial commitment of RM1.5 billion. This programme aims to offer subsidies for communication service subscriptions or the purchase of mobile devices to about 8.4 million Bantuan Prihatin Rakyat (BPR) participants. Recipients who meet the requirements for Jaringan Prihatin can choose between a package that includes a device or a bundle that offers a monthly data plan. Individuals categorised as B40 with children under 18 are eligible for an RM300 deduction on the device bundle or a monthly reimbursement of RM180 for 12 months. Individuals in the B40 category who do not have children can choose between receiving an RM180 reduction on the device bundle or a monthly rebate of RM180 on their data plan for 12 months (Arfa, 2021). Simultaneously, the Selangor government has implemented an online registration system for the Skim Internet Selangor M40 (SISM40). This comprehensive programme offers internet subsidies to persons in the M40 income bracket who are disproportionately affected. Menteri Besar Selangor Incorporated (MBI Selangor) has partnered with Telekom Malaysia Berhad (TM) to launch the SISM40 (TM). Through this campaign, the M40 group can choose from any of Unifi's eight Family, Singles, and Basic packages. According to New Straits Times (2021), they will be granted a discount ranging from RM10 to RM30 for 12 months. Although several programmes have been implemented, there has been a lack of emphasis on measuring the effectiveness of these initiatives for the intended groups and their ability to contribute to internet-related activities, especially during the COVID-19 pandemic.

Furthermore, implementing the Movement Control Order (MCO) has led to a transition towards carrying out most operational and non-operational tasks, such as education, commerce, and other transactions, via online platforms that utilise the Internet. This shift has led to the widespread and rapid increase of congested data streams. Service providers are essential in ensuring internet connectivity matches Malaysians' capabilities (Isa & Abdul Latiff, 2020). As reported by MCMC (2020a), the nationwide internet traffic witnessed a 23.5 per cent surge during the initial week of the MCO, followed by an additional 8.6 per cent rise in the second week. The substantial increase caused internet congestion, decreasing download speed (Syazwina, 2020). Mobile subscribers may experience decreased data speed, especially when there is a significant demand on the network due to network congestion. The limited network capacity or lack of bandwidth is the main reason for decreased speed. The limitation is also restricted by mobile devices' growing popularity and the wealth of multimedia content, such as video streaming and cloud services, which require a reliable and significant bandwidth capacity (Wahab et al., 2019).

Internet accessibility is crucial in the current epidemic and significantly impacts Malaysians' internet usage behaviours. It is especially crucial for employment, education, information retrieval, and socializing. Although many studies have shown the lack of internet connectivity in rural areas, researchers may overlook the same problem in urban areas because of internet capabilities and infrastructure availability. However, the widespread use of the Internet due to the COVID-19 pandemic could change the situation. Therefore, this study aims to improve the understanding of the relationship between internet access services and attempts to promote accessibility regarding internet usage patterns. The research will specifically address the challenges

that students and working individuals from the M40 and B40 socioeconomic groups face in their academic and professional pursuits, access to information, and social integration. This option allows for examining the discrepancy in digital inclusion between urban and rural residences.

2. Literature Review

Internet Use Behavior

Information communication technology has advanced, offering Malaysians additional opportunities to share knowledge and acquire information (Melhem & Tandon, 2009). The internet's widespread availability contributes to substantial advancements in society across multiple domains, including education, online social networking, information sharing, and other activities that streamline daily tasks (Singer et al., 2012; Bhiwgade & Bhiwgade, 2022; Lozano-Blasco et al., 2022).

The efficacy of virtual work and learning during the MCO is contingent upon the internet connection quality. An unreliable connection might lead to interruptions during live sessions, impacting the quality of job tasks or course delivery. This issue is particularly evident among students residing in remote regions with inadequate internet connectivity or lacking the financial means to buy costly monthly data subscriptions. These students heavily depend on pay-as-you-go internet access subscriptions (Azlan et al., 2020). This study examines internet usage trends about growing communication standards, particularly for work, education, obtaining information, and promoting social cohesion during the COVID-19 pandemic.

Internet Offerings

The increasing accessibility of gadget ownership and internet connectivity has profoundly affected the lives of several persons with consistent online access, irrespective of their geographical location (Selver, 2005). Users are provided with various internet product choices, such as mobile postpaid, prepaid, and broadband services. Based on the facts, internet offerings refer to services offered by service providers for business or personal use. It enables internet connectivity to consumers, allowing them to access the internet, participate in commercial operations, and interact with their family and friends. The pricing of this service is subject to variation depending on the diverse range of internet packages offered. The options include mobile prepaid, mobile postpaid, public Wi-Fi, and broadband. This study examined the correlation between the internet services offered by service providers and the internet usage behaviour of users.

Internet Accessibility Initiatives

However, most activities are conducted digitally throughout the MCO period, including meetings, seminars, lectures, and the trade of goods and services (Isa & Abdul Latiff, 2020). Therefore, the government and telecommunication service providers have introduced multiple incentives to meet the requirements and benefits of Internet users. Tan Sri Muhyiddin Yassin, the Prime Minister, introduced the People-Centric Economic Stimulus Package (PRIHATIN) on 27 March 2020. The Malaysian government presented an initiative of RM250 billion, as stated by MCMC (2020b). These incentives provide monthly financial support for data plans or the purchase of mobile device packages to those who receive Bantuan Prihatin Rakyat (BPR), married or single parents with children under 18 years old. Furthermore, numerous telecommunication providers have offered free internet-based education to pupils from the B40 socioeconomic group. Through online educational programmes, B40 students can receive free SIM cards with 40GB of data (MCMC, 2022). Both government entities and telecommunication operators are implementing numerous internet accessibility efforts. This study assessed the usability of the measures of participants' internet usage behaviour.

Age

In the contemporary period, the internet has had a profound influence on our daily lives, rendering digital literacy an essential component of children's growth in the present day. According to Othman, Fahrulrazy Rahim et al. (2019), the internet has become an invaluable resource for young people to research for their school assignments, communicate with others, participate in interactive games, and access their favourite songs and movies. Although older adults have traditionally been reluctant to adopt technological advancements compared to younger generations, many effectively overcome barriers to obtaining, utilising, and keeping pace with information and communication technologies, such as the Internet (Aggarwal et al., 2020). Hence, the difference between the older and younger study participants is that both groups could complete most activities

proficiently. However, older individuals need more steps to do them (Singer et al., 2012). Although there was an increase in internet usage among older individuals in 2017, it remains lower compared to younger age groups (Barbosa Neves et al., 2018). This study investigated the degree to which age can strengthen the correlation between online services and initiatives aimed at improving internet accessibility, precisely user behaviour.

Gender

Gender is a tool that helps reveal basic principles that can create expectations and unite a wide range of individual discoveries (Sun et al., 2020). Gender, as understood in social science, refers to how individuals conduct themselves and engage with others (Fleming & Agnew-Brune, 2015). The study by Raheem Ahmed, Hanif and Ahmed Meenai (2015) revealed that males mostly use the internet for downloading and purchasing, while females prefer messaging and social networking. According to the Internet Users Survey (IUS) by MCMCb (2020) conducted by the MCMC, 54.3 per cent of internet users in Malaysia are male, while 45.7 per cent are female. The gender gap in internet access could contribute to the existing disparities between men and women in their labour force participation, salaries, and access to financial services (International Monetary Fund, 2020). This study examined the relationship between gender and the influence of internet services and accessibility initiatives on internet usage behaviour.

Location

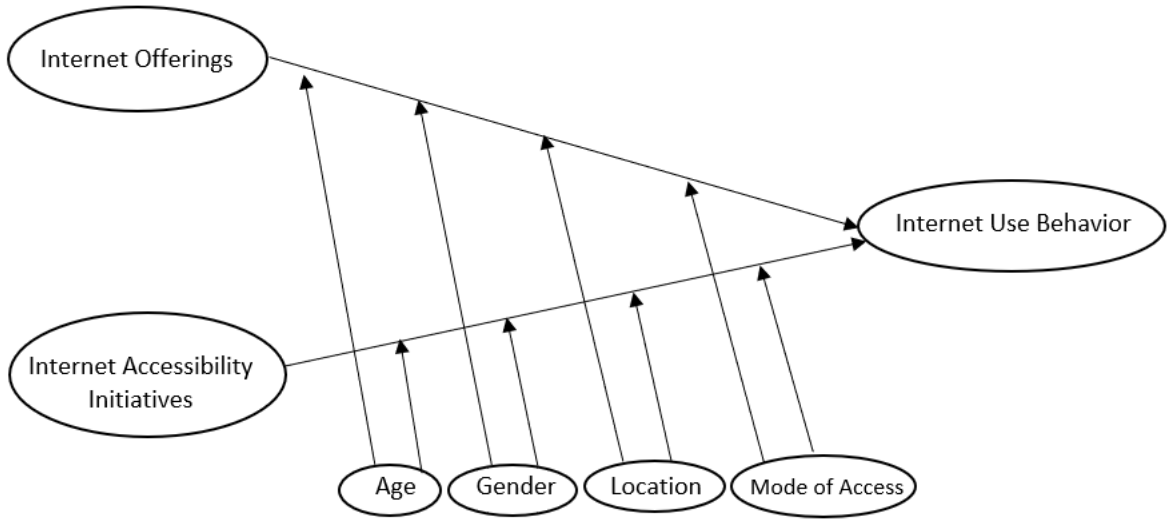
Lack of digital infrastructure and restricted access may hinder students' engagement in online classrooms and add complexity to their online learning experience (Selvanathan et al., 2020). In addition, the lack of internet access in rural areas leads to limited job opportunities (Berner et al., 2014), and the absence of a younger population has contributed to the underdevelopment of rural regions compared to urban areas. Urban Malaysians have quickly adopted digital technology, including platforms such as Lazada and Highland Fresh, for purchasing veggies and Grab for food deliveries, in contrast to rural areas (Gong, 2020). Nevertheless, in both urban and rural areas, it is prevalent for several devices and users within a household to lack the requisite speeds to participate adequately in educational or professional activities. This limitation arises because consumers may need to distribute their internet throughput or bandwidth across other nearby users, affecting the speed of their internet connection (Lai & Widmar, 2020). This study investigated the extent to which location can negate the relationship between internet services and initiatives aimed at enhancing accessibility in terms of internet usage behaviour.

Mode of Access

Laptops, cell phones, PCs, tablets, and house telephones are employed for online activities. Studies suggest that employed individuals are more likely to use their gadgets than those provided by their businesses (Rachmawati et al., 2021). In addition, students are strongly inclined to acquire technological devices such as personal computers, laptops, tablets, and mobile phones with internet access to enhance their learning methodologies. These educational methods and settings allow students to have the freedom to learn and build relationships with their teachers at any location of their choosing (Raheem Ahmed et al., 2015). This study investigated the potential impact of internet access methods on the interaction between internet offerings and accessibility initiatives, specifically regarding internet-using behavior.

The conceptual framework, shown in Figure 1, was developed based on a previous literature review. Age, gender, location, and mode of access were essential factors in shaping the behaviour of internet users and were therefore considered moderators in internet offerings and accessibility initiatives. The Social Exchange Theory underpins the conceptual framework, as postulated by Blau in 1964. Social exchange is a cooperative interaction between two or more individuals, where each participant possesses something of value to provide to others (Thibaut & Kelly, 1959; Homans, 1961). The transferred resources can possess an economic, social, or economic and social character (Miles, 2012). As a result of this transaction, societal consequences arise (Rudner, 1966). This study investigated the economic resources from internet services and accessibility initiatives while considering social resources as moderating factors. These interactions result in a social outcome, namely internet use behaviour and social character (Miles, 2012). As a result of this transaction, societal consequences arise (Rudner, 1966). This study investigated the economic resources from internet services and accessibility initiatives while considering social resources as moderating factors. These interactions result in a social outcome, namely internet use behavior.

Figure 1: Conceptual Framework



Source: Researcher

Based on the conceptual framework, the following are the main hypotheses derived for this research:

H1: Internet offerings positively influence internet use behaviour.

H2: Internet accessibility initiatives positively influence internet use behaviour.

H3: Age strengthens the relationship between internet offerings and accessibility initiatives towards internet use behaviour.

H4: Gender strengthens the relationship between internet offerings and accessibility initiatives towards internet use behaviour.

H5: Location strengthens the relationship between internet offerings and accessibility initiatives towards internet use behaviour.

H6: Mode of access strengthens the relationship between internet offerings and accessibility initiatives towards internet use behaviour.

3. Methodology

The study sample comprises working adults from the M40 and B40 income groups and students from the secondary and university levels in Negeri Sembilan. The B40 income group consists of individuals with a monthly household income below RM4849, while the M40 income group includes individuals with a monthly household income ranging from RM4850 to RM10,959 (Department of Statistics Malaysia, 2019). The study employed a quota sampling technique to ensure a representative sample of participants from urban and rural regions. Three hundred samples were collected from the working and student groups, consisting of sub-samples of 30 persons.

The questionnaires were distributed online and physically at universities and internet centres. The variable measurement items for internet offerings and internet accessibility initiatives are self-designed. Meanwhile, two items of internet use behaviour were self-designed, and the remaining thirteen measurement items were adapted from Al-Hariri and Al-Hattami (2015), Parker et al. (2020) and Figueroa et al. (2002). A scale ranging from 1- 'Strongly Disagree' to 2- 'Strongly Agree' was used for internet use behaviour, internet offerings and accessibility initiatives. Meanwhile, a nominal scale was used to calculate age, gender, location, and mode of access. The instruments were pre-tested by experts and participants representing the potential respondents.

4. Findings and Results

The preliminary analysis and the respondents' information were analyzed using SPSS. The Skewness and Kurtosis statistics for the items in this research were at an acceptable value of <3 And <10, respectively.

Profile of Respondents

Urban area respondents for primary students consist of 20% male and 13.3% female respondents, 18.9% male and 14.4% female respondents for secondary school students, and university students comprise 8.9% male and 24.4% female respondents. Meanwhile, responses for primary students in rural areas were 14.5% male and 18.9% female, 10% male and 23.3% female for secondary school students, and 8.9% male and 24.4% female respondents for university students. Respondents for M40 in urban areas are 13.3% male and 36.7% female. For B40, 11.7% of the population is male, and 38.3% is female. Meanwhile, M40 in rural areas had 28.3% male and 21.7% female respondents, and B40 had 25% male and female respondents. The student respondents range from the age of 8 to 42 years old. Meanwhile, there were 120 total working group respondents, with 12.5% males and 26.7% females from urban areas and 37.5% males and 23.3% females from rural areas. The working group respondents are those aged 18 to 58 years and above.

Inferential Data Analysis

This research employed SEM-PLS with Smart PLS Version 3 to examine the hypotheses.

Measurement Model

Evaluating reflective measurement models involves assessing composite reliability to measure internal consistency, individual indicator reliability, and average variance extracted (AVE) to assess convergent validity. Discriminant validity is assessed using the Fornell-Larcker criterion, cross-loadings, and the Heterotrait-Monotrait (HTMT) ratio, as Hair, Hult, Ringle, and Sarstedt (2017) outlined. The convergent validity and discriminant validity for this research are as follows.

Convergent Validity

Four items that did not meet the specified criteria have been removed. The remaining elements for outer loadings satisfy the minimal threshold value of 0.4 (Hulland, 1999) and have an AVE score greater than 0.50 (Fornell & Larcker, 1981). In this research, the reliability is typically measured using Cronbach's alpha (CA) and composite reliability (CR). The threshold value for reliability is similar to CR, which should be 0.7 or higher to indicate sufficient convergence or internal consistency. Table 1 shows that these values are acceptable (Ramayah, Cheah, Chuah, Ting, & Memon, 2018).

Table 1: Convergent Validity for Measurement Model

Construct	Items	Loadings	CA	CR	AVE
Internet Offerings	IOa	0.815	0.864	0.907	0.71
	IOb	0.891			
	IOc	0.855			
	IOf	0.807			
Internet Accessibility Initiatives	PI1	0.908	0.939	0.954	0.804
	PI2	0.920			
	PI3	0.861			
	PI4	0.906			
	PI5	0.888			
Internet Use Behavior	IUB1	0.606	0.874	0.892	0.51
	IUB2	0.695			
	IUB4	0.766			
	IUB5	0.675			
	IUB6	0.817			
	IUB7	0.708			
	IUB8	0.781			
	IUB9	0.635			

Discriminant Validity

The results shown in Table 2 indicate that the square roots of the Average Variance Extracted (AVE) for each construct are higher than the correlations among the latent constructs. Therefore, the discriminant validity of all the notions is deemed satisfactory according to the criterion established by Fornell and Larcker (1981). In addition, discriminant analysis was performed by comparing the cross-loadings among constructs. The findings of this study indicate that the indicators demonstrate a strong association with their respective constructs while showing a weak association with other constructs, as proposed by Ramayah et al. (2018). The presence of discriminant validity suggests that the conceptions are distinct from one another.

Table 2: Discriminant Validity (Fornell & Larcker)

Latent Variable	1	2	3
Internet Offerings (1)	**0.843**		
Internet Use Behavior (2)	0.219	**0.714**	
Internet Accessibility Initiatives (3)	0.237	0.235	**0.897**

Structural Model

There are seven constructs in this research, which consist of internet offerings, accessibility initiatives, internet use behavior, age, gender, location, and mode of access, that were assessed in the structural model. All the Inner VIF values for the independent variables (Internet Offerings and Accessibility Initiatives) are less than 5 overall, specifically for students and working groups. Thus, it indicates that collinearity is not a concern (Hair et al., 2017). The analysis of confidence intervals, bias, and bootstrapping results revealed that zero does not straddle between the confidence intervals, indicating a statistically significant result.

This research evaluates the significant effects stated in the model of the research (Figure 1). It was shown in Table 3 that the effect of (location) IO -> L-> IUB ($p< 0.05$) and PI -> L-> IUB ($p< 0.01$) was highly statistically significant and influenced internet use behavior. Additionally, (internet offerings) IO -> IUB ($p< 0.05$) and (internet accessibility initiatives) PI -> IUB ($p< 0.05$) were significant and influenced internet use behavior. Therefore, H1, H2 and H5 were supported. However, H3 is partially supported. The effect of (age) IO -> A -> IUB ($p> 0.05$) was not significant in influencing internet use behavior. Meanwhile, PI -> A -> IUB ($p< 0.05$) was significant and influenced internet use behavior.

Furthermore, Table 3 shows the insignificant relationships, which are explained as follows: (gender) IO -> G -> IUB and PI -> G -> IUB were not significant ($p> 0.05$) in influencing internet use behavior. In addition, (mode of access) IO -> MOA -> IUB and PI -> MOA -> IUB were also not significant ($p> 0.05$) in influencing internet use behavior. Therefore, H4 and H6 were not supported.

In addition, Table 4 shows a significant relationship among students' groups for (internet accessibility initiatives) PI -> IUB and IO -> L -> IUB ($p < 0.05$) in influencing internet use behavior. Besides that, (internet offerings) IO -> IUB ($p<0.01$) was highly statistically significant and influenced internet use behavior among working groups (refer to Table 5).

For this research, the R-square value of internet offerings and accessibility initiatives influencing internet use behavior is 0.083 (overall), 0.09 (students' group) and 0.134 (working groups). Besides the two-predictor variables, adding the moderating variables (age, gender, location, mode of access), as well as the dependent variable (internet use behavior), contributed to the value of 0.165 (overall), 0.188 (students' group), and 0.267 (working groups) R-Square.

Table 3: Structural Model Assessment (Overall)

Hypotheses	Path	Standard Beta	Standard Error	T Value	P Values	Decision
H1	IO -> IUB	0.173	0.064	2.721	0.003*	Supported
H2	PI -> IUB	0.194	0.09	2.152	0.016*	Supported
H3	IO & PI-> A-> IUB					Partially Supported

H3a	IO -> A -> IUB	0.053	0.069	0.766	0.222	Not Supported
H3b	PI -> A-> IUB	-0.132	0.069	1.914	0.028*	Supported
H4	IO & PI-> G-> IUB					Not Supported
H4b	IO -> G -> IUB	0.021	0.066	0.324	0.373	Not Supported
H4b	PI -> G-> IUB	0.066	0.072	0.918	0.18	Not Supported
H5	IO & PI-> L-> IUB					Supported
H5a	IO -> L -> IUB	-0.123	0.061	2.016	0.022*	Supported
H5b	PI -> L-> IUB	0.2	0.078	2.553	0.005**	Supported
H6	IO & PI-> MOA-> IUB					Not Supported
H6a	IO -> MOA -> IUB	0.047	0.055	0.852	0.197	Not Supported
H6b	PI -> MOA-> IUB	-0.05	0.049	1.018	0.155	Not Supported

Note: IUB = Internet Use Behaviour; IO = Internet Offerings; PI = Internet Accessibility Initiatives, A = Age; G = Gender; L = Location; MOA = Mode of Access
*p < 0.05 and **p < 0.01

Table 4: Structural Model Assessment (Student Group)

Hypotheses	Path	Standard Beta	Standard Error	T Value	P Values
H1	IO -> IUB	0.079	0.149	0.533	0.297
H2	PI -> IUB	0.265	0.155	1.705	0.044*
H3	IO & PI-> A-> IUB				
H3a	IO -> A -> IUB	0.022	0.118	0.183	0.428
H3b	PI -> A-> IUB	-0.117	0.094	1.249	0.106
H4	IO & PI-> G-> IUB				
H4b	IO -> G -> IUB	-0.001	0.088	0.011	0.495
H4b	PI -> G-> IUB	0.035	0.122	0.284	0.388
H5	IO & PI-> L-> IUB				
H5a	IO -> L -> IUB	-0.208	0.13	1.597	0.055*
H5b	PI -> L-> IUB	0.143	0.103	1.381	0.084
H6	IO & PI-> MOA-> IUB				
H6a	IO -> MOA -> IUB	-0.031	0.086	0.359	0.36
H6b	PI -> MOA-> IUB	-0.017	0.081	0.214	0.415

Note: *p < 0.05 and **p < 0.01

Table 5: Structural Model Assessment (Working Group)

Hypotheses	Path	Standard Beta	Standard Error	T Value	P Values
H1	IO -> IUB	0.31	0.083	3.732	0.000**
H2	PI -> IUB	0.139	0.122	1.139	0.128
H3	IO & PI-> A-> IUB				
H3a	IO -> A -> IUB	-0.092	0.135	0.68	0.248
H3b	PI -> A-> IUB	-0.093	0.148	0.628	0.265
H4	IO & PI-> G-> IUB				
H4b	IO -> G -> IUB	0.016	0.112	0.146	0.442
H4b	PI -> G-> IUB	0.115	0.117	0.986	0.162

H5	IO & PI-> L-> IUB				
H5a	IO -> L -> IUB	-0.083	0.1	0.837	0.201
H5b	PI -> L-> IUB	0.111	0.122	0.906	0.183
H6	IO & PI-> MOA-> IUB				
H6a	IO -> MOA -> IUB	0.075	0.092	0.818	0.207
H6b	PI -> MOA-> IUB	-0.054	0.087	0.622	0.267

Note: *p < 0.05 and **p <0.01

Cohen's (1988) study determined that effect sizes of 0.02, 0.15, and 0.35 correspond to small, medium, and large magnitudes, respectively. The research followed these principles, and the effect sizes of the latent constructs in the structural model are displayed in Table 6. Table 6. In general, and particularly for working groups, there was a minimal impact on internet usage behavior. However, it was shown that internet offerings, gender, and mode of access had no impact on the internet use behavior of the student group.

Table 6: Effect Size (f^2)

Path	f^2	Degree of Effect Size		
		Overall	Student Group	Working Group
Internet Use Behaviour				
Internet Offerings (IO -> IUB)	0.031	Small	No effect	Small
Internet Accessibility Initiatives (PI -> IUB)	0.039	Small	Small	Small
Moderating Effects				
Age (IO & PI-> A-> IUB)	0.025	Small	Small	Small
Gender (IO & PI-> G-> IUB)	0.01	Small	No effect	Small
Location (IO & PI-> L-> IUB)	0.043	Small	Small	Small
Mode of Access (IO & PI-> MOA-> IUB)	0.03	Small	No effect	Small

Discussion

The accessibility of Internet services has a beneficial impact on individuals' behaviour regarding their Internet utilisation. Upon further investigation, it is evident that Internet services (0.031) have little impact on developing the R2 for Internet Use Behaviour. However, after comparing the two groups (students and working groups), notable disparities were noticed that impact the connection between Internet Offerings and Internet Use Behaviour. The association between internet services' availability and internet usage behaviour is statistically significant at a high level. These data indicate that internet offerings are crucial for facilitating internet-related activities among the M40 and B40 working population segments. In contrast, student groups frequently depend on their parents or guardians to provide them with internet subscription services, leading to a divergent trend. These results indicate that the Internet is essential amidst the epidemic, particularly for the working class (B40 and M40). Regardless of age or profession, including students and employed individuals, the Internet has become essential for these groups due to the government-enforced Movement Control Order (MCO) during the COVID-19 epidemic. Therefore, the specific internet services individuals subscribe to can considerably influence their online conduct, especially regarding activities like employment, education, accessing information, and socialising.

Internet accessibility measures have a favourable impact on internet usage behaviour. The Internet accessibility initiatives (0.039) had little influence on the formation of the R2 for Internet Use Behaviour. This value demonstrates that internet accessibility initiatives have minimal impact on students and the M40 and B40 working groups. Nevertheless, comparing the student and working adult categories demonstrated that notable disparities exist between the B40 and M40 subgroups. These disparities impact the correlation between attempts to enhance internet accessibility and the behaviour of internet usage. The likely reason for these findings can be linked to the fact that a substantial percentage of students are engaging in online learning during the length of the Movement Control Order (MCO). Consequently, the students rely extensively on Internet accessibility initiatives to help ease the difficulties of consuming large amounts of data at home or

accessing Internet facilities. No notable discrepancies were seen between the working groups, consisting of M40 and B40. This outcome can be attributed to the onset of tasks by the groups at work and their utilisation of the office's internet resources throughout the duration. Regardless of the availability of internet accessibility initiatives, it is imperative for those in the M40 and B40 working groups, as well as school-age and university students, to meet their academic and employment commitments. Therefore, it encompasses the necessity of utilising the Internet for remote work and the essentiality of Internet connectivity for educational objectives. Therefore, the Internet has become an essential requirement for these specific individuals.

In addition, the results suggest that the age variable has a limited impact on internet usage behaviour. The analysis suggests that age has a negligible impact (0.025) on the generation of the R2 for Internet Use Behaviour. This value suggests that age does not substantially influence students and employed adults in the M40 and B40 groups. The impact of age on the relationship between internet accessibility initiatives and internet usage behaviour has diminished; however, it remains relevant for internet offers. One possible reason for this difference could be the varying degrees of reliance that students and working groups have on Internet services and accessibility initiatives. Upon comparing the student and working groups, it was found that there were no significant differences between the B40 and M40 groups. These inequalities did not affect the association between age, internet offerings, internet accessibility initiatives, and internet use behaviour. During the COVID-19 Movement Control Order (MCO), people of various age groups, such as students and working professionals, have distinct requirements for internet subscriptions and internet-accessible programs.

The study findings indicate that gender does not substantially influence the relationship between internet offerings and accessibility initiatives in shaping internet usage behaviour. The study suggests that gender (0.01) has the least significant impact on the R2 value for Internet Use Behaviour. This value demonstrates that gender has a minimal impact on students and the M40 and B40 working groups. Gender did not influence the relationship between internet services and accessibility initiatives on internet use behaviour. Overall, the goal of achieving reliable internet connectivity for online activities, regardless of specific subscription plans or measures to improve internet access, remained the same for both genders. However, upon analysing the group of students and working adults, it was concluded that there are no significant distinctions between the B40 and M40 groups regarding how gender affects the impact of online offers and accessibility initiatives on internet usage behaviour. Hence, gender did not play a substantial role in distinguishing the purpose and significance of internet accessibility during the COVID-19 MCO era.

The statistical analysis demonstrates that the association between internet offers, accessibility initiatives, and internet use behaviour is significantly impacted by location. Nevertheless, it has been determined that the location variable (0.043) minimally impacts the R2 value for internet use behaviour. The observed results can be attributed to the uniformity of internet usage patterns and infrastructure in urban and rural regions. However, when comparing the students and working adults groups, significant differences were identified between the B40 and M40 groups. These inconsistencies impact the relationship between geographic location, internet services, efforts to improve accessibility, and internet usage patterns. The study has discovered that students' geographic location significantly influences the relationship between internet services and their use. This discovery indicates that the availability of internet services can vary depending on the geographical location, which can subsequently affect the internet usage behaviour of students.

Moreover, this study found that internet services and accessibility initiatives had an identical impact on internet usage behaviour, regardless of online access mode. The results suggest that the Internet access mode (0.03) has a minimal effect on the R2 value for Internet Use Behaviour. The value demonstrates that the mode of access has minimal effect on the students and the working groups of M40 and B40. The results of this study indicate that over 96% of participants are inclined to use mobile phones to access the Internet. The difference can be ascribed to the restricted usage of alternative internet connection means, such as laptops, desktops, and feature phones. Furthermore, by thoroughly comparing the groups of students and working individuals, it was concluded that there are no significant disparities between the B40 and M40 groups. These disparities do not influence the relationship between the mode of accessing Internet services and their influence on individuals' behaviour when using the Internet.

5. Conclusion and Recommendations

To summarise, this research strengthens the idea that Internet services and efforts to improve accessibility influence the behaviours of individuals when using the Internet. The findings suggest that location contributes to the differences between urban and rural areas. Moreover, age has a crucial role in shaping the connection between measures to improve internet accessibility and individuals' behaviour in using the Internet. Furthermore, the research has advanced our understanding that engaging in online accessibility activities significantly enhances internet usage behaviour and primarily benefits students. Moreover, this study focuses on the discrepancy in internet utilisation between urban and rural regions during the COVID-19 pandemic, which has now become the norm. Prior studies have conventionally focused on the limited Internet accessibility in rural areas and may have overlooked the same problem in urban areas. The empirical findings in this research provide insights into the insufficient internet accessibility, which may also be lacking in urban settings. The information indicates that slight disparities exist between urban and rural areas. The primary policy focus must be to strategize for the long-term provision of digital inclusion in Malaysia. Prioritising the establishment of suitable infrastructure, services, and support for internet accessibility is essential in policymaking in rural and urban areas. Conversely, telecommunications providers are crucial in facilitating access to suitable and affordable internet services for users of different ages and disadvantaged groups, particularly students and low-income individuals.

Nevertheless, it would be interesting to examine the reactions of students and working groups in the aftermath of the COVID-19 outbreak. Furthermore, the factors of online offerings and internet accessibility initiative programmes, along with moderating variables such as age, gender, location, and mode of access, accounted for 16.5% (R2 value) in explaining internet use behaviour among students and working groups. The data indicates that the remaining 83.5% of internet use behaviour can be attributed to other variables. However, this research found that the independent and moderator variables could account for around 26.7% (R2) of internet use behaviour in working groups. This research model is more effective for working groups than for students. Hence, this observation might be further explored and expanded to encompass other states in Malaysia and other Asian nations to provide further validation.

Thus, it is geared towards obtaining more comprehensive insights into the extent of digital inclusiveness in both urban and rural regions. In addition, future research should investigate internet accessibility ideas related to users' aptitude, socioeconomic status, limited literacy, digital literacy, and motivation to access information technology. Furthermore, the presence of adequate infrastructure and amenities in both urban and rural regions, as well as the level of knowledge and education in technology, will significantly facilitate the improvement of internet connectivity. In addition, it has been determined that the impact of internet offers and accessibility activities on internet usage behaviour is not substantial when considering certain moderator variables, particularly gender and mode of access. Therefore, additional moderators could be introduced to enhance the interaction. This research focuses on the behaviour of individuals using the Internet in study/work, information searching, and online social contact. Furthermore, it can be further examined from the standpoint of social services, healthcare, online retail, banking, and online formal communications.

Acknowledgement: This research is funded by the Malaysian Communications and Multimedia Commission through the Digital Society Research Grant.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Why Women Leave Corporate Jobs for Self-Employment: A Systematic Literature Review on Stress-Induced Career Shifts

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Abstract: The phenomenon of women leaving corporate jobs to pursue self-employment has gained significant attention due to the increasing prioritization of autonomy, flexibility, and personal well-being. Stressors such as rigid work cultures, gender biases, and work-life conflicts emerge as critical drivers of this career shift. This systematic literature review (SLR) aims to consolidate fragmented research to understand why women transition from corporate roles to self-employment, focusing on stress-related factors, the experiences and outcomes of self-employment, and the influence of organizational, societal, and individual factors. Using the PICo framework, the review examines studies that explore the problem (women, stress, corporate jobs), interest (career shifts, self-employment, transitions) and context (workplace stress, organizational culture, work-life balance). A comprehensive search strategy was applied to databases such as Scopus, ProQuest, and Google Scholar, and the PRISMA 2020 guidelines were followed to ensure systematic identification, screening, and inclusion of high-quality studies. The findings reveal systemic workplace stressors, diverging perspectives on self-employment's efficacy, and the influence of intersecting identities and external factors on career decisions. These insights underscore the urgent need for organizational reforms and equitable entrepreneurial ecosystems. This research benefits policymakers, organizations, and practitioners by providing evidence-based recommendations to address workplace inequities and support women's sustainable career transitions.

Keywords: *Women, workplace stress, self-employment, career transitions, systematic literature review, PRISMA 2020, PICo*

1. Introduction

In recent years, more women have been leaving corporate jobs to pursue self-employment, which has caught the attention of scholars and professionals alike. Many women choose independence, flexibility, and personal well-being over what is traditionally seen as stable and financially secure corporate jobs. This change is often motivated by the stresses found in corporate settings, such as strict work cultures, ongoing gender biases, and difficulties balancing work and life (Neegaard & Carlsen, 2021; Smith, 2020). These factors create unfriendly work environments that do not consider women's unique challenges, like managing caregiving duties and job responsibilities. Because of this, self-employment becomes an appealing option, allowing women to align their work lives with their personal goals and circumstances (Lewis et al., 2015).

This trend is part of a larger movement questioning traditional corporate structures for their inability to support diverse and inclusive workplaces. Research shows that many women turn to self-employment to regain control over their careers, explore creative opportunities, and achieve a better work-life balance (Marlow & Carter, 2004). However, self-employment also comes with challenges, such as financial instability, lack of resources, and feelings of isolation. These issues highlight the need to better understand why women leave corporate jobs for self-employment, including their experiences and the systemic factors at play.

Even though there is growing interest in why women shift careers due to stress, current research is often scattered across different fields like organizational behaviour, entrepreneurship, and gender studies. This fragmentation makes it hard to reach clear conclusions. A systematic literature review (SLR) can bring together insights from various studies and help provide a clearer understanding of what influences women's decisions to move from corporate roles to self-employment. By summarizing existing research, this review can identify common themes, knowledge gaps, and areas that need more exploration.

Additionally, this understanding is essential for tackling systemic issues in corporate workplaces that disproportionately impact women. Organizations need to recognize how rigid work cultures; gender

discrimination and lack of support contribute to stress and dissatisfaction in careers. Likewise, policymakers and practitioners require evidence-based insights to create programs and policies supporting women's career success, whether within corporate or entrepreneurial settings. This SLR aims to connect these knowledge gaps, ultimately helping to create more fair and supportive professional environments for women.

Problem Statement

Women's career transitions, particularly from corporate employment to self-employment, have been extensively studied in various contexts. Research has highlighted stress-induced career shifts caused by workplace discrimination, rigid organizational structures, limited career progression, and work-life balance challenges (Neegaard & Carlsen, 2021; Cabrera, 2007). Additionally, studies have explored the motivations behind self-employment, emphasizing autonomy, flexibility, and the pursuit of personal fulfilment (Lewis et al., 2015; Smith, 2020). However, there remains a critical research gap in understanding how systemic stressors, gendered expectations, and external economic factors collectively shape women's career decisions. While existing literature often focuses on corporate stressors or entrepreneurial opportunities in isolation, few studies comprehensively examine the intersectionality of workplace stress, self-employment experiences, and broader societal influences. Furthermore, limited research addresses how race, motherhood, and economic instability interact with these transitions, particularly for women navigating non-traditional career paths (Carter-Greene, 2019; Marconatto et al., 2022).

Moreover, while previous studies have examined the challenges women face in corporate environments and the appeal of self-employment, there is insufficient research on the long-term sustainability of these career shifts. Many studies focus on the initial transition phase, highlighting push and pull factors, but fewer explore the enduring effects of self-employment on financial stability, career growth, and overall well-being (Marlow & Carter, 2004; Nair, Chatterjee, & Bagga, 2024). The extent to which self-employment mitigates or exacerbates stress over time remains underexplored, leaving questions about the effectiveness of entrepreneurship as a long-term career strategy for women. Additionally, while external economic and societal factors, such as the gig economy and financial crises, are recognized as influential, their specific impact on women's entrepreneurial success and stability lacks comprehensive investigation (Marconatto et al., 2022). This gap underscores the need for a systematic review that synthesizes existing findings, identifies emerging themes, and provides a greater understanding of the factors influencing women's career shifts. By bridging this gap, the study contributes to a more nuanced perspective on stress-induced career transitions and informs policies and organizational practices that support women in both corporate and entrepreneurial domains.

Research Objectives

This systematic literature review aims to explore the multifaceted dimensions of stress-induced career shifts among women by addressing the following objectives:

RO1: To examine the systemic and organizational stressors that prompt women to leave corporate jobs.
RO2: To analyze how women perceive self-employment as a response to workplace stressors.
RO3: To investigate the organizational, societal, and individual contexts in which these career transitions occur.

These objectives provide a structured framework for understanding the drivers, perceptions, and contexts of women's transitions from corporate careers to self-employment.

2. Methodology

This systematic literature review (SLR) uses a clear and careful approach to identify, evaluate, and combine existing research on career changes due to stress among women moving from corporate jobs to self-employment. The methodology is designed to ensure the inclusion of high-quality studies that address the review's objectives and research questions. A thorough search strategy was carried out across various academic databases, based on the PICo (Problem, Interest, Context) framework, to find relevant studies published within a specific period. Inclusion and exclusion criteria were established to ensure the relevance and reliability of the selected studies. The analysis process includes identifying common patterns, themes, and connections in the literature through thematic synthesis. Each step of the methodology is outlined in the following sections to ensure clarity and the possibility of replicating the study.

Research Questions
This systematic literature review seeks to address the following questions:

RQ1: How do stress-related factors contribute to women's decision to exit corporate careers?
RQ2: How are experiences and outcomes associated with women's transitions to self-employment?
RQ3: How do organizational, societal, and individual factors influence these decisions?

The research questions for this systematic literature review use the PICo framework to look at how stress affects career changes for women. The first question, "*How do stress-related factors lead women to leave corporate jobs?*" focuses on workplace stressors that push women to quit traditional jobs. This question looks at factors like burnout, discrimination, and poor work-life balance that influence these decisions (Neegaard & Carlsen, 2021; Cabrera, 2007). The second question, "*How are experiences and outcomes associated with women's transitions to self-employment?*" examines how women adapt to entrepreneurship, including their motivations, challenges, and the pros and cons of self-employment (Lewis et al., 2015; Nair, Chatterjee, & Bagga, 2024). Finally, the third question, "*How do organizational, societal, and personal factors impact these decisions?*" explores how company culture, social expectations, and individual goals influence women's career changes (Orser & Dyke, 2009; Visentini, Müller, & Scheffer, 2023). Together, these questions create a framework for exploring the reasons, processes, and effects of stress-related career transitions.

Search String Strategy
The search string is formulated to align with the PICo framework, capturing the problem, interest, and context relevant to the research questions. The problem (P) includes terms such as "Women," "Female Professionals," and "Stress," focusing on women in corporate environments experiencing workplace stress or burnout. The interest (I) captures the phenomena of "Career Shifts," "Self-Employment," and "Transitions," reflecting the pathways women pursue after leaving traditional careers. Finally, the context (Co) integrates terms like "Workplace Stress," "Organizational Culture," and "Work-Life Balance," situating the analysis within the broader workplace environment.

The proposed search string— **("Women" OR "Female Professionals") AND ("Stress" OR "Burnout") AND ("Corporate Jobs" OR "Corporate Careers") AND ("Career Shift" OR "Self-Employment" OR "Entrepreneurship")**—is designed to extract relevant studies from databases such as Scopus, ProQuest, and Google Scholar. These databases were chosen for their comprehensive coverage of peer-reviewed journal articles and their relevance to social sciences and business studies (Falco, Cuntrera, & Attanasio, 2023; Solal, 2019). The search string ensures the systematic retrieval of studies addressing the intersection of women's stress, career transitions, and self-employment, aligning with the research questions.

Inclusion and Exclusion Criteria
The inclusion and exclusion criteria help select high-quality and relevant studies for this review. Articles that meet the inclusion criteria must be peer-reviewed journal articles published between 2010 and 2025, written in English, and focused on women's transitions from corporate jobs to self-employment. Qualitative and quantitative studies, as well as mixed-method research, are considered to capture diverse perspectives and methodologies (Marlow & Carter, 2004; Smith, 2020). This approach allows for a thorough synthesis of the literature on stress-related career changes among women.

On the other hand, studies that do not meet the inclusion criteria are excluded. Specifically, studies not related to workplace stress or career transitions, research focusing only on men, and non-peer-reviewed articles such as reports or opinion pieces are left out of the analysis (Kephart & Schumacher, 2005). This ensures that the review focuses on understanding women's experiences and decision-making processes within the defined research area.

The table below explains how the inclusion and exclusion criteria are met to ensure that the sources and arguments align with the research scope and quality requirements.

Table 1: Inclusion and exclusion criteria

Criteria	Evaluation	Fulfilled?
Inclusion Criteria		
Peer-reviewed journal articles published between 2010 and 2025	The majority of sources, such as Neegaard and Carlsen (2021), Visentini, Müller, and Scheffer (2023), and Nair, Chatterjee, and Bagga (2024), are published within the specified timeframe. Older references (e.g., Marlow and Carter, 2004) are included sparingly for foundational context.	Yes
Studies focused on women's transitions from corporate jobs to self-employment.	The text strictly focuses on women's transitions from corporate roles to self-employment. Studies like Xavier et al. (2011) and Cabrera (2007) directly address the drivers behind such transitions, such as workplace stress, discrimination, and career dissatisfaction.	Yes
Qualitative, quantitative, or mixed-method research	A variety of methodologies are included: Cabrera (2007) and Visentini, Müller, and Scheffer (2023) use qualitative methods, while Marconatto et al. (2022) employ quantitative approaches. This diversity enriches the analysis.	Yes
Exclusion Criteria		
Studies unrelated to workplace stress or career transitions	All referenced studies focus on workplace stress, systemic challenges, or transitions to self-employment for women. No irrelevant content is included.	Yes
Research focused solely on men.	The analysis exclusively discusses women's experiences, addressing gender-specific barriers, empowerment, and systemic challenges. No studies focused solely on men are referenced.	Yes
Non-peer-reviewed articles	Most cited sources are peer-reviewed, including publications in journals like Career Development International and Sustainability. Dissertations (e.g., Cabrera, 2007) and book chapters (e.g., Kephart and Schumacher, 2005) are included sparingly for supplementary or foundational context.	Yes

Source: Author's Review

The evaluation of the inclusion and exclusion criteria shows that all specified requirements are met, which helps ensure the reliability and relevance of the sources used. First, the inclusion criteria are fully satisfied. Most of the cited studies are peer-reviewed articles published between 2010 and 2025, such as those by Neegaard and Carlsen (2021), Visentini, Müller, and Scheffer (2023) and Nair, Chatterjee, and Bagga (2024). Although older references like Marlow and Carter (2004) are included, they are used sparingly to provide basic context. Additionally, the text focuses specifically on women's transitions from corporate jobs to self-employment, as seen in studies by Xavier et al. (2011) and Cabrera (2007), highlighting reasons for these transitions, including workplace stress, discrimination, and limited career advancement opportunities.

The evaluation also confirms that the review includes a range of qualitative, quantitative, and mixed-method research approaches. For example, Cabrera (2007) and Visentini, Müller, and Scheffer (2023) use qualitative methods, while Marconatto et al. (2022) employ quantitative approaches. This mix of methods enhances the analysis and provides a well-rounded understanding of the topic. Furthermore, all referenced sources are written in English, ensuring the analysis is consistent and accessible.

Regarding the exclusion criteria, the review avoids studies unrelated to workplace stress or career transitions, focusing on the challenges and career changes women face. None of the studies concentrates solely on men; instead, they highlight gender-specific barriers, empowerment, and systemic biases affecting women's career paths. Most sources are peer-reviewed articles from respected journals like Career Development International and Sustainability. Non-peer-reviewed sources, including dissertations like Cabrera (2007) and book chapters

like Kephart and Schumacher (2005), are included only in limited instances to provide additional or foundational insights.

In summary, the inclusion and exclusion criteria have been fully met, ensuring a solid and relevant foundation for analyzing stress-related career shifts among women moving from corporate jobs to self-employment. This thorough evaluation highlights the credibility of the sources and how well the text aligns with the research goals.

The table below summarizes the systematic approach used in this study to explore why women transition from corporate jobs to self-employment, focusing on stress-related factors.

Table 2: Description and application

No.	Dimensions	Application in the current study
1	Define topic	The topic focuses on understanding why women transition from corporate jobs to self-employment, with stress-related factors as central themes.
2	Develop research questions	The research questions aim to explore: (1) the primary stressors prompting women to leave corporate roles, (2) their perceptions of self-employment as a response, and (3) the organizational, societal, and individual contexts of these career shifts.
3	Search String Strategy	The search string is: ("Women" OR "Female Professionals") AND ("Stress" OR "Burnout") AND ("Corporate Jobs" OR "Corporate Careers") AND ("Career Shift" OR "Self-Employment" OR "Entrepreneurship"), applied across Scopus, ProQuest, and Google Scholar databases.
4	Inclusion and Exclusion Criteria	Inclusion criteria: Peer-reviewed journal articles (2010–2025), studies on women's transitions from corporate jobs to self-employment, qualitative/quantitative/mixed methods, written in English. Exclusion criteria: Non-peer-reviewed articles, studies on men, unrelated topics.

Source: Author's Review

This structured framework provides a strong methodological foundation for understanding the career shifts of women from corporate environments to self-employment.

3. PRISMA 2020 Flow Diagram

The PRISMA 2020 flow diagram outlines the step-by-step process of identifying, screening, assessing, and including studies in the review. The first stage, *Identification*, involves retrieving 825 records through database searches (Scopus, ProQuest, Google Scholar) and additional manual searches. Duplicate records (115) are removed at this stage, resulting in 710 records for further screening.

In the *Screening* stage, these 710 records are reviewed based on their titles and abstracts. A total of 500 records are excluded due to irrelevance, focusing on unrelated topics, or lacking alignment with the research questions. This leaves 210 full-text articles to be retrieved for detailed evaluation. In the *Eligibility* stage, these 210 articles undergo full-text assessment based on the inclusion and exclusion criteria. Of these, 130 articles are excluded for reasons such as being non-peer-reviewed, focusing solely on men, or lacking relevance to stress-induced career shifts. Finally, in the *Inclusion* stage, 80 studies are included in the qualitative synthesis, with an additional 20 studies contributing quantitative data to complement the analysis.

The PRISMA flow diagram and table (*see Figure 1 and Table 3*) provide a visual summary of the systematic screening process, ensuring transparency and rigour in the review methodology. This process highlights the breadth and depth of the literature review while maintaining a clear focus on high-quality, relevant studies addressing the research questions.

Figure 1: PRISMA 2020 Flow Diagram

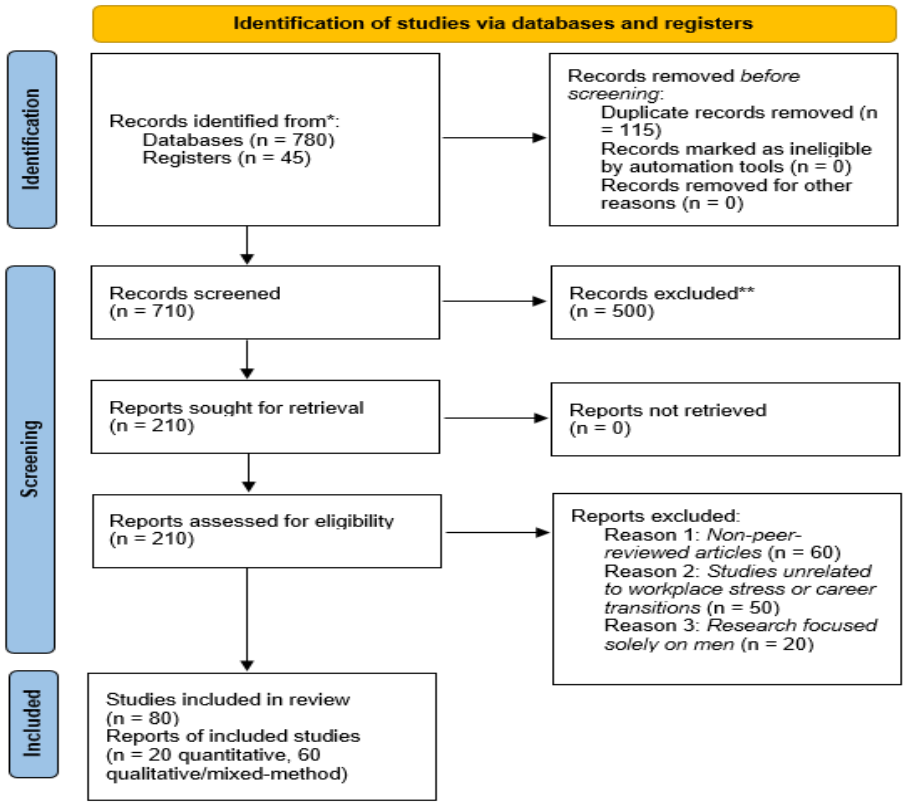


Table 3: PRISMA 2020 Flow Diagram Summary

Stage	Description	Number of Records
Identification		
Records identified through database searching	Articles retrieved from databases such as Scopus, Web of Science, and ProQuest using the search string: ("Women" OR "Female Professionals") AND ("Stress" OR "Burnout") AND ("Corporate Jobs" OR "Corporate Careers") AND ("Career Shift" OR "Self-Employment" OR "Entrepreneurship").	780
Records identified through other sources	Articles identified through manual searches, references, or citation tracking.	45
	Total records identified	825
Screening		
Records after duplicates removed	Duplicate records were removed before further evaluation.	710
Records excluded based on title and abstract screening	Exclusions based on irrelevance, unrelated topics, or insufficient focus on stress-induced career shifts for women	500
Records forwarded for full-text screening	Articles are deemed relevant based on title and abstract evaluation.	210
Eligibility		
Full-text articles assessed for eligibility	Articles were evaluated for adherence to inclusion and exclusion criteria.	210

Full-text articles excluded, with reasons	Exclusions due to non-peer-reviewed sources, focus solely on men, or unrelated methodologies.	130
Inclusion		
Studies included in the qualitative synthesis	Peer-reviewed articles meeting all criteria, focusing on stress-induced career shifts among women.	80
Studies included in the quantitative synthesis	Quantitative data is used to supplement qualitative analysis where applicable	20

Source: Author's Review

Data Extraction and Synthesis

The data extraction process for this review focuses on several key dimensions to ensure a comprehensive understanding of stress-induced career shifts and the decision of women to transition from corporate jobs to self-employment. Thematic analysis is employed to identify recurring patterns, categories, and relationships across the reviewed literature. The two tables (*see Tables 5 and 6*) below explain the synthesis of Key Dimensions of Stress-Induced Career Shifts and the Synthesis of Themes in Stress-Induced Career Shifts.

Table 5: Key Dimensions of Stress-Induced Career Shifts

Theme	Key Points	Supporting Authors
Participant Demographics	Includes details such as age, profession, and geographical location. Studies focus on participants from diverse regions including Denmark, Malaysia, and the U.S. with specific attention to midlife women and mothers.	Neegaard & Carlsen (2021); Xavier et al. (2011); Carter-Greene (2019)
Stressors Reported in Corporate Settings	Common stressors include rigid work environments, gender discrimination, lack of flexibility, and limited career advancement opportunities. Career shocks such as layoffs exacerbate these issues.	Neegaard & Carlsen (2021); Cabrera (2007); Visentini, Müller, & Scheffer (2023)
Motivations and Outcomes of Transitioning to Self-Employment	Motivations include autonomy, flexibility, and alignment with personal values, while outcomes range from increased personal fulfilment to challenges like financial instability and isolation.	Lewis et al. (2015); Smith (2020); Marlow & Carter (2004); Nair et al. (2024)
Contextual Factors Influencing Career Shifts	Intersectional factors such as race, motherhood, and economic instability shape career transitions. External influences like the gig economy and crises impact entrepreneurial opportunities.	Carter-Greene (2019); Lewis et al. (2015); Marconatto et al. (2022); Nair et al. (2024)

Source: Author's Review

The analysis of stress-induced career shifts focuses on four critical dimensions: participant demographics, stressors reported in corporate settings, motivations and outcomes of transitioning to self-employment, and contextual factors influencing career shifts. The demographics show a wide variety of participants, including women in midlife, mothers, and professionals from different countries like Denmark, Malaysia, and the United States (Neegaard & Carlsen, 2021; Xavier et al., 2011; Carter-Greene, 2019). These differences illustrate how cultural and regional contexts influence women's career experiences. Common stressors in corporate environments include strict work cultures, gender discrimination, a lack of flexibility, and limited chances for advancement. These are recognized as major reasons pushing women toward different career paths. Career shocks such as layoffs and organizational changes can make these stressors even worse, as noted by Cabrera (2007) and Visentini, Müller and Scheffer (2023).

Motivations for transitioning to self-employment often include the desire for autonomy, flexibility, and alignment with personal values and family goals (Lewis et al., 2015; Smith, 2020). However, the outcomes of these transitions can vary widely, leading to greater personal satisfaction for some and challenges like financial difficulties and feelings of isolation for others (Marlow & Carter, 2004; Nair et al., 2024). Contextual factors further shape these career shifts, with intersectional identities, such as race, motherhood, and age, playing a

pivotal role in women's decision-making processes. For example, Carter-Greene (2019) discusses how midlife African American women face systemic racism and fewer opportunities, while Lewis et al. (2015) point out that self-employment can give mothers the flexibility they need to balance family duties with their career goals. Additionally, factors like economic instability, the growth of the gig economy, and crises such as economic downturns can greatly affect entrepreneurial chances and outcomes, as explored by Marconatto et al. (2022) and Nair et al. (2024). Overall, these dimensions help us understand the reasons behind stress-related career changes and highlight the need for systemic changes and supportive environments to help women succeed in their careers.

Table 6: Synthesis of Themes in Stress-Induced Career Shifts

Theme	Key Points	Supporting Authors
Systemic Stressors Driving Career Shifts	Rigid work environments, gender discrimination, and unrealistic expectations are consistent drivers of career transitions.	Neegaard & Carlsen (2021); Cabrera (2007)
Promise and Challenges of Self-Employment	Self-employment offers autonomy and flexibility but introduces challenges such as financial instability and isolation.	Lewis et al. (2015); Marlow & Carter (2004)
Empowerment Through Entrepreneurship	Self-employment provides an avenue for women to reclaim agency and redefine success, though societal biases persist.	Smith (2020); Orser & Dyke (2009)
Structural Reforms Needed	Addressing stress-induced career shifts requires organizational reforms and equitable entrepreneurial ecosystems.	Halim & Razak (2014); Tanusia et al. (2016)
Intersectional Influences	Race, age, and motherhood create compounded stressors but also motivate entrepreneurial pursuits as a pathway to empowerment.	Carter-Greene (2019); Lewis et al. (2015)
External Economic Factors	The gig economy and economic crises significantly shape women's career decisions and entrepreneurial outcomes.	Nair et al. (2024); Marconatto et al. (2022)

Source: Author's Review

The thematic analysis of stress-induced career shifts among women transitioning from corporate roles to self-employment reveals six major themes. First, systemic stressors in corporate environments, such as rigid work cultures, gender discrimination, and unrealistic expectations, are consistent drivers of career transitions. Studies by Neegaard and Carlsen (2021) and Cabrera (2007) highlight how these barriers increase dissatisfaction, pushing women to look for other job opportunities.

Second, opinions vary on the benefits of self-employment. While Lewis et al. (2015) and Smith (2020) argue that self-employment offers women autonomy and flexibility, enabling them to align their careers with personal goals, Marlow and Carter (2004) highlight challenges such as financial instability and isolation, which may offset these perceived benefits. Additionally, Nair, Chatterjee, and Bagga (2024) discuss how self-employment can be unpredictable, making it hard for women to find the stability they desire. Third, while self-employment has the potential to empower women, it remains a debated issue. Smith (2020) and Orser and Dyke (2009) agree that entrepreneurship helps women take control and redefine success for themselves. However, societal biases and institutional limitations, such as restricted access to funding and mentorship, continue to impede women's success in entrepreneurial ventures, as highlighted by Solal (2019) and Kephart and Schumacher (2005).

Fourth, authors universally call for structural reforms to address the root causes of stress-induced career shifts. Halim and Razak (2014) and Tanusia, Marthandan, and Subramaniam (2016) emphasize the importance of policies that foster workplace flexibility, inclusivity, and access to professional development. Kephart and Schumacher (2005) and Orser and Dyke (2009) also advocate for fair entrepreneurial ecosystems that give women the resources and networks they need to succeed. Fifth, personal factors such as race, age, and

motherhood greatly affect women's career shifts. Carter-Greene (2019) focuses on midlife African American women, revealing how compounded stressors, including systemic racism and limited opportunities, drive them toward self-employment as a pathway to empowerment. Similarly, Lewis et al. (2015) also highlight how self-employment allows mothers the flexibility to balance caregiving and work.

Finally, external factors, such as economic instability and technological advancements, play a crucial role in shaping women's career decisions. Nair, Chatterjee, and Bagga (2024) examine the impact of the gig economy in creating new entrepreneurial opportunities, while Marconatto et al. (2022) explore how crises, such as economic downturns, disproportionately affect women-led businesses, introducing additional challenges to their success. These findings collectively emphasize the need for a nuanced understanding of stress-induced career shifts. Addressing these issues requires systemic reforms, inclusive policies, and supportive entrepreneurial ecosystems to enable women to navigate their career transitions successfully.

Quality Appraisal

The quality of the studies included in the review was evaluated using the Critical Appraisal Skills Programme (CASP) checklist. This focused on factors like research design, clarity of objectives, rigour in methods, and relevance to the main goals of the review. Each study was assessed for how well it aligned with the research questions, ensuring that its insights were reliable and helpful for understanding stress-induced career changes among women moving to self-employment. For Research Question 1, which looked at how stress factors influence women's decisions to leave corporate jobs, studies like Neegaard and Carlsen (2021), Xavier et al. (2011), and Cabrera (2007) provided strong insights. These studies used qualitative and mixed-method approaches, identifying stressors such as rigid work environments, gender discrimination, and limited chances for promotion as important reasons for leaving. Their methods, including in-depth interviews and case studies, added credibility to their findings.

Regarding Research Question 2, which explores the experiences and outcomes associated with women's transitions to self-employment, studies like Lewis et al. (2015) and Smith (2020) highlighted autonomy and personal fulfilment as significant motivators. However, Marlow and Carter (2004) and Nair, Chatterjee, and Bagga (2024) also discussed financial instability and professional isolation challenges, providing a well-rounded view of the outcomes. The thematic analyses and longitudinal designs of these studies increased their reliability. Research Question 3 focused on the organizational, societal, and individual factors affecting career shifts. Studies like Carter-Greene (2019) and Lewis et al. (2015) looked at intersectional identities such as race, age, and motherhood, illustrating how these aspects influence career transitions. Similarly, Marconatto et al. (2022) and Nair, Chatterjee, and Bagga (2024) examined external factors, such as economic downturns and the gig economy, highlighting their effects on entrepreneurial opportunities. These studies employed narrative inquiries and focus groups for a deeper understanding of social and organizational influences.

While the studies were strong in clarity, rigour, and relevance, some limitations were noted. For example, the generalizability of findings was sometimes limited by the diversity of the samples, as many focused on specific groups like midlife women or African American entrepreneurs. Additionally, some studies did not include long-term data, which restricted their ability to capture the lasting effects of career transitions. Despite these limitations, the studies together provide a solid foundation for understanding the relationships between stress, self-employment, and societal norms in women's career changes. Future research should aim to include a more diverse sample and broader contexts to improve the generalizability of findings.

4. Conclusion

If stress-induced career shifts are understood and addressed effectively, organizations and individuals alike can benefit from improved career satisfaction and professional outcomes. Stress-related career shifts among women reveal important connections between workplace stress, societal expectations, and opportunities for starting businesses. This systematic literature review (SLR) highlights the need to address systemic barriers in corporate environments, create supportive systems for entrepreneurs, and recognize the various factors that influence women's career transitions. Key themes, such as systemic stressors, empowerment through self-employment, and the influence of external factors like the gig economy, have far-reaching implications for both corporate and entrepreneurial domains.

To explore this, the paper conducted a systematic review of stress-induced career shifts among women, summarizing findings from existing research. The articles were analyzed based on participant demographics, workplace stressors, motivations for self-employment, and the context that impacts career changes. The review used thematic analysis to identify common patterns and relationships, offering insights into what drives women's career transitions and how they experience these changes.

The review identified diverse participant demographics, including women professionals from various regions and socio-economic backgrounds. Systemic workplace stressors, including rigid work cultures, gender discrimination, and career shocks, were found to be critical drivers of career shifts. Though outcomes were mixed, motivation for self-employment centred on autonomy and flexibility, with challenges like financial instability and isolation frequently reported. Intersectional identities like race and motherhood and external factors like economic crises significantly influenced career decisions.

This review does have its limitations, which provide avenues for future research. Future studies could include a broader range of literature to gain a more detailed understanding. The current study focused on articles published within a certain timeframe, possibly missing earlier research that could provide useful historical context. Expanding the timeframe of future reviews could enhance the findings. Additionally, while care was taken to ensure quality in methods, focusing on specific demographic groups, like midlife women or professionals from certain regions, might limit how broadly the findings can be applied. Future research should aim for more diverse samples to strengthen the results.

In conclusion, this review highlights the multifaceted nature of stress-induced career shifts and underscores the need for systemic reforms to address workplace stressors and create inclusive ecosystems. By addressing these challenges, organizations and policymakers can foster environments that support women's professional aspirations and well-being, ultimately contributing to more equitable and sustainable career outcomes.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Principal Strategies for Improving Building Information Modelling (BIM) Technology for Architectural Consultancy Practices During Design Phases

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Abstract: Due to the increasing growth of the building sector in Malaysia, efficient information management systems are important in Architectural Consultancy Practices (ACP). Building Information Modelling (BIM) has emerged as a revolutionary application aiming to increase efficiency in the construction process, augment competency, and boost productivity. BIM has not achieved major adoption in ACP due to the lack of comprehensive BIM guidelines for the Schematic Design (SD) and Design Development (DD) stage, low BIM competency, and increased operational expenses linked with technology, training, and software/hardware. Specifically, this study proposes to (1) evaluate the present use of BIM in the SD and DD stages, (2) identify hindrances in these phases, and (3) build a framework of best practice standards for BIM implementation to aid architects. A qualitative investigation is done via structured interviews with eight ACP specialists, each possessing over three years of BIM competence. Results emphasised three critical criteria covering technology, people, and procedures. These concepts encourage design collaboration and installation, better detect defects, and improve simulation and cooperation. Future research needs to explore other BIM tools and additional ACP phases.

Keywords: *Building information modelling, architectural consultancy practice, schematic design, design development*

1. Introduction

The advanced Malaysian community of practice has witnessed quick expansion, with dynamic technology adoption that has contributed considerably to the Malaysian economy. Meanwhile, with the global post-pandemic upturn, the Malaysian construction sector is anticipated to bounce back from the previous year by 25% in 2024 and continue recovering from worldwide demand and gradually in domestic economic activity (Lian, 2024). Some crucial information is required for efficient management of the construction business. There is no better tool for integrating the process with this ACP than information communication technology (ICT). Therefore, bring in the new technology supplied by ICT: BIM, as a scientific technique and application to handle construction-related difficulties (Srinaga, Dewi, and Gegana 2022). Better as a management method in Architecture, Engineering, and Construction Industry (AEC), BIM's extensive and innovative ways of doing things have paved the path in building the AEC Industry (Ashrof et al., 2024) and (Musarat et al., 2023). It should have been, although the technology and instruments that should have offered a great deal of support should have fared well. This study will present the particular scenarios regarding barriers and constraints to adopting BIM within the Malaysian ACP. Primary research objectives include examining BIM applications during the conceptual SDA-Phase and DD Phase and analyzing the present BIM Implementation in Malaysia ACP. Deliverables and success regarding projects are the major emphasis of any ACP. Nevertheless, it has experienced different problems that risk disrupting its smooth procedures from the SD phase to the Final Completion Phase of a project. Because of that, the Eleventh Malaysian Plan (11th MP) of the Malaysian Government has recognised the Construction Industry as one of the Key Drivers of the Malaysian Economy. Design experts have a superb BIM tool to transform AEC organisations and increase their productivity in design and construction financially and clash-free, utilizing more successful designs and more efficiency.

2. Literature Review

Architectural Consultant Practice (ACP)

In Malaysia, the local legislation defines architecture, and so it would be pertinent to refer to the national regulatory authority, the Board of Architects Malaysia (LAM), for the definition of Architectural Consultancy

Practice (ACP). According to LAM, the term ACP refers to persons registered as sole proprietorships, partnerships, or corporate bodies under the Company Act 1965 to deliver architectural consultancy services (Lembaga Arkitek Malaysia, 1986). The ACP sector in Malaysia is generally defined by a handful of medium-sized enterprises and a smaller number of major firms. Registered ACPs are shown in Table 1 as of June 1, 2024.

Table 1: List of Registered ACPs in Malaysia as of 1st June 2024

No	Categories of Architectural Consultant Practice	Number
1	Architectural Body Corporate	334
2	Architectural Partnership	382
3	Architectural Sole Proprietorship	1351
4	Multi-Disciplinary Practices	49
		1889

Source: Lembaga Arkitek Malaysia, 1986

Building Information Modeling (BIM) Implementation in ACP

In its current form, implementation strategies are hampered by various BIM challenges faced by the AEC industry in Malaysia (CIDB, 2017). BIM has become an instigator for the transformation of strategic and operational changes within firms, with authorities emphasizing its use for improved productivity (Aizat et al., 2019). It is appreciated for effectiveness and productivity in visualizing data and information within BIM technologies while allowing cost savings and time considerations by designers, such as architects, amidst the reduced chance of redesigning problems arising (Jo et al., 2018).

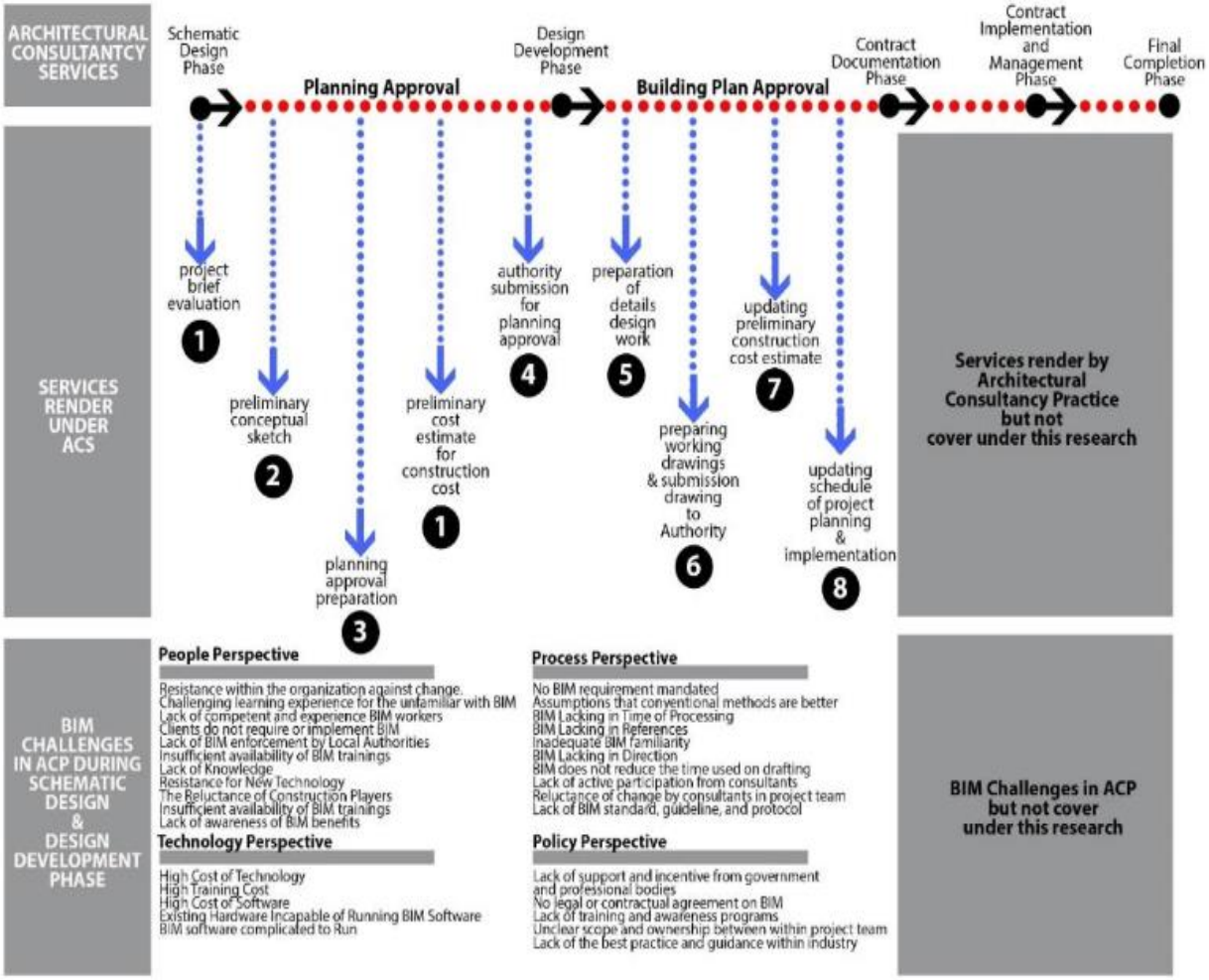
On the contrary, BIM is seen as one of the most complex and hardest technologies to get acquainted with (Ashrof et al., 2024; Eastman et al., 2018). Just like any other revolution, BIM is still open to interpretation and isn't insulated from further complications by architects while being adopted. (Jo et al., 2018). In all forms considered, it seems to be the decreasing pressure from the profession to adopt BIM in charge for the last twenty years. (Arayici et al., 2009). With the right implementation of BIM, it can uplift and change the role of practitioners in the AEC. (Arayici et al., 2009). In Malaysia's construction industry, BIM has rapidly been developed to meet the design phase's growing complexity, but is still in its early stages. The utility, awareness, and advantages of BIM are coming into focus with increasing clarity (Jo et al., 2018).

The situation affects every contingent-divided party in construction, including architects. There is a disparity in BIM knowledge. (Aizat et al., 2019), which is one of the principal causes. High operational costs associated with technology, training, and software are further setbacks to the orderly implementation of BIM to minimize errors and avert design waste (Aizat et al., 2019). BIM adoption is equally necessary among the construction players in Malaysia to counteract the knowledge shortage concerning BIM processes and applications (Zakaria et al., 2013). Evidence from initial reports indicates that these costs have reportedly hindered the adoption of BIM, alongside challenges related to a lack of trained personnel and organizational process issues (Siebelink et al., 2021). In Malaysia, barriers to BIM include technical (interoperability), process, cost, legal, human, and financial issues, and resource competencies. There are also insufficient trained personnel to implement BIM in the design process effectively. (Kasim et al., 2017). However, given this deficit, BIM becomes relevant. The Construction Research Institute of Malaysia (CREAM) considers BIM one of the most strategic instruments for the management of developed properties, and the government is aiming for its implementation by the year 2016. It is crucial to provide the AEC business with individuals who are skilled in BIM.

i) BIM Challenges in Architectural Consultancy Practice during the Design Phase

To assist Architectural Consultancy Practices (ACPs) in BIM implementation from SD and DD phases, a guideline was created based on literature reviews and based on a questionnaire survey." The guideline is referred to as the BIM Implementation Guideline for ACP (*CIDB., 2016)*. Four folding challenges exist in BIM implementation: people, technology, processes, and policies. However, the lack of pressure from the government, clients, and professional organizations to enforce proper guidelines and requirements constitutes a huge problem in this regard. Barriers to BIM implementation may be classified into three major aspects: people, technology, and process, which form the variable factors for this paper. The next figure classifies the BIM challenges in further detail.

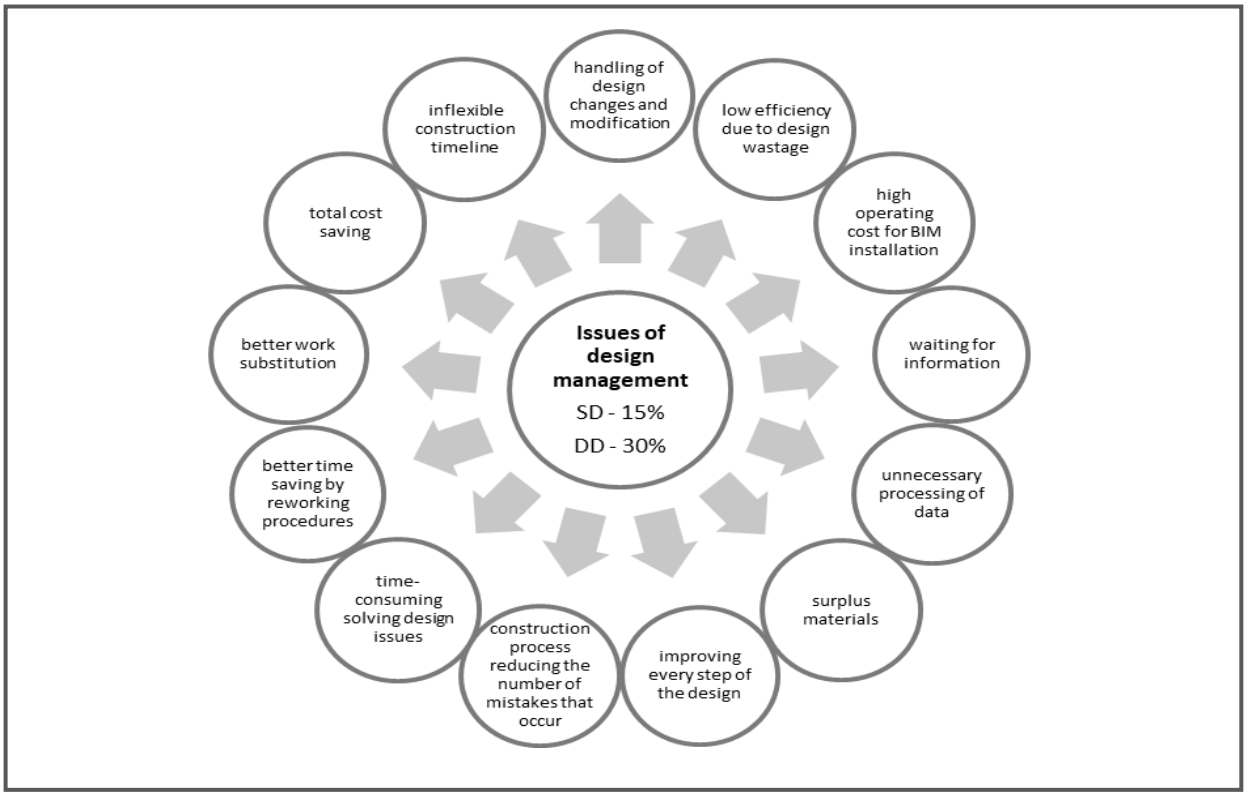
Figure 1: Diagram of BIM Challenges in Architectural Consultancy Practice during the Design Phase



The Complexity in Schematic Design and Design Development Phase

Different issues of concern affect the design phase of ACP very much in the context of the AEC industry. These include major drawbacks in operating systems and enormous wastage in construction, which takes place during the design phase. Other issues are efficiency being less proactive in the design phase, and high installation costs. The Schematic Design (SD) phase renders 15% of the services, while the Design Development (DD) phase constitutes 30% of the set of services rendered (LAM, 1986). Thus, about half-bind, almost 45% of all services, are usually offered during the design phase. ACP thus addresses waste and errors in design to help solve problems at the construction phase. It involves changes in contracts, which otherwise alter the interpretations of the contract, including the design intent, performance specifications, buildings, finishes, materials, site, and construction timelines (Matthew, 2017). Changes in design, therefore, result in delays in completion of the project, variances in additional changes, needless extra costs, and wrangling in disputes among construction teams. Enormous waste during the design phase also causes deterioration in handling design changes, waiting for information, and unnecessary processing of data and surplus material (Abdirad, 2017). And by making really honest appraisals of design change as to waste and time, the AD, among other things, will have great value in constraining what information is gathered with what requirement to justify costs or time. Moreover, BIM is criticized as an approach through which every step in the design and construction process can be improved, and mistakes can be minimized (Eastman et al., 2018; Zejnilović, 2017).

Figure 2: Issues reflected during the Schematic and Design Phases



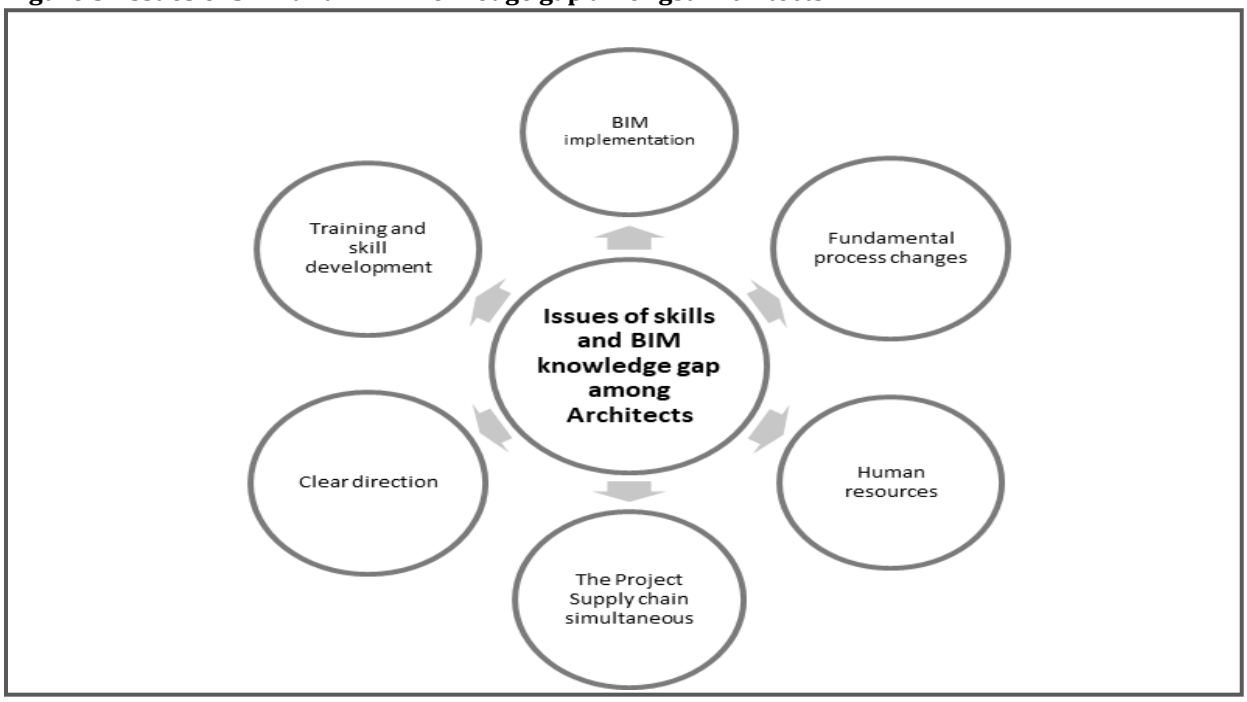
Source: (Abdirad, 2017; Zjnilovi, 2017; Eastman et al, 2008; LAM, 1986).

iii) Skill and knowledge in BIM amongst Architects

An important mitigating factor towards the adoption of BIM is limited knowledge about how BIM works, which can lead to improper identities or in implementation of BIM within organizations (Jo et al., 2018). In most successful BIM cases, there is always a knowledgeable person or a team of specialized advisors. BIM introduces fundamental changes in business and industry processes (Eastman et al., 2018; Zejnilović, 2017). This change also requires enhancements in concurrent capabilities across the project supply chain, embracing the full set of players: ACP, consultancy firms, developers, contractors, and officials within approval agencies, all of whom have to be competent in BIM skills in line with either the Bews-Richards Model or the AIA BIM Standards. Though some companies have started BIM applications, they are still hesitant regarding how to proceed. Some firms struggled in the early phases of adoption, but most completed the endeavor (Abdirad, 2017; Zejnilović, 2017).

This suggests that research has shown that the SD and DD phases have not been fully embraced in recent BIM design approaches. After the design, BIM implementation will also use ACP standards to minimize errors and speed up the design process. The next step is to focus on how the ACPs would satisfy their primary needs about product creation, development, training, software, and hardware. This study explored the current status of BIM application and challenges and advantages for design phase implementation to gain public efficiency on ACP deliverables.

Figure 3: Issues of Skill and BIM knowledge gap amongst Architects



Source: (Arayici et al, 2009; Zejnilovi, 2017)

3. Methodology

The research investigation involved structured interviews with eight BIM practitioners from the private construction sector. The preference for the expert panel in Kuala Lumpur and Selangor was due to a lack of time and the availability of the researcher for fieldwork. All eight selected interviewees belonged to the older male group of age ranges between thirty-two to forty years, all of whom had experience with either BIM or BIM on the design stages in projects. Interviewees also included Director, Principal Head of BIM/Architect, BIM Architect, and BIM Coordinator, having experience ranging from six to twenty years for BIM and ten to eighteen years for ACC practice.

With views and experiences extrapolated about the projects covered by the study, it was concluded that all respondents had good knowledge of BIM implementation at the project design stage. What was noted was that longer exposure to BIM raised the level of insight/knowledge of the design stage implementation process, further asserting what Pruskova & Kaiser (2019) maintained to be an important aspect in knowledge generation for example such as experience. Interviews were held via online and telephone calls. The summary of the respondents' backgrounds is described in Table 2.

Table 2: Overview of the respondent's background

Respondent	Age & Gender	Location of ACP	Position held in ACP	Year of experience working in ACP	Year of experience working with BIM	Certification from a Professional Body
Respondent 1	40 (Male)	Kuala Lumpur	Director	15	12	Professional Technologist MBOT /LAM
Respondent 2	40 (Male)	Selangor	Director	16	20	LAM / Autodesk USA
Respondent 3	32 (Male)	Kuala Lumpur	Head of BIM / Architect	10	6	Professional Technologist MBOT/LAM
Respondent 4	39 (Male)	Kuala	Director	13	6	Autodesk

Respondent 5	34 (Male)	Kuala Lumpur Selangor	Principal	10	6	LAM
Respondent 6	36 (Male)	Kuala Lumpur	BIM Architect	10	4	LAM
Respondent 7	37 (Male)	Kuala Lumpur Selangor	Principal	11	9	LAM / Autodesk USA
Respondent8	38 (Male)	Kuala Lumpur	BIM Coordinator	18	10	Autodesk

4. Findings and Results

Findings on Guideline No. 1: Technology Perspective
Interviews with the experts indicated that existing hardware in those ACPs that cannot run BIM software must first be seen to upgraded to result in minimum investment costs for new equipment and tools. Software costs were thought to be the least serious consideration. Everything must be done fast to look into BIM promotion in Malaysia. Marketing and promotion of BIM must be supported by an in-depth cost-benefit analysis. BIM is expensive at first when compared with AutoCAD, but the productivity returns make it worthwhile.

Findings on Guideline No. 2: People's Perspective
The expert panel was unanimous in agreeing that creating awareness among design consultants within the construction industry is highly important. This can be achieved through various training and education programs to inform construction professionals regarding the benefits of BIM. This thesis submits that the people-oriented achievement of BIM objectives is more complicated than that from a technical standpoint. Therefore, top management in the ACPs is required to invest in BIM-oriented education and training programs.

Findings on Guideline No. 3: Process Perspective
According to experts in the panel, various possible methods would assure a successful BIM adoption by ACPs:

- Familiarizing ACPs with BIM flexibility and familiarity.
- Boosting BIM references among stakeholders of a project, such as clients, consultants, and contractors, so that information can be shared, communicated, and reused throughout BIM projects consistently.
- Establishing the efficiency of a plan for BIM establishment, presenting a BIM guideline to allow ACPs to examine all the relevant criteria.

The process of transitioning to a new technology, such as BIM requires a strategic approach. One way to guarantee widespread adoption among these key players is with government enforcement of BIM regulations. Government support is needed to strengthen BIM as a main driver of construction projects in the early stage of the execution process.

Experts say that instead of considering investment in buying new equipment and tools, the main component would improve the present hardware installed in ACPs that cannot run BIM software. The software costs were, all in all, the least important. However, introduce all possible means to speed up the adoption of BIM within this country. Effective marketing and promotion of BIM will need full-scale cost-benefit analyses supporting them. Although BIM is incredibly price-consumptive in initial investment compared to AutoCAD, its long-term effectiveness and productivity benefits justify its worth.

5. Conclusion and Recommendations

Thus, the above guideline was framed to improve the application of BIM from the SD and DD phases of construction. It includes maturity concepts, elaborated in this section. The guideline for BIM implementation for ACP was formed based on this concept and then adopted into the industry. A structured and systematic approach was necessarily imbibed in the development of the guideline to facilitate the success of BIM implementation within the stages of SD and DD of the project. It begins with BIM awareness and ends with sustaining BIM implementation strategies for such phases for other buildings, being three parts and a roadmap for Architectural Consultancy Practices, and it remains friendly to input use, particularly for the newcomer in construction who needs guidance. The guideline considers the ACP the appropriate timing in which BIM should

be utilized in the SD and DD phases. It provides information for architectural consulting firms that have implemented BIM but want to take it further. For the newcomer in the construction industry, it is a guideline that can assist with BIM during the SD and DD phases of a project. From what has been found, ACP found this guideline easy to understand.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Educational Learning Application (ELA): Behavioral Intentions and Motivation Implications of Cost of Capital Formula (COCF) Apps

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Abstract: This study investigates the impact of using a Cost of Capital Formula (COCF) mobile application on undergraduate accounting students' behavioural intentions and motivation in learning Corporate Finance. Drawing upon the Unified Theory of Acceptance and Use of Technology (UTAUT) and incorporating constructs such as satisfaction, enjoyment, and personal innovativeness, the study assesses how mobile learning tools can enhance engagement and academic performance. A stratified sample of 107 students from a public university in Malacca, Malaysia, was surveyed using a structured questionnaire. Data analysis involved descriptive statistics, correlation analysis, regression analysis, and moderation testing. Results show that satisfaction is the most significant predictor of behavioural intention, followed by enjoyment and facilitating conditions. The gender factor moderates certain effects, particularly in social influence and facilitating conditions. The findings support the integration of digital learning apps in finance education to foster motivation, engagement, and improved learning outcomes.

Keywords: *Open and Distance Learning, Educational Learning Application (ELA), UTAUT model, Behavioral Intention, Motivation, Cost of Capital Formula (COCF) apps.*

1. Introduction

Adopting digital technologies for more seamless and efficient experiences has become increasingly important in many modern industries, including the educational sector, to operate and deliver value to customers. With the adoption of digitalised learning, we are seeing a cultural shift in the higher education sector towards improving the learning experience to create a more engaging and effective education process (The Star, 2021). Many educational institutions have turned to online classes and virtual attendance for classes with teachers to provide a continuous learning process since the pandemic. As a result, it causes a paradigm shift for everyone, as not only students but also teachers, lecturers, administrators, and even parents must adapt to the new learning environment. Due to this, many educators, including lecturers, have taken the initiative to develop and promote the adoption of the educational learning application (ELA) among students. It has become part of adapting the university's digital transformation journey to encourage and support a continuous learning process. It can be an effective teaching tool for class activities and for students to do homework and assignments. The ELA is created for students mainly to get them to become proficient in the fundamentals of all subjects, and then, from the view of lecturers, it can also be used to create a roadmap for students to answer questions, especially at the student's learning time or outside the normal class about the subjects or topics taught in the class (The Star, 2023).

The educational use of mobile devices in and out of the classroom helps students develop positive attitudes toward courses (Ozdamar Keskin, 2011). Thus, one of the benefits of mobile learning is the ability to provide access to learning materials outside of class time. Mobile learning increases students' interest and motivation (Ozan, 2013). Furthermore, using mobile devices in learning environments encourages students to engage in learning activities. As a result, mobile devices may become crucial for students and educators (Yilmaz & Akpinar, 2011) throughout the learning process.

Numerous studies (e.g., Pechenkina et al., 2017; Demir & Akpinar, 2018) suggest that mobile learning improves student performance, engagement, and retention, especially when used to support course-specific objectives. However, limited research exists on mobile app adoption among Malaysian accounting students within specific course contexts.

Students become less interested and motivated to return to campus to continue studying face-to-face after several semesters of the university implementing the learning process through Open and Distance Learning (ODL). They've grown too accustomed to continuing their education through ODL, where they've taken final exams online for several semesters. It allows them to open reference books, take notes, and communicate with classmates to answer final exam questions. As a result, when they have to attend classes and take examinations physically, they find it difficult and stressful throughout their studies. Students' interest in accounting and finance has waned as a result of this predicament, especially when they need to memorize several complex formulas when taking the finance course tests.

Additionally, after returning to campus for face-to-face lectures and tutorials, students consistently demonstrated poor performance, high attrition, or a loss of enthusiasm for studying, notably in accounting and finance disciplines. Students are also provided with the recording of classroom lectures by their lecturers so that they can review them after the class (Baylis & J. Beynon, 2024). A study's findings suggest that a majority of students watch a small portion of videos, indicating low engagement levels with the teaching material among university students (Akçapınar et al., 2024). Nevertheless, student disengagement in the discipline of accounting is not uncommon (Byrne et al., 2014).

After noticing that accounting students grow disengaged whenever a difficult concept is introduced during face-to-face classes, there is a need for accounting lecturers to turn to mobile technology to improve the situation. As a result, we developed an educational learning application (ELA) for making accounting and finance subjects more exciting and interactive for students. It could boost students' motivation throughout their face-to-face studies and ensure they will be more prepared for the final examination. The developed app is called the Cost of Capital Formula (COCF) app.

The objective of the study

This study aims to evaluate the impact of the COCF app on accounting undergraduate students' intentions to master a corporate finance course. It also examines students' behavioural intentions and motivation while using the app by integrating key factors from the UTAUT model, including performance expectancy, effort expectancy, social influence, and facilitating conditions. Additionally, the study incorporates factors such as enjoyment, personal innovativeness, and satisfaction alongside the UTAUT model's core elements, aiming to enhance students' learning outcomes and performance in finance courses.

Scope of the Study

This study focuses on undergraduate accounting students enrolled in a Corporate Finance course at a public university in Malacca, Malaysia. It specifically investigates the influence of the COCF app on students' behavioural intentions and motivation, guided by the UTAUT model and extended variables. The findings aim to offer practical insights for educators and app developers to design more effective digital learning tools in accounting and finance education.

2. Literature Review

Learning a subject using an app is important for students as it helps students to study or revise lessons alone, especially after formal class time with their respective lecturers. Apart from that, students will become more independent in learning a topic with the presence of apps. Apart from that, the use of apps can have a positive effect on student performance when an individual believes that using a system will help them attain gains in performance (Venkatesh et al., 2003).

Open and Distance Learning (ODL)

With the advancement of technology, higher education institutions are no longer limited to traditional brick-and-mortar learning and teaching methods. Open and distance learning (ODL) is the term used to describe the provision of flexible educational opportunities in terms of accessibility and a variety of knowledge acquisition methods. In other words, it provides the availability of options for educational endeavors anywhere, at any time, and in many ways. The students can have an opportunity to learn resources due to time and place constraints. Besides that, the ODL is also offering multiple modes that entail utilizing various delivery systems and learning resources.

ODL encourages educators to create content and to be more innovative in delivering learning resources to students. This is part of learning strategies to leverage students' accomplishments in their studies. This is consistent with the development of online collaborative learning theory (OCL), which provides an enabling approach to deep learning for students (Garrison & Cleveland-Innes, 2005). Furthermore, it also encourages learners to respond to content shared by the teachers and to develop skills in technologically controlled, communicative, and sustainable conditions (Royle & Nikolic, 2013). To increase the students' engagement with the online learning process, it is crucial to have interactive learning and a good internet connection. Besides, the web courses must be accessible, and their implementation must be made on a reliable e-learning platform. This is an encouraging discussion for effective and satisfactory online learning (Harasim, 2017; Selim, 2003)

However, it is a big challenge to conceive an enjoyable online learning experience among students. Based on the OCL framework, this study, therefore, wants to evaluate whether the use of apps can help students understand a subject or topic more easily throughout the online learning experience. In addition, this study wants to prove whether the use of apps in the learning process can increase the enjoyment of learning among students and also their performance. Additionally, the study seeks to determine the degree to which students believe that the apps they use as part of their e-learning are useful resources for effective e-learning.

In previous studies, the satisfaction of the student in determining the efficacy of e-learning has been considered. It has been shown that there is a positive relationship between student satisfaction and the online learning experience (Dewiyanti et al., 2007). This is because online learning allows students to create and exchange information and essential exercises, synthesize testing, and collaborate on written tasks throughout their learning period (Zhu, 2012). Another study also revealed that participants who participated in collaborative online learning activities were more satisfied with their learning experiences than students who did not participate in collaborative online learning (Jung et al. 2002). The results have demonstrated that the degree of student satisfaction with e-learning is a critical factor in its adoption, and this could be used as a measure of how effective e-learning is in their studies.

Educational Learning Applications (ELA) and Theory of Acceptance and Use of Technology (UTAUT) models

It is highlighted that today's university students, aged 19 to 24, have grown up in a digital and networked world, which differs from the world of their parents and university educators due to the quick rate of technological change (Prensky, 2009; Junior et al., 2023). Since the end of the epidemic, numerous universities have been undergoing digital transformation. It is crucial to identify the dimensions or factors that may be linked to the digital transformation of education. Current students are increasingly using mobile phones for their studies and extensively accessing the internet through their mobile phones (Nikolopoulou et al., 2020).

Investigated students' educational smartphone use in learning settings and found that besides socializing and learning, there are many factors for students to use their smartphones (Fu et al., 2021). Students with strong goal achievement orientation are more likely to use their smartphones for educational purposes. A study conducted in Korea revealed that integrating mobile applications into language learning can enhance learner motivation and promote sustainable learning. The primary advantages, as perceived by students, were convenient access to learning materials, portability, flexible and self-directed learning environment, improved interaction, and enhanced self-efficacy in English learning performance (Jeong, 2022). However, there were a number of drawbacks to using mobile devices for online learning, including technical issues, the tiny screen size, distraction, students losing patience, and fatigue (Alrefaai, 2019).

The study explores mobile phone practices of US and Ukrainian students in the context of library services, identifying trends and suggesting mobile service improvements based on user preferences (Hranchak et al., 2024). In parallel, various studies indicate that educational mobile applications can be helpful in the teaching-learning process, and at present, education can benefit from the use of this innovative learning methodology (Criollo et al., 2022). In another study, the findings showed that students were agreeable to smartphones' perceived usefulness, ease of use, and barrier factors. The study concluded that smartphone technology integration in learning activities is very crucial, but barriers and bad conditions hinder effective learning for both teachers and students (Masadeh, 2021). Besides, challenges such as poor connectivity and distractions at

home leading to technical anxiety significantly affect students' intentions to use mobile learning (Alturki & Aldraiweesh, 2022).

In this study, the COCF app leverages the UTAUT model to enhance student motivation and usage. Performance expectancy drives motivation by ensuring students believe the app will improve their academic performance with accurate formulas and solutions. Effort expectancy increases motivation by providing a user-friendly design that makes it easy and enjoyable for students to use the app. Social influence boosts motivation through endorsements from teachers and positive feedback from peers, encouraging students to engage with the app. Finally, facilitating conditions support motivation by offering technical support and ensuring the app is accessible on various devices. By addressing these factors, the study aims to enhance student motivation and make studying more effective and enjoyable.

Performance Expectancy

Performance expectancy is the expected impact of a technology's functional advantage, even in uncertain conditions. Many research studies show that the usefulness of technology and ease of use are considered to be the main factors affecting an individual's technological acceptance. These factors, perceived usefulness and perceived ease of use, are closely related to performance expectancy and effort expectancy, respectively. Most of the students were positive about e-learning. They believed that e-learning enhanced their educational experience. The e-learning platform has everything you need, such as recorded lessons, assignment information, and course outlines, which the students can access at any time they want (Omer et al.,2015).

Demir & Akpinar (2018) have studied the effect of mobile learning applications on students' academic achievement and attitudes toward mobile learning. They utilized an attitude scale to measure the students' attitudes toward mobile learning. Also, they used the achievement test to examine the effect of mobile learning applications on students' achievement. The findings of their study showed that mobile learning could promote students' academic achievement. It showed that the students had significantly higher scores for mobile learning.

Furthermore, the students appreciated mobile learning as an approach that may significantly increase their motivation. Hence, the lecturers should take into consideration that mobile learning can create a positive impact on academic achievement and performance and increase the motivation of students. Performance expectancy affects students' motivation by influencing their belief that the app will improve their academic performance. Therefore, students are motivated to use the app because they believe it will help them perform better in their studies. Students are more likely to be motivated to use the app regularly to achieve their academic goals if the app provides accurate and useful formulas that lead to better problem-solving (Omer et al., 2015; Demir & Akpinar, 2018).

Effort Expectancy

Effort expectancy deals with how easy and convenient it is for students to use the app. If the app is easy to navigate and doesn't require a lot of effort to use, students are more likely to form a positive intention to use it. The effort expectancy affected behavioral intentions to use e-learning systems in developing countries (Abbad, 2021). The simpler and more intuitive the app is, the more motivated students will be to use it. If the app is user-friendly and reduces the effort needed to find and use formulas, students are more likely to stay motivated and engaged with it. The UTAUT model, including the effort expectancy, positively influences behavioral intentions and user behavior in Accounting Practice Application users, enhancing motivation among students when using the app (Nazmi et al., 2024).

Social Influence

Social influence affects motivation by showing how much encouragement or pressure students feel from others to use the app. The UTAUT model, about the social influence and effort expectancy, motivates app continuance intention (Lee et al., 2017) and could also impact students' motivation to adopt technology (Handoko, 2020). However, some studies found that social influence had an insignificant influence on behavioral intention in using apps (Gupta et al., 2024; Talan et al., 2024). This suggests that being inclined to use technologies like mobile technologies does not guarantee that digital natives will have high adoption behaviours and intentions when it comes to using them for learning purposes.

Facilitating Conditions

Facilitating conditions help motivate students by giving them the resources and support they need to use the app effectively. When students have technical support, and the app works well on their devices, they are more likely to use it. Adequate resources and fewer technical problems make the experience more motivating and less frustrating. In short, facilitating conditions are closely linked to students' motivation to adopt technology (Handoko, 2020; He & Li, 2023).

The findings from the study suggest that mobile learning applications can enhance students' enjoyment and satisfaction through increased motivation, positive attitudes, emotional engagement, and active participation in learning activities. These factors contribute to a more enjoyable and satisfying educational experience. Furthermore, another research indicates that mobile learning apps positively influence students' attitudes and academic achievement by enhancing perceived usefulness, ease of use, and facilitating conditions in higher education settings (Camilleri & Camilleri, 2019).

Enjoyment, Satisfaction and Personal Innovativeness

Furthermore, the study also combines the factors of enjoyment, satisfaction, and personal innovation with the UTAUT model's key factors. The enjoyment factor can be integrated into the model as an extension of the "Hedonic Motivation" construct. Hedonic motivation refers to the pleasure or enjoyment derived from using a technology, which can influence users' behavioral intention to use that technology. When individuals experience hedonic motivation, they are more likely to engage with the technology, as their focus is not only on achieving a task or functionality but also on the enjoyable aspects of the experience.

There were findings from the study on mobile learning applications that indicate a positive relationship between the use of these applications and students' enjoyment and satisfaction. It was found that students appreciated mobile learning as an approach that significantly increased their motivation. This suggests that when students are motivated, they are likely to experience more enjoyment and satisfaction while using the app. This indicates that students generally felt positive about the mobile learning experience, which can correlate with their enjoyment and satisfaction levels Demir & Akpinar, 2018). In addition to the enjoyment variable, there is a positive relationship between learning flexibility and online interaction in which suggests that when students can learn at their own pace using technology, their overall enjoyment of the learning process can increase. Enjoyment often enhances engagement, leading to a more interactive and fulfilling educational experience (Gupta et al., 2024).

Satisfaction factor can be considered an outcome of technology use and can affect the constructs of "Performance Expectancy" and "Effort Expectancy" in the UTAUT model. High levels of satisfaction can enhance users' intention to continue using the technology and can be included as a dependent variable reflecting user experience. Gupta et al. (2024) have demonstrated there is a strong association between technology and learning flexibility in which indicates that students are likely to feel more satisfied with their learning experience when they have the flexibility to access materials like recorded lectures at their convenience. This flexibility may lead to a heightened sense of control over their learning, contributing further to satisfaction levels. Therefore, this paper includes this variable for testing the satisfaction level among students in using ELA for studying the corporate finance course.

The ability to seek out resources, collaborate with peers, and communicate with instructors through digital channels aligns with traits of innovative learners who adapt to and leverage technology to enhance their educational experiences. However, the presence of real-time, face-to-face interactions still plays a crucial role in learning satisfaction. A balanced combination of both online and in-person learning could be necessary for maximizing enjoyment and satisfaction (Gupta et. al., 2024). Hence, this paper considers this factor as one of the factors with the UTAUT model to determine the satisfaction level among students when they are utilizing the apps of ELA after attending the face-to-face interactions during the physical classes.

While the original UTAUT model comprises four core constructs, such as Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, many researchers have expanded it by adding other variables to enhance its explanatory power in specific contexts. Hence, incorporating personal innovativeness could provide additional insights into how individual differences affect technology acceptance and usage,

especially in environments where innovation plays a crucial role nowadays. Gupta et. al. (2024) findings highlight the significance of technology in enhancing online interaction and learning outcomes, whereby students who embrace technology and utilize various online platforms may demonstrate higher personal innovativeness. Neves et al. (2025) have included the personal innovativeness factor in the study and found that habit, environmental knowledge, information provision, and innovativeness were significant predictors of sustainable technology use.

Overall, the findings suggest an interconnectedness between the use of technology, students' learning experiences, and how these aspects could influence enjoyment, satisfaction, and personal innovativeness in an online teaching environment. Thus, further exploration into these correlations could provide valuable insights into improving online educational practices in using ELA in the future.

3. Methodology

The population for the Corporate Finance course in the Bachelor of Accountancy Program at a public university in Malacca comprises all enrolled students. A sample of 107 students was provided with the opportunity to utilize COCF as a means to enhance their performance in the Corporate Finance course. The method of sampling is stratified sampling. A proportional sample of students is selected from each class. Design of the nine-section questionnaire: demographic, PE, EE, SI, FC, E, PI, BI, and S. Except for demographic inquiries, all other questions were constructed using a five-point Likert scale ranging from "strongly disagree" to "strongly agree." The variables of the study are shown in Table 1.

Table 1: The Variables of the Study

Variable	Item
Demographic	
	Class
	Gender
Performance Expectancy	
PE1	COCF is useful for my studies on the cost of capital topic
PE2	COCF helps me to achieve my task (tutorial) of answering the cost of capital questions in a better way
PE3	COCF could help me to answer the cost of capital questions during my self-study
PE4	Using the COC will help me to attain good marks in the test and final exam for a corporate finance course in the Bachelor of Accountancy program
PE5	I am confident I will get a good result or score for the cost of capital topic by using this COCF
Effort Expectancy	
EE1	I found that COCF is user-friendly
EE2	For me, it is easy to use COCF
EE3	COCF is not complicated at all
Social Influence	
SI1	My teaching lecturer thinks that COCF is useful for me when I do the tutorial questions on the cost of capital topic
SI2	My Academic Advisor asks and encourages me to use COCF when I do the tutorial questions on the cost of capital topic
SI3	My friend says/says that COCF is helpful and asked me to use it
SI4	My parents and siblings encourage me to use COCF because it will help me to do tutorial questions and motivate me to do more exercise
SI5	My other relatives encourage me to use COCF because COCF will help me to do tutorial questions and motivate me to do more exercise
Facilitating Condition	
FC1	I own my laptop/computers
FC2	I can borrow my friend's laptop whenever I need it

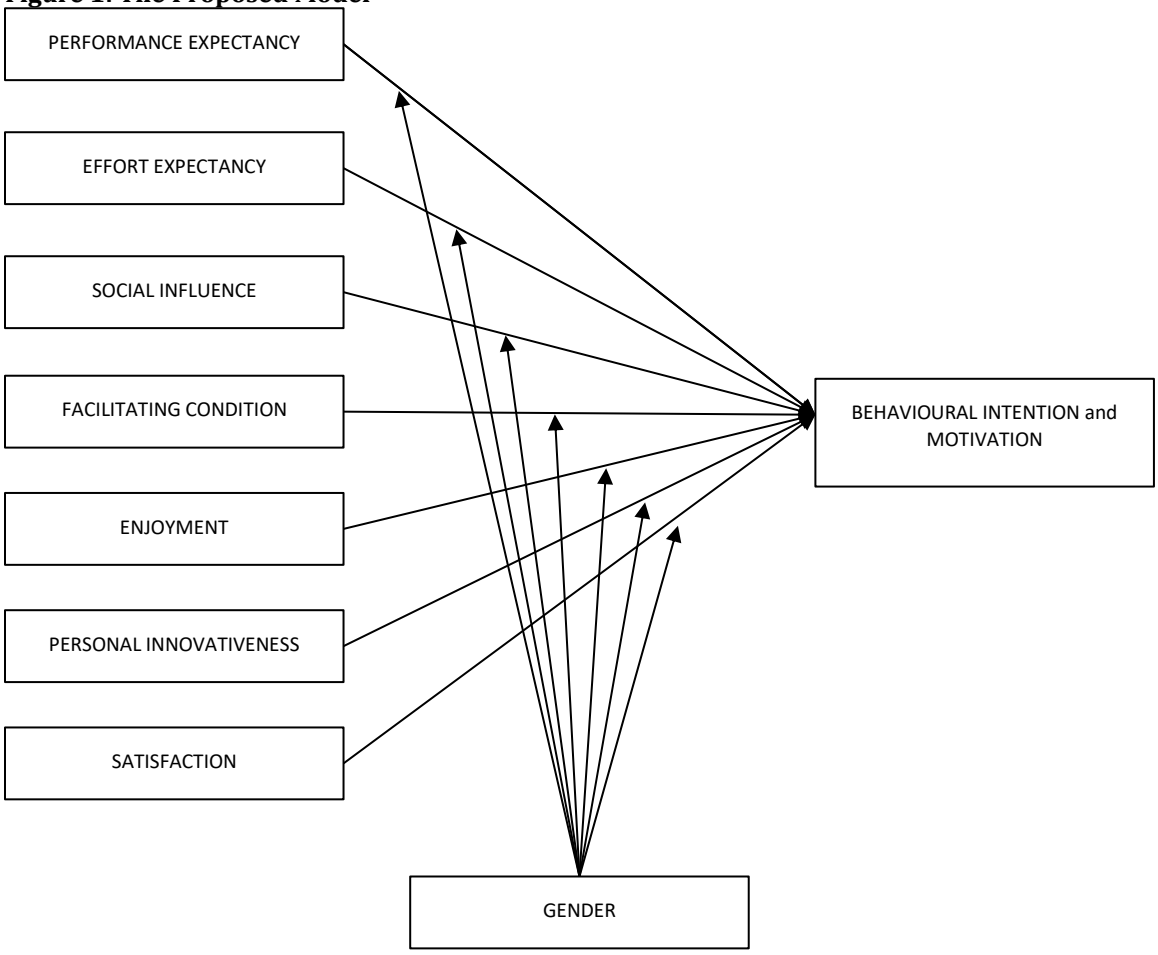
FC3	I can apply COCF at the computer lab at any time
FC4	I can apply for COCF using a computer at the library
Enjoyment	
E1	The use of COCF in studying the cost of capital topic is interesting for me
E2	Using COCF is an exciting way to learn the cost of capital topic
E3	COCF provides me with a free way to learn the cost of capital topic
E4	COCF motivates me to learn the cost of capital topic at my own pace
E5	COCF motivates me to do more questions on the cost of capital topic
E6	I prefer to use COCF during self-study
E7	I prefer to use COCF during the classes
Personal Innovativeness	
PI1	I like to experiment with new applications that help me in the learning process
PI2	I am keen to try new things in the learning process
PI3	I like to experiment with new features in the applications that I downloaded
PI4	I love to read about new advancements in technology
Behavioral Intention	
BI1	I will recommend COCF to my friends
BI2	I have positive perceptions about COCF
BI3	I will recommend this COCF to my juniors
Satisfaction	
S1	I am satisfied with using this COCF application
S2	The COCF is reliable to be used for learning the cost of capital topic
S3	I think the COCF is an effective way to increase the understanding of the cost of capital topic
S4	In my opinion, the COCF has a quality that meets my expectations

The questionnaire was adapted from validated UTAUT instruments (Venkatesh et al., 2003; Venkatesh et al., 2012), with additional items on satisfaction and enjoyment based on Demir & Akpinar (2018). A link to an online questionnaire was distributed to the designated students as a method of data collection. There are four groups of students provided with the questionnaire link, and all are bachelor's accounting students who took finance papers. Each group is comprised of a different number of male and female students. For this paper, gender was included as a moderating variable based on previous research suggesting gender differences in mobile learning adoption (Alrefaai, 2019; Handoko, 2020; Tahir, 2023).

For data analysis, the study runs the data for descriptive analysis. In addition, the study also does a reliability test, correlation, an independent sample t-test, and multiple linear regression as methods of data analysis. In addition, the proposed model is based on the original UTAUT framework (Venkatesh et al., 2003), extended with variables (enjoyment, satisfaction, personal innovativeness) aligned with UTAUT 2 constructs (Venkatesh et al., 2012).

This study investigated students' behavioural intentions and motivation with the COCF app for the Corporate Finance Course. Therefore, the original UTAUT model is used as the theoretical basis. The original UTAUT model is proposed, and some alterations were made to the original UTAUT model, as shown in **Figure 1.**

Figure 1: The Proposed Model



4. Findings and Discussion

The majority of respondents are female students (78%). Students from each class are proportionately selected using a stratified sampling method. *Refer to Table 2.*

Table 2: Demographic profile of respondents

Variable	N	%
Gender		
Male	24	22
Female	85	78
Class		
A	32	29
B	29	27
C	29	27
D	19	17

Cronbach's alpha and composite reliability values were used to assess the reliability of the constructions. Findings show that Cronbach's alpha values range from 0.77 to 0.93, which indicates that all values are higher than the critical level of 0.70 and suggests that measurement models are reliable. A complete list of results regarding reliability and validity is presented in Table 3.

Table 3: Descriptive statistics and reliability for each variable in the study.

Variables	No	Items	Mean	SD	Cronbach Alpha
Performance Expectancy (PE)	1	COCF is useful for my studies on the cost of capital topic.	4.29	0.61	0.90
	2	COCF helps me to achieve my task (tutorial) of answering the cost of capital questions in a better way	4.26	0.67	
	3	COCF could help me answer the cost of capital questions during my self-study	4.17	0.72	
	4	Using the COC will help me to attain good marks in tests and the final exam for a Corporate Finance Course in the Bachelor of Accountancy Program.	4.05	0.79	
	5	I am confident I will get a good result or score for the cost of capital topic by using this COCF.	3.85	0.77	
Effort Expectancy (EE)	6	I found that COCF is user-friendly	3.98	0.76	0.88
	7	For me, it is easy to use COCF	4.00	0.77	
	8	COCF is not complicated at all	3.78	0.89	
Social Influence (SI)	9	My teaching lecturer thinks that COCF is useful for me when I do the tutorial questions on the cost of capital topic.	4.23	0.70	0.84
	10	My Academic Advisor asks and encourages me to use COCF when I do the tutorial questions on the cost of capital topic.	4.09	0.70	
	11	My friend says/say that COCF is helpful and asked me to use it.	3.92	0.80	
	12	My parents and siblings encourage me to use COCF because COCF will help me to do tutorial questions and motivate me to do more exercise.	3.53	0.79	
	13	My other relatives encourage me to use COCF because COCF will help me to do tutorial questions and motivate me to do more exercise.	3.56	0.87	
Facilitating conditions (FC)	14	I own my laptop/computers.	4.71	0.58	0.77
	15	I can borrow my friend's laptop whenever I need it	3.44	0.98	
	16	I can apply COCF at the computer lab at any time	3.53	0.95	
	17	I can apply for COCF using a computer at the library	3.58	0.95	
Enjoyment (E)	18	The use of COCF in studying the cost of capital topic is interesting to me	3.93	0.81	0.94
	19	Using COCF is an exciting way to learn the cost of capital topic.	3.94	0.79	
	20	COCF provides me with a free way to learn about the cost of capital topic.	3.91	0.78	
	21	COCF motivates me to learn the cost of capital at my own pace.	3.92	0.78	
	22	COCF motivates me to ask more questions on the cost of capital topic.	3.94	0.73	
	23	I prefer to use COCF during self-study.	3.94	0.74	
	24	I prefer to use COCF during the classes.	3.98	0.72	

Personal Innovativeness (PI)	25	I like to experiment with new applications that help me in the learning process.	3.88	0.72	0.90
	26	I am keen to try new things in the learning process.	3.98	0.65	
	27	I like to experiment with new features in the applications that I downloaded.	3.94	0.66	
	28	I love to read about new advancements in technology.	3.85	0.71	
Behavioral Intention (BI)	29	I will recommend COCF to my friends.	4.08	0.77	0.93
	30	I have positive perceptions about COCF	4.01	0.74	
	31	I will recommend this COCF to my juniors.	4.05	0.76	
Satisfaction (S)	32	I am satisfied with using this COCF application	3.97	0.76	0.93
	33	The COCF is reliable to be used for learning the cost of capital topic.	4.04	0.71	
	34	I think the COCF is an effective way to increase the understanding of the cost of capital topic.	4.05	0.71	
	35	In my opinion, the COCF has a quality that meets my expectations.	3.97	0.79	

Performance Expectancy.
The COCF meets the performance expectancy among students where it is useful (Mean=4.29), helps to answer questions in a better way (Mean=4.26), and independently during their self-study (Mean=4.17). Somehow, there is doubt about achieving good results for a Corporate Finance Course in the Bachelor of Accountancy Program by using the COCF (Mean=3.85).

Effort Expectancy
The students found that the COCF is user-friendly (mean = 3.98) and it is not complicated to use (mean = 3.78). It makes the COCF easy for the students to use (mean = 4.00).

Social Influence
The students cannot rely on their parents, siblings, or other relatives to encourage or motivate them to use the COCF in their study (meaning ranges between 3.53 and 3.56). Instead, the motivation to use the COCF comes from their teaching lecturers, academic advisors, and classmates or friends, especially when they are doing tutorial questions on the cost of capital topic (mean ranges between 3.92 and 4.23). A study highlighted that social interaction through mobile platforms to use the COCF apps enhances students' learning experiences.

Facilitating conditions
COCF is used by the students mostly by using their own or personal laptops or desktops. Most of them have their computers (Mean=4.71).

Enjoyment
The use of COCF in studying the cost of capital topic is interesting for the students (Mean=3.93), and it offers an exciting way for the students to learn the cost of capital topic (Mean=3.94). Besides that, using the COCF provides the students with motivation and freedom to learn the cost of capital topic at their own pace (Mean=3.92) as well as becoming more motivated to do more questions (Mean=3.94) either during their self-study (Mean=3.94) or in the classes (Mean=3.98).

Personal Innovativeness
Introduction to the use of COCF makes the students interested in trying new things in the learning process (Mean=3.98), to experiment with new features in the learning process, especially among the students who love to read about new advancements in technology (Mean=3.85).

Behavioral Intention

As the COCF meets the performance expectancy as well as being user-friendly and less complicated to use in learning the cost of a capital topic, students feel that this COCF should be recommended to their friends (Mean=4.08), and they will recommend it to their juniors (Mean=4.05). The students also have a positive perception of the COCF (Mean=4.01).

Satisfaction

Students are satisfied using this COCF application (Mean=3.97) as it meets its reliability of the COCF for learning the cost of the capital topic (Mean=4.04). The students think that the COCF can be one of the effective ways to increase their understanding of the cost of capital topic (Mean=4.05), and the COCF has a quality that meets their expectation of learning the cost of capital topic as well (Mean=3.97).

Table 4 shows that all predictors are positively correlated with the behavioral intention (BI) of using COCF. There is a strong positive correlation between satisfaction (S) and the behavioral intention (BI) of using COCF (r=0.808), while the intention to use COCF is moderately correlated to personal innovativeness (r=0.511). This is because the apps respond promptly to students by notifying them whether their answers are correct or not, and as a result, it gives satisfaction to the students when they are using the apps and motivates them to explore the questions. Learning using COCF apps positively affects students' attitudes towards learning, fostering motivation and engagement. The findings align with Elcicek & Bahceci (2017).

Table 4: Correlation Table

	BI	**PE**	**EE**	**SI**	**FC**	**E**	**PI**	**S**
BI	1.000	0.671**	0.659**	0.696**	0.604**	0.767**	0.511**	0.808**
PE		1.000	0.756**	0.702**	0.443**	0.752**	0.507**	0.798**
EE			1.000	0.688**	0.544**	0.737**	0.491**	0.734**
SI				1.000	0.638**	0.730**	0.575**	0.715**
FC					1.000	.606**	0.368**	0.539**
E						1.000	0.603**	0.832**
PI							1.000	0.631**
S								1.000

***. Correlation is significant at the 0.01 level (2-tailed).*

Table 5 shows a comparison of each variable by gender, in which only social influence is significantly different by gender. In contrast, female students feel more encouraged and influenced to use the COCF than male students.

Table 5: Comparison of each variable by gender

Group Statistics

Variable	**Mean**		**t-value**
	Male	Female	
Performance expectancy (PE)	3.99	4.16	-1.22
Effort expectancy (EE)	3.92	3.92	-0.03
Social influence (SI)	3.68	3.92	-1.70*
Facilitating condition (FC)	3.71	3.84	-0.74
Enjoyment (E)	3.90	3.94	-0.26
Personal innovation (PI)	3.96	3.90	0.42
Behavioral intention (BI)	4.17	4.01	0.94
Satisfaction (S)	3.95	4.02	-0.48

**. Correlation is significant at the 0.10 level (2-tailed).*

As shown in Table 6, all seven constructions of the model (i.e., PE, EE, FC, SI, E, PI, S), along with S, explain 71 per cent of variance (R^2 = 0.71) in BI towards the use of COCF. In other words, without gender in the model (Model 1), S is the most important factor for BI towards the use of COCF. Another factor that significantly

contributes to the BI of using COCF is FC. According to Hair et al. (2021), a model can be classified as weak, moderate, or substantial based on its R^2 values. According to these criteria, the theoretical model proposed by this study has substantial explanatory power of R^2 = 0.71 for explaining COCF acceptance and Behavioral Intention (BI). Moreover, it is observed that these results are comparable with those of previous studies (Nair et al., 2015; Venkatesh et al., 2012), which used similar measurement scales.

Table 6: A model without Gender as a moderator

Independent variable	**Model 1**
Constant	0.18
Performance expectancy (PE)	-0.04
Effort expectancy (EE)	0.01
Social influence (SI)	0.16
Facilitating condition (FC)	0.16**
Enjoyment (E)	0.21*
Personal innovation (PI)	-0.17
Satisfaction (S)	**0.56*** **
Gender	
F	35.55***
R^2	0.71

Dependent variable: Behavioral intention (BI)
**Correlation is significant at the 0.10 level (2-tailed)*
***Correlation is significant at the 0.05 level (2-tailed)*
****Correlation is significant at the 0.01 level (2-tailed)*

Table 7: Models with Gender as a moderator

Independent variable	**Model 2**	**Model 3 (Male)**	**Model 4 (Female)**
Constant	0.59*	0.99	-0.24
Performance expectancy (PE)	0.01	0.14	0.01
Effort expectancy (EE)	-0.03	0.09	-0.05
Social influence (SI)	0.22**	0.06	0.24*
Facilitating condition (FC)	0.17**	0.05	0.24**
Enjoyment (E)	0.18	-0.14	0.19
Personal innovation (PI)	-0.10	-0.04	-0.10
Satisfaction (S)	**0.55*** **	**0.65***	**0.54*** **
Gender	-0.29***		
F	35.03***	8.91***	31.42***
R^2	0.74	0.80	0.74

In Table 7, somehow, after considering gender in the model (Model 2), S also becomes a significant factor with the explanatory power of R^2 = 0.74 for explaining the use of COCF towards the BI. Looking deeply into separate models of male and female students (Model 3, R^2 = 0.80, and Model 4, R2 0.74), SI and FC are only significant towards the BI for females but not for male students. The results align with a study by Alrefaai (2019), which showed that students' attitudes were positive, and there was a significant difference in attitudes in favor of female students. Also, the results revealed that most of the informants frequently use mobile phones, and there

was a significant difference in favor of females. However, the study shows that S remains the most significant factor for both male and female students towards the BI of using COCF compared to other factors.

5. Conclusion

This study extends UTAUT by incorporating motivation-related variables such as enjoyment and satisfaction in a post-ODL higher education context, offering a novel understanding of mobile learning application acceptance in accounting education. This dimension represents the enjoyment and fun the user perceives to have by using a particular solution (Venkatesh et al., 2012). This variable has proved to be relevant, especially in smart and innovative technologies, as it presents a great dynamic between the technology and the user.

The results indicate that the use of the COCF app significantly enhances students' behavioral intentions to learn Corporate Finance. Specifically, the factor of satisfaction (S) was found to be the most influential, suggesting that when students are more satisfied with the app, their intention to master the course increases. Secondly, the study incorporated UTAUT model factors that are performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC), along with enjoyment (E), personal innovativeness (PI), and satisfaction (S). The results reveal that the PE and EE were important but not as influential as S. The SI and FC factors also played significant roles, but their effects differed between male and female students. For male students, S was the predominant factor affecting their behavioral intention, whereas S, SI, and FC influenced female students' intentions. Finally, by incorporating the factors of enjoyment (E), personal innovativeness (PI), and satisfaction (S) with UTAUT model factors, the findings show that factors E and PI were found to contribute positively to students' behavioral intentions. Many universities implemented institutional social networking apps as an alternative during the COVID-19 pandemic, and it was found that the use of the app was positively associated with student satisfaction (Conrad et al., 2024). This suggests that mobile phones or apps supported university students' learning and communication during the COVID-19 pandemic; the app's ability to provide an engaging and innovative learning experience supports its role in enhancing students' motivation and intention to engage with the course material.

The study achieves its objectives by validating the extended UTAUT framework in the context of Malaysian public universities. It contributes by showing that motivation-related constructs, particularly satisfaction which it play a more substantial role than classic UTAUT factors like performance expectancy.

Limitations of the Study

The study sample is accounting students who are registered for the Corporate Finance course in the Bachelor of Accountancy Program at a public university in Malacca only. The findings might not be generalizable to a broader population. In addition, the study only captures students' immediate reactions to the app, that is, the behavioral intentions of using the COCF app. It might not reflect long-term effects on learning and mastery of the Corporate Finance course. Besides that, the study is based on the specific context of Corporate Finance. The results might not apply to other courses or disciplines where different app functionalities or learning styles might play a more significant role.

Future Research

A comparative study across different campuses that offer a Corporate Finance Course in the Bachelor of Accountancy Program. Courses could be done to examine whether cultural factors influence students' behavioral intentions, satisfaction, and engagement with the app. This would provide insights into the app's adaptability in diverse educational settings. Besides, future research could include a more diverse set of participants on other campuses who register for the Corporate Finance Course in the Bachelor of Accountancy Program, which could improve external validity. Furthermore, a longitudinal study could also be done in future research to investigate the long-term impact of the COCF app on students' learning outcomes and retention in Corporate Finance. This would help determine whether the app's positive effects on behavioral intentions persist over time and translate into better academic performance. Future studies could examine the sustained impact over multiple semesters.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Digital Freelancing Trends Based on Crowdsourcing Technology Analysis Using Data Analytics and Visualization Approaches

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Abstract: The increasing living costs have put a strain on people's ability to afford necessities like housing, transportation, education, and healthcare, which affects the quality of life in many countries. These factors have led to a rapidly growing trend of digital freelancing activities that utilize crowdsourcing technology to provide people with opportunities to earn additional income. However, a comprehensive understanding of the digital crowdsourcing landscape is hampered by the lack of studies examining it through a geographical lens, freelancer performance metrics, skillsets, and platform information. Therefore, this study addresses this issue by scraping data from various crowdsourcing platforms to analyze digital freelancing trends, particularly in Malaysia. Using descriptive analytics and visualization techniques, this study has revealed insights into the geographical distribution of Malaysian freelancers, freelancer skillsets in demand, platform preferences among freelancers, and factors influencing freelancer performance. The findings highlight the growing economic significance of digital freelancing and the role of crowdsourcing platforms in shaping the industry. Key information gaps were identified, including limited insights into freelancer demographics and performance metrics. These findings can empower individuals, inform stakeholders, and stimulate further research, ultimately contributing to the development of a more robust, inclusive, and thriving digital freelancing ecosystem in Malaysia.

Keywords: *Digital Freelancing, Crowdsourcing Technology, Digital Economy*

1. Introduction

The rise of digital technology has transformed traditional employment structures, giving rise to the gig economy, where freelancers offer services through online platforms. Crowdsourcing platforms such as Upwork, Fiverr, and Freelancer.com have played a crucial role in shaping this ecosystem by connecting freelancers with global clients. These platforms provide flexibility, remote work opportunities, and diverse income streams. The motivation behind this study stems from the growing concerns surrounding job security, cost of living, and access to sustainable income sources. Many Malaysians turn to freelancing as a means of economic empowerment, yet there is limited research on how crowdsourcing platforms influence freelancer success. Malaysia presents a unique case in digital freelancing trends. As a developing country with high internet penetration and government initiatives promoting the gig economy (e.g., Malaysia Digital Economy Blueprint), the nation has seen a surge in freelance participation (Pokhrel, 2024; Syarfina Abu Bakar & Hafizah Hassan, 2024).

Malaysia's gig economy is on the rise, with more school leavers opting for flexible work like ride-hailing (Rahim et al., 2021) (Rahim et al., 2021). This shift was partly due to COVID-19, especially among tech-savvy youth. The market size ballooned to RM1.33 billion in Q3 2023, an 80% increase from 2022 (Malay Mail, 2023). Gig workers now comprise a substantial part of the workforce, estimated at 18.4% (Harun et al., 2020). Crowdsourcing platforms like Freelancer.com offer more avenues for gig work and the Malaysian Digital Economy Corporation (MDEC) via the Global Online Workforce (GLOW) program, helped the digital freelancers to get freelancing jobs through crowdsourcing platforms. However, compared to developed economies, Malaysia faces challenges such as wage disparity, inconsistent job security, and skill gaps in emerging fields like data science and artificial intelligence. Despite these factors, comprehensive studies on digital freelancing trends within Malaysia remain scarce.

However, a lack of studies analyzing this trend through a geographical lens, including freelancer performance metrics, skillsets, and platform information, exists due to the absence of comprehensive data on Malaysian

freelancers (Kim et al., 2023). As stated by Harun et al. (2020) a study needs to be conducted to understand the prevalence of freelancers among different demographic backgrounds for joining gig employment and improved methods for estimating and identifying gig workers. In addition, there is limited understanding and insight into the trends of freelancing among Malaysian freelancers, such as the most in-demand skills, the geographical distribution of freelancers, average pricing, and the overall satisfaction level of clients. Consequently, this may disrupt the effort of the Government to establish a comprehensive policy framework and facilitate the upskilling of gig workers (Rahim et al., 2021).

Therefore, this study aims to analyze digital freelancing trends based on crowdsourcing platform technology in Malaysia. Specifically, the objective of this study is to scrape data related to Malaysian freelancer profiles from various crowdsourcing platforms. By scraping the data, another objective of this study is to provide descriptive analytics using data analytics and a visualization approach that provides visual representations of the data to analyze patterns, trends and relationships among various variables. Based on the analysis and findings of this study, this study has the potential to significantly contribute to the development of the digital freelancing ecosystem in Malaysia. It can empower individuals, inform stakeholders, and stimulate further research, ultimately leading to a more robust, inclusive, and thriving digital freelancing landscape that benefits all involved.

2. Literature Review

This section reviews the key factors and challenges associated with digital freelancing on crowdsourcing platforms.

Education and Skills

The study by Blaising & Dabbish (2022) highlight several key factors that influence new freelancers' ability to navigate the challenges of online freelancing, particularly the lack of formal resources for guidance. To overcome these challenges, new freelancers engage in self-directed socialization practices, including managing professional identity ambiguity, building credibility, and addressing self-doubt, while also handling platform work self-management. However, the study does not address factors that could differentiate the experiences of tenured freelancers, such as their accumulated knowledge, skills, and strategies for overcoming similar challenges. Additionally, the geolocation of the participants was not considered, which may have influenced the outcomes, as the challenges faced by freelancers can vary significantly based on their location due to factors like market demand, cultural norms, or local economic conditions. These missing factors suggest the need for further research to better understand the nuances of freelancing across experience levels and geographic contexts (Musvosve et al., 2023). Similar issues were also discussed in the study by Prakasha et al.,(2023), it investigates the effect of social influence on the saving behavior of freelancing undergraduate students in India, with financial literacy and self-control acting as mediators. The findings highlight the importance of educating students on digital financial management, as many students, particularly those in low-income settings, lack the necessary skills for making informed financial decisions. The study recommends that financial education be made mandatory in higher educational institutions to improve students' financial decision-making and saving habits.

The study identifies four IT-specific challenges for freelancers and aggregates them into a comprehensive model, contributing to a deeper understanding of how IT work is performed in digital labor markets. Key challenges highlighted include the need for specialized skills, high competition, job security concerns, and issues related to platform dynamics. The study's findings extend existing literature on online freelancing by adding IT-specific aspects, which are crucial for platform owners and IT freelancers. However, the study acknowledges limitations, such as the use of IT-related search terms, which may have included irrelevant posts, and the focus on a single platform, Upwork, and the Reddit forum, which may not fully capture the broader spectrum of challenges across different platforms. Future research is suggested to explore additional platforms and other sources of freelancer feedback, such as social media or surveys, to further validate the findings and capture any overlooked challenges. Fiers (2024) also emphasized the significant role of digital skills in enhancing freelancers' resilience within the volatile gig economy. Key factors influencing freelancers' ability to navigate uncertainties include their proficiency in optimizing platform tools, which allows for more informed decision-making, and their self-reliance, enabled by advanced digital skills that reduce dependency on platform

support. Additionally, digital skills empower freelancers to creatively adapt to platform limitations and malfunctions, thus increasing their agency. The study also highlights digital inequality, noting that freelancers with better digital literacy are better positioned to mitigate risks, reduce unpaid labor, and maintain a competitive edge. These factors: digital skills, self-reliance and adaptability are essential for freelancers' ongoing participation and success in the dynamic online freelancing environment.

Crowdsourcing Platform Flexibility

The study compares twelve emerging online freelance platforms, focusing on the shortcomings of these platforms and innovative solutions to enhance their functionality. The research investigates several critical aspects, including flexibility, the nature of business, business management tools, payment models, and platform morality. The study identifies significant issues such as platforms' overinvolvement in user businesses, high commission fees, and inefficient management practices. To address these challenges, the study proposes a decentralized administrative model, which could be implemented using cloud-integrated technologies and an AI-powered judiciary system. These suggestions aim to enhance transparency, reduce overhead costs, and improve overall platform efficiency, thus creating a more sustainable environment for both freelancers and clients. The findings highlight the need for technological innovation to resolve the current operational inefficiencies within these platforms. The factors of the platform's flexibility were also discussed by that explores the subjective well-being of online freelancers within Sri Lanka's digital gig economy. Online freelancing, as part of the digital gig economy, offers flexibility and autonomy through platforms like Fiverr, Upwork, and Freelancer. The research investigates the key factors influencing the well-being of freelancers in Sri Lanka, including work conditions, digital transformation, performance pressures, platform dynamics, and human capital. The findings reveal that Fiverr is the most popular freelancing platform in Sri Lanka, with web/software development being the most common area of freelancing, followed by graphic design and creative arts.

Full-time freelancers often work both during the day and at night. The study emphasizes the need for further research in this area, particularly extending beyond web-based freelancing to explore other gig economy components and employing a variety of data collection methods to gain a more comprehensive understanding of freelancers' subjective well-being. The research by were also delves into the challenges of managing work-life balance among online freelancers, revealing that while platforms provide flexibility, they also impose demands on availability, autonomy, and the ability to detach from work. These factors contribute to the stress and difficulty in maintaining a healthy work-life balance, despite the perceived benefits of freelancing. In another study, the challenges surrounding macrotask freelancing on platforms like Upwork are examined. Freelancers in this context face issues related to collaboration, invisible work, and the associated costs of engagement. The study highlights that freelancers view macrotasks as collaborative endeavors, which require high-touch interaction and proper matching between freelancers and tasks. Although platforms offer programmatic solutions to assist in matching and reducing transaction costs, freelancers also adopt strategies such as repeat hiring to minimize costs and foster better collaboration. These findings emphasize the critical role of efficient task matching, the need for a balance between autonomy and platform demands, and the importance of long-term relationships to reduce transactional inefficiencies in the freelancing ecosystem.

The studies on online freelance platforms have identified key factors influencing freelancers' self-presentation, identity formation, and adoption of these platforms. Munoz et al., (2022) examined how platform features, policies, and algorithms shape freelancers' self-presentation, highlighting the issue of deconstructed identity. The study found that freelancers' identities are reshaped, diminished, and controlled by platform structures, client feedback, and algorithm-driven ratings, leading to a standardized portrayal of skills that limits individual expression. Additionally, power imbalances in online labor platforms force freelancers to navigate constraints while resisting external control over their professional identity. Meanwhile, Krishnamoorthy et al., (2016) analyzed the adoption of online freelancing in Malaysia using the Technology Acceptance Model (TAM), focusing on perceived usefulness, ease of use, and security. Their findings emphasized that perceived usefulness is a key determinant of freelancers' intention to engage with these platforms, with security concerns and ease of use also playing significant roles. These studies underscore the importance of platform governance, algorithmic transparency, and user-centric design in shaping freelancers' experiences and decisions. The study by Alauddin et al., (2025) identify 12 key themes that illustrate the complex influence of the platforms, including task allocation, market entry, transaction facilitation, employment status, and worker representation. While digital platforms provide low barriers to entry, flexible work arrangements, and task allocation, gig

workers face significant challenges such as a lack of social protections, algorithmic control, competition, and downward wage pressures. The study emphasizes the need for stronger collective organizing and advocacy for gig workers, as well as re-evaluating platform practices around data collection, algorithmic management, and worker classification. It also highlights the need for policymakers to implement stronger labor regulations and social safety nets for gig workers. The review calls for a collaborative effort among researchers, platforms, and policymakers to address the imbalances and inequities in the gig economy, ensuring that the benefits of digital platforms are more equitably distributed and that gig workers' rights and well-being are prioritized as the economy continues to expand.

Research on digital freelancers and digital labor policies has identified key factors influencing their experiences, particularly in terms of welfare, bias, impression management, labor market tracking, and workforce measurement. Rahim et al., (2021) highlighted the importance of addressing gig workers' welfare and social safety concerns, particularly during the COVID-19 pandemic. The study by Olorundare et al., (2022) revealed that despite the popularity of gig work, many workers face challenges such as poor internet access and electricity, as well as competition with international gig workers. It highlighted the flexibility and income potential of gig work, although earnings remain inconsistent, with many workers earning below 20,000 Naira monthly. The study recommends improvements in infrastructure, the establishment of a regulatory body, and efforts to rebrand Nigeria's international image to encourage participation in the gig economy.

Gender

Hannák et al. (2017) examined racial and gender biases in online freelancing, finding that Black freelancers face consistent bias across platforms, affecting evaluations and search rankings, which calls for proactive bias mitigation strategies. Impression management is another critical factor, as explored by those who identified audience understanding and gender role constraints as key elements influencing freelancers' ability to secure work. The study designed online feedback exchange systems to enhance freelancers' comprehension of audience expectations and examined how gender roles affect pricing behavior in online labor markets. Similarly, investigates how digital labor platforms, specifically in the context of online freelancing, contribute to the platformization of inequality by reinforcing identity-based stereotypes, biases, and expectations related to gender, race, ethnicity, and occupation. Drawing on data from 108 US-based online freelancers over three years, the study highlights how female freelance work is often undervalued, gendered occupational expectations persist, and racial stereotypes and biases shape freelancers' experiences. The research suggests that, rather than reducing bias, these platforms may embed existing biases into the labor market, thereby exacerbating inequality. Key findings emphasize the role of intersectionality, revealing how multiple marginalized identities mediate workers' experiences and outcomes. The study calls for greater attention to these issues in both future research and platform design, underscoring the need for digital labor platforms to address and reduce the reinforcement of social identity-based marginalization in freelance work. Meanwhile, the lack of comprehensive labor market tracking was addressed by expanding the Online Labour Index (OLI) to monitor temporal trends, gender participation, and regional labor shifts, though challenges remain in ensuring accurate data representation. (Harun et al., 2020) contributed to the understanding of gig work in Malaysia by utilizing the Labour Force Survey (LFS) to profile gig workers, revealing the challenge of accurately capturing this workforce due to its diverse occupational spread. Collectively, these studies emphasize the significance of addressing social biases, refining labor tracking mechanisms, and developing better policies to support freelancers in an evolving digital economy.

3. Methodology

This section will elaborate on the methodology undertaken to carry out this research, which includes data sampling and gathering, data preprocessing, data visualization and descriptive Analytics.

Data Sampling and Gathering

Data acquisition for this research involves scraping data from the websites of various freelancing platforms. To examine digital freelancing trends, data was scraped from leading crowdsourcing platforms: Upwork, Freelancer.com, and Fiverr. These platforms were chosen due to their popularity, diverse freelancer base, and availability of public data on freelancer profiles. The data collection process involved extracting freelancer locations, skills, platform activity, job completion rates, and client reviews. These attributes are shown in Table 1.

Table 1: Attributes

Attribute	Data Type	Description
District	String	The district or location where the freelancer is based.
State	String	The state or region where the freelancer is located.
Price per hour	Float	The rate charged by the freelancer for their services, typically measured in currency per hour.
Verification	Boolean	Indicates whether the freelancer's profile has been verified by the platform.
Verification_Cat	String	Category of verification, if applicable.
Skills	String	Specific skills or expertise offered by the freelancer.
Skills Category	String	The broader category to which the freelancer's skills belong.
Star Rating	Float	The average star rating received by the freelancer from clients or customers.
Star Rating Cat	String	Category based on the star rating.
Recommendation	Boolean	Indicates whether the freelancer would be recommended by clients or customers.
Total Review	Integer	The total number of reviews received by the freelancer.
Platform	String	The freelancing platform where the freelancer's profile is hosted.

Data Preprocessing

The data is cleaned and pre-processed the collected data to handle missing values, outliers, and inconsistencies. This involved data cleaning, transformation, normalization and encoding.

Data Visualization

A data visualization tool was employed to create interactive and insightful visualizations. The data was represented by using suitable charts, graphs and maps to effectively communicate the findings.

Description Analytics

Descriptive analytics was performed on the visualized, aggregated and summarized data and statistical measures were employed to identify trends, patterns and correlations.

Interpretation and Reporting

Interpreted the findings from the descriptive analytics process and reported key insights, trends, and patterns observed in the data. Provided clear explanations and interpretations supported by Tableau visualizations and statistical analysis.

4. Results and Discussion

Demographic and Platform Analysis

Figure 3: Geographical Distribution of Registered Freelancers Crowdsourcing Platforms in Malaysia

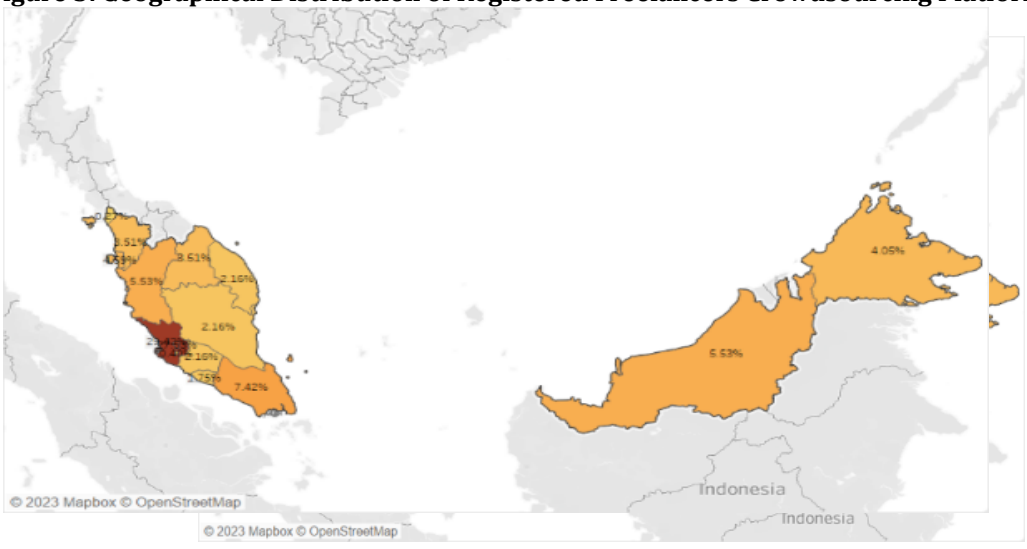
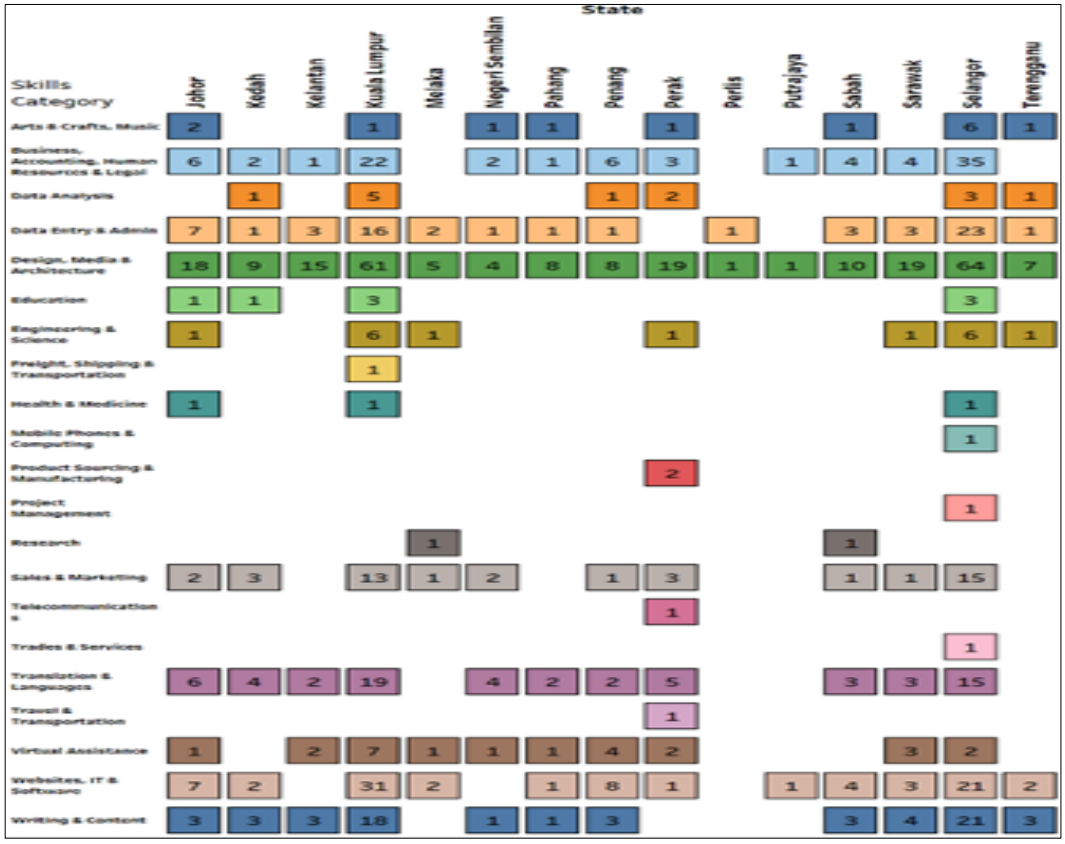
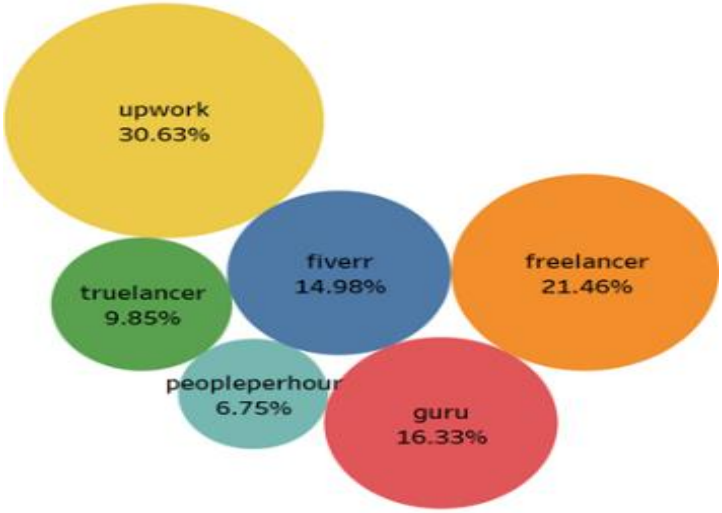


Figure 4: Total Freelancers based on skill categories for all states



The map illustrated in Figure 1 shows the data on freelancers in Malaysia, registered on platforms like Upwork, Fiverr, Freelancer, Guru, PeoplePerHour, and Truelancer. It showed that most freelancers are in Kuala Lumpur and Selangor, making up 56.95% altogether. This means a lot of people in these areas are using these online work platforms. Other states like Johor, Penang, Perak, Sarawak, and Sabah also have quite a number of freelancers. However, places like Perlis (0.27%) and Putrajaya (0.40%) have fewer freelancers, possibly because there are fewer people there. Overall, this data tells us that digital freelancing is popular across Malaysia, especially in urban areas. Based on the waffle chart shown in Figure 2, skills like business, accounting, human resources and legal, data entry and admin, design, media and architecture, translation and languages, websites, IT and software, and writing and content are most available in all states. However, skills like education, Freight, Shipping and Transportation, Health and Medicine, Mobile Phones and Computing, Project Management, Research, Telecommunications, Trades and Services, and Travel and Transportation are mostly not available in many states. Selangor emerges as the state with the most diverse and extensive skill set among freelancers, followed by Kuala Lumpur and Johor. However, if we consider the states where certain skill categories have lower representation, Perlis, Putrajaya, and Kelantan appear to have fewer freelancers across a wide range of skill categories compared to other states. Overall, different states showcase unique strengths in specific skill categories, reflecting the diversity of expertise within the freelancing community across Malaysia.

Figure 5: Percentage of freelancers registered on the platform in Malaysia



In Malaysia, Upwork maintains the highest registration percentage at 30.63%, indicating a significant presence and popularity among freelancers in the country, as can be seen in Figure 3. Freelancer.com follows closely behind with a registration percentage of 21.46%, suggesting a substantial user base as well. Fiverr and Guru.com hold registration percentages of 14.98% and 16.33%, respectively, positioning them as prominent platforms within the Malaysian freelancing landscape. PeoplePerHour and Truelancer, with registration percentages of 6.75% and 9.85%, respectively, represent smaller but still noteworthy segments of the market.

Skills and Categories Analysis

Figure 6: Percentages of freelancers for each skill category

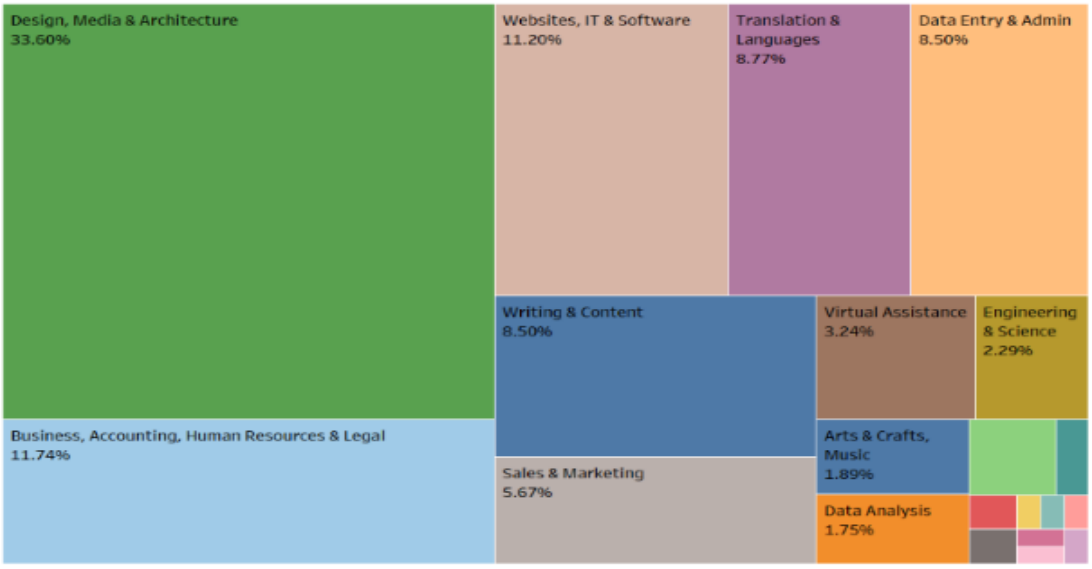
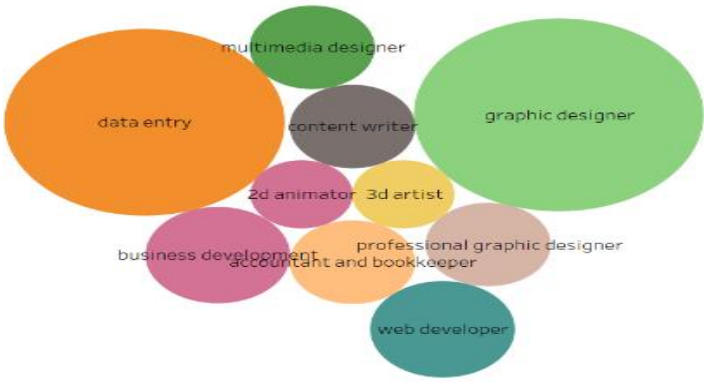


Figure 7: Word cloud of skills among freelancers



The data shown in the treemap in Figure 4 reveals a diverse landscape of freelancing skills in Malaysia's online crowdsourcing platforms, with design, media, and architecture dominating at 33.60%, showing a booming creative industry. Business, accounting, Human Resources, and legal services follow at 11.74%, indicating a substantial need for professional expertise. IT and software-related services hold a significant share at 11.20%, reflecting Malaysia's growing digital economy. Linguistic skills and content creation are in demand, with translation and languages at 8.77% and writing/content at 8.50%, respectively. Administrative support services, represented by data entry/admin at 8.50%, are essential, indicating reliance on freelancers for routine tasks. Sales and marketing (5.67%) and virtual assistance (3.24%) also feature, showing the reliance on freelancers for promotional strategies and administrative support. Niche skills like engineering/science (2.29%), arts/crafts/music (1.89%), and data analysis (1.75%) are present but at lower percentages, reflecting specialized demands within certain industries. This data emphasises the diverse and evolving nature of Malaysia's digital economy, with businesses and individuals seeking a wide range of freelance expertise. The word cloud depicted in Figure 5 presents a breakdown of individuals possessing various skills, with notable concentrations in data entry and graphic design, each represented by 15 and 16 individuals, respectively. Business development and web development follow closely with four individuals each. It was evident that skills related to digital content creation, such as content writing and multimedia design, are also in demand, with three individuals listed for each. Additionally, while certain specialized skills like 3D animation and copywriting are represented by only two individuals each, they still demonstrate their presence in the freelancing market.

Performance Metrics

Figure 8: Average of the star rating for each skill category

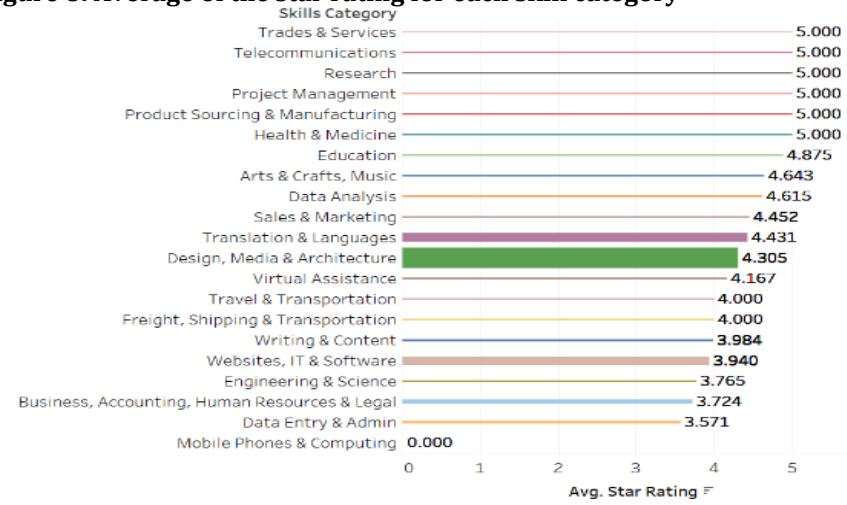


Figure 6 shows the average star ratings of the freelancers for different skill categories within the freelancing platforms. The skills related to Health and Medicine, Product Sourcing and Manufacturing, Project Management, Research, Telecommunications, and Trades and Services receive high ratings of 5.0, indicating exceptional satisfaction levels among clients. Education also stands out with a high rating of 4.9, suggesting a high degree of client satisfaction in this domain. Among the skill categories, Business, Accounting, Human Resources and Legal, Data Entry and Administration, Engineering and Science, Websites, IT and Software, and Writing and Content receive star ratings below 4, indicating areas where client satisfaction may be comparatively lower or where improvements could be made to enhance service quality and meet client expectations. These lower ratings suggest potential areas for freelancers in these skill categories to focus on improving their offerings or addressing any issues that may be impacting client satisfaction.

Figure 10: Total review for each platform

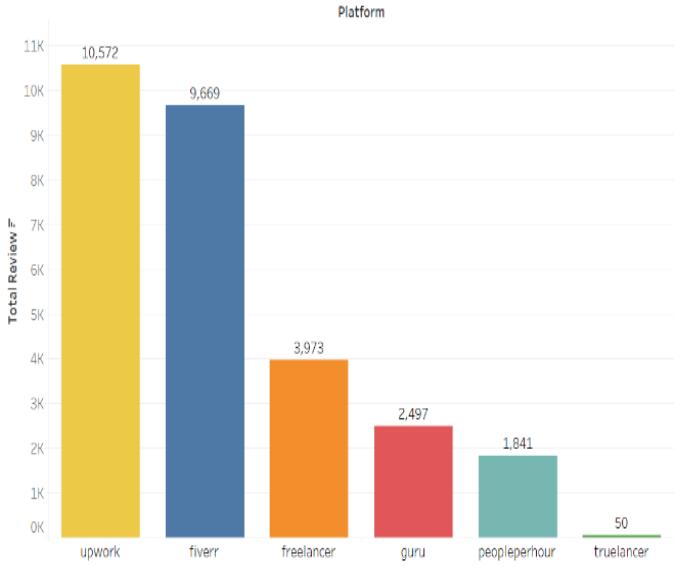


Figure 9: Rate of review for each platform

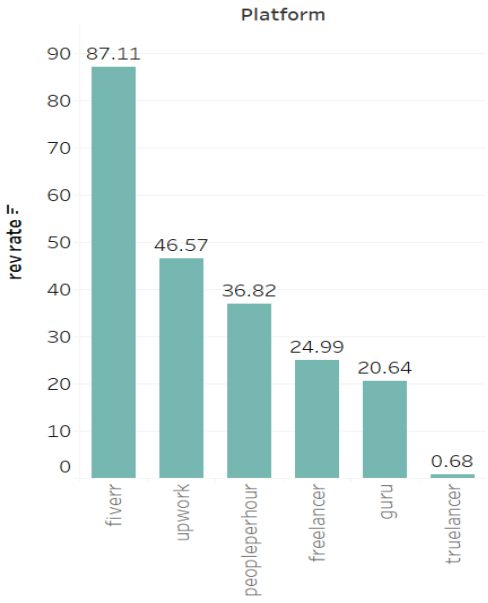


Figure 7 shows the total number of reviews received by different freelancing platforms. Upwork stands out with the highest number of reviews at 10,572, indicating its popularity and widespread usage among freelancers and clients. Fiverr follows closely behind with 9,669 reviews, showcasing a significant presence in the freelancing market. Freelancer.com also garners a considerable number of reviews at 3,973, suggesting its relevance and active user base. Guru.com and PeoplePerHour receive 2,497 and 1,841 reviews, respectively, indicating moderate levels of activity on these platforms. Truelancer, with 50 reviews, appears to have a smaller user base compared to other platforms. Figure 8 depicts the rate of reviews for each platform as compared to the total users in the crowdsourcing platform to show the level of engagement of the registered users in these crowdsourcing platforms. The higher review rates indicate that the crowdsourcing platform has a more active user base and vice versa. Based on the graph, Fiverr exhibits a high review rate of 87.11, followed by Upwork (46.57). PeoplePerHour also demonstrates a substantial review rate at 36.82, reflecting a significant level of user engagement. Conversely, Freelancer.com and Guru.com exhibit lower review rates, with 24.99 and 20.64, respectively and Truelancer stands out with a notably lower review rate of 0.68. The Freelancer and Guru have a large number of registered users who are not actively engaged as genuine freelancers due to various factors. These reasons could include a lack of suitable projects available on the platform, a mismatch between the skills offered by freelancers and the demands of clients. Additionally, some users may register on multiple platforms simultaneously, which leads to a dilution of their activity across different platforms. A lower review rate may also raise concerns about potential scammers, as it could suggest that many users register on the platform but do not receive any reviews.

Figure 11: Total review versus review rate for each state in Malaysia

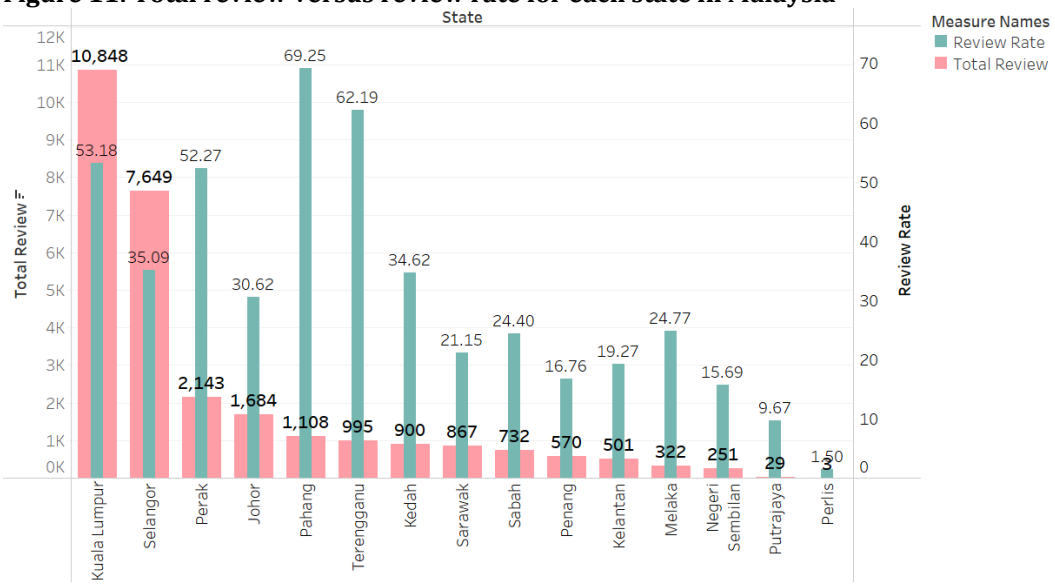


Figure 9 depicts a comparison between the number of reviews and the review rates across all platforms, grouped based on the states in Malaysia. Given that many freelancers are located in Kuala Lumpur and Selangor, these regions receive a substantial number of reviews, with 10,848 and 7,649 reviews, respectively. However, in terms of review rates, it is evident that registered users from Pahang, Terengganu, Perak, and Kedah exhibit higher levels of engagement and activity compared to those from Kuala Lumpur and Selangor.

Figure 12: Total review versus review rate for each skill category

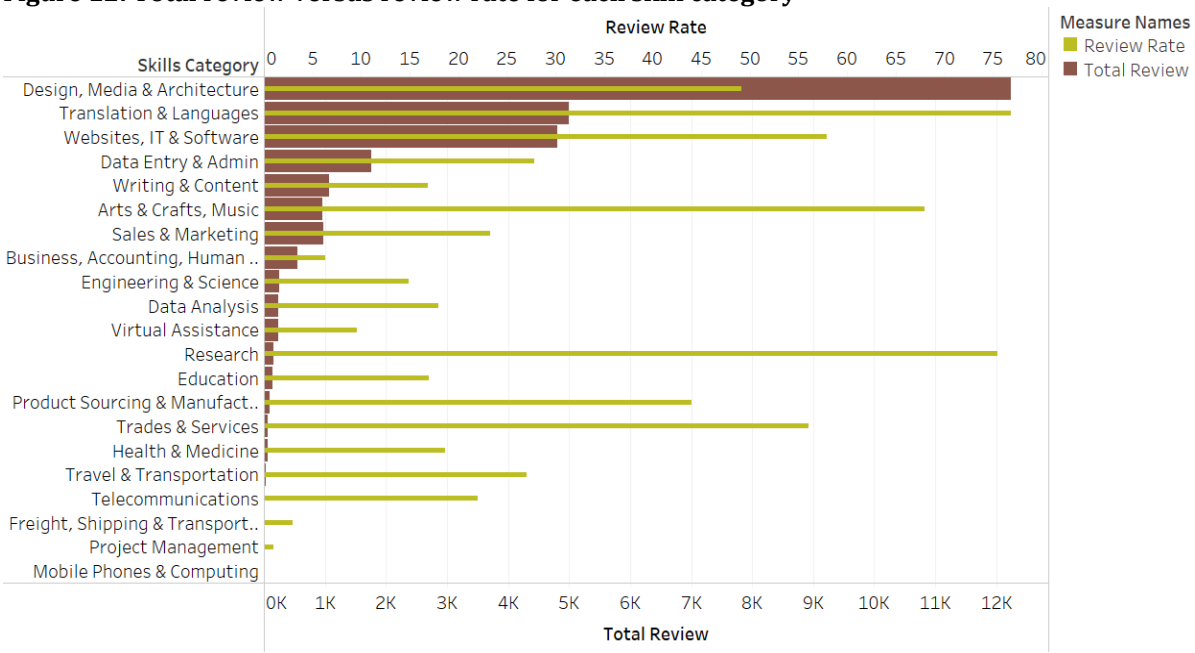


Figure 10 illustrates comparisons between the total number of reviews and review rates for each skill category. Design, Media, and Architecture types of jobs received the highest number of reviews, followed by Translation and Languages, Website, IT, and Software. However, skill categories such as Research and Arts, Crafts, and Music are considered to have high review rates despite having a lower number of reviews. The statement describes the contents of Figure 12, which presents comparisons between the total number of reviews and the review rates across different skill categories. It highlights that certain skill categories, such as Design, Media, and Architecture, have received a high number of reviews, indicating their popularity among freelancers.

Additionally, it notes that skill categories like Research and Arts, Crafts, and Music have relatively fewer reviews but maintain high review rates, suggesting that despite lower overall engagement, the users within these categories are highly active and engaged in providing feedback.

5. Discussion and Recommendations

Geographical Distributions

The widespread presence of freelancers across the states suggests the popularity of digital freelancing in Malaysia. The concentration in urban areas such as Kuala Lumpur and Selangor might be due to greater access to resources, technology, and potential clients compared to rural areas. However, this does not necessarily imply a lack of interest in freelancing in less populated areas. Further research is needed to understand the factors behind the observed distribution. It would be beneficial to know the demand for these skills from clients to understand the potential market fit for freelancers in each state.

Freelancer Skillsets

Design, media, and architecture lead the way at 33.60%, signifying a thriving creative sector utilizing online platforms to find work. Engineering/science (2.29%), arts/crafts/music (1.89%), and data analysis (1.75%) are present, reflecting specialized freelance work demands in specific industries. While this data highlights the most popular skill categories, it might be valuable to explore the average earning potential associated with each skill to understand potential income opportunities for freelancers.

Crowdsourcing Technology

Upwork and Freelancer.com tend to be the most popular platforms across various skill categories. Guru.com stands out for Business services, while Fiverr is preferred for Arts & Crafts. Specialized skills like Education or Health & Medicine see a lower presence compared to broader categories like Design or Writing. This finding highlights the importance of considering both skill set and platform preferences when seeking or offering freelance services. It is suggested to understand the reasons behind platform preferences for each skill category. Examining the average project rates or competition levels across platforms could also provide additional context to these findings.

Star Rating and Review

Client satisfaction varies across different skill categories in Malaysian freelancing. Identifying areas for improvement based on client reviews can help freelancers enhance their service quality and strengthen their competitive edge. Freelancers in these lower-rated categories, such as Business, Accounting, HR & Legal, Data Entry & Admin, Engineering & Science, Websites, IT & Software, and Writing & Content, should consider analyzing client reviews to identify areas for improvement. By considering these limitations and insights, this data can be a valuable starting point for improving client satisfaction within the Malaysian freelancing landscape. The hierarchy of popularity among freelancing platforms in Malaysia has found Upwork and Fiverr emerge as the dominant players, followed by Freelancer.com, based on the number of reviews received. However, the number of reviews does not necessarily equate to overall platform quality. Client satisfaction ratings and project completion rates could provide a more holistic picture. There is a geographic disparity between the volume of reviews and user engagement for freelance platforms in Malaysia. A high number of reviews does not necessarily translate to high user engagement. The finding suggests that while Kuala Lumpur and Selangor attract more freelancers and thus have a higher volume of work, users in Pahang, Terengganu, Perak, and Kedah might be more involved in freelancing activities. The study highlights the need to consider user engagement metrics alongside the number of reviews when evaluating platforms or freelancer performance. Further research could explore the reasons behind the regional variations in review rates.

A high average rating with fewer reviews might indicate a smaller, selective user base. A lower average rating with a high volume of reviews suggests a broader user base with mixed experiences. Freelancer.com and Fiverr might have stricter quality control or cater to a niche market, leading to a smaller pool of highly-rated freelancers. Upwork, with its larger user base, might have a wider range of freelancer quality, reflected in the lower average rating but significantly higher total reviews. Clients can weigh average rating and total reviews to assess platform reliability and find freelancers with a good track record. Platforms with lower average ratings might consider quality control measures to improve user experience.

Malaysian Digital Economy Corporation (MDEC) Perspectives

Throughout history, major crises have consistently fueled rapid innovation that shaped both society and industry. An increasing demand for digital literacy, with an estimated 90% of future jobs requiring such skills. A shift towards developing 'composite' capabilities blending technical and professional skills, with technologies like AI, big data analytics, cloud computing, and intelligent automation playing important roles. MDEC's Premier Digital Tech Institutions (PDTIs) are addressing the demand for skilled digital talent by collaborating with the Ministry of Education Malaysia and industry leaders to provide comprehensive education and training. Amidst the MCO, some PDTIs offer noteworthy eLearning courses, presenting potential recruitment opportunities in fields like Cybersecurity and Data Science. The digital economy is projected to contribute over 21% to Malaysia's GDP by 2022, despite anticipated challenges. Embracing digitalization presents an opportunity for economic advancement and shared prosperity. Businesses are likely to adopt a more flexible approach to hiring, relying on project-specific expert teams rather than maintaining fixed headcounts and physical office spaces in an uncertain economic landscape. However, challenges such as the digital divide persist, particularly in rural areas, exacerbating inequality. Initiatives like MDEC's GLOW aim to empower Malaysians by promoting online platforms for income generation and tapping into a diverse pool of freelance and remote workers. Importantly, navigating the digital transformation is crucial for Malaysian businesses to thrive in a rapidly evolving landscape, with concerted efforts needed to bridge gaps and ensure inclusive growth.

Conclusion

This study highlights the growing significance of digital freelancing in Malaysia, driven by the widespread adoption of crowdsourcing platforms. The findings reveal a concentration of freelancers in urban areas like Kuala Lumpur and Selangor, attributed to better infrastructure and client access, while rural participation remains limited. Creative skills dominate the market, yet technical fields with higher earning potential are underrepresented, signaling a need for strategic upskilling. Platform preferences vary by specialization, with Upwork and Fiverr leading, but niche platforms catering to specific industries. Client satisfaction trends indicate room for improvement in sectors like business services and IT, where freelancers could benefit from refining service quality. To harness the full potential of digital freelancing, collaborative efforts are essential—policymakers must enhance digital inclusivity, platforms should optimize transparency and support, and freelancers need to adapt to evolving market demands. Future research could explore regional disparities in depth, the impact of AI on gig work, and cross-border comparisons within ASEAN. By addressing these dynamics, Malaysia can foster a more robust and equitable freelancing ecosystem that supports economic growth and workforce adaptability.

Authors' Declaration: - Conflicts of Interest: None.

- I/We hereby confirm that all the Figures and Tables in the manuscript are mine/ours. Furthermore, any Figures and images that are not mine/ours have been included with the necessary permission for re-publication, which is attached to the manuscript.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Mapping Four Decades of Foreign Direct Investment Research in Malaysia: A Bibliometric Analysis

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Abstract: This bibliometric analysis explored the research landscape of Foreign Direct Investment (FDI) in Malaysia from 1984 to 2024. By systematically reviewing 480 scholarly articles, this study identified the evolution of research themes, key contributors, and the significant impact of seminal works in the field. The findings highlight the strong focus on the economic impact of FDI, its role in environmental sustainability, and the influence of global economic changes on FDI flows into Malaysia. The analysis further elucidates the pivotal role of Malaysian institutions and scholars in shaping the FDI discourse. Emerging research trends indicate a growing interest in the interplay between FDI and Malaysia's digital economy, labor markets, and regional economic integration within ASEAN. This study maps the historical and current academic focus on FDI in Malaysia. It outlines future research directions that could assist policymakers and practitioners in leveraging FDI for sustainable and inclusive economic development.

Keywords: *Foreign direct investment, Malaysia, Bibliometric analysis, Systematic review, Harzing's Publish or Perish, VOSviewer*

1. Introduction

Foreign Direct Investment (FDI) acts as a crucial driver of economic growth and development, particularly in developing and underdeveloped countries (Sauvant & Mallampally, 2015; Pagavathi & Rajkumar, 2019). One of the key benefits of FDI is its capacity to facilitate the transfer of technology and knowledge from home to host countries, thereby enhancing the integration of host countries into global markets (Igweh and Chukwuka, 2024; Rogmans and Ebbers, 2013). However, the expansion of foreign enterprises may also impose pressure on local producers due to increased competition (Rasit et al., 2020).

Malaysia, along with Indonesia, the Philippines, Singapore, Thailand, and Vietnam, has been a significant recipient of FDI within ASEAN (Pham et al., 2023). According to the 2022 Global Opportunity Index, Malaysia has been identified as the leading destination for foreign investment among the five largest emerging economies in Southeast Asia (Contreras et al., 2022). Notably, Malaysia outperformed its regional counterparts in several critical areas including recovery and resolution processes, public governance, transparency, and workforce talent. These strengths underscore Malaysia's robust institutional framework and effective policy environment, which are essential to attracting and sustaining FDI.

Given Malaysia's significant role in the regional FDI landscape and its institutional competitiveness, the country has garnered increasing scholarly interest. This academic interest is driven by the need to understand the intricate relationship between foreign investment and economic outcomes. Due to the significant impact of FDI on the economic landscape of emerging markets, such as Malaysia, there is a pressing need to systematically review the existing literature. A comprehensive literature review aids in understanding the accumulated knowledge in the field, identifying emerging themes, and highlighting research gaps for future research directions.

The primary objective of this study is to conduct a comprehensive bibliometric analysis of the literature on FDI in Malaysia. Bibliometric analysis is a robust tool that quantitatively evaluates literature on a specific topic and offers insights into the evolution and dissemination of knowledge over time. Hence, this study seeks to address

the following research questions (RQs): RQ1. What is the current state of research on Malaysia's FDI? RQ2. Who is the main contributor to the literature? RQ3. What are the themes that emerge in this area of research?

Following this introduction, Section 2 presents a literature review, followed by the methodology used to conduct the bibliometric analysis in Section 3. Section 4 details the results obtained from the analysis and Section 5 presents future research avenues. Finally, Section 6 concludes the paper.

2. Literature Review

FDI has long played a vital role in Malaysia's economic development. Numerous studies have highlighted the positive contribution of FDI to Malaysia's gross domestic product (GDP), employment, and industrial transformation. FDI has been instrumental in facilitating Malaysia's transition from a commodity-based to a manufacturing-led economy, particularly in the electronics and high-technology industries (Perkins et al., 2022).

The determinants of FDI inflows to Malaysia have been widely studied, with consistent findings indicating that trade openness and political stability are significant facilitators (Kamowa and Arunasalam, 2020). These factors create a business-friendly environment, which attracts foreign investors. Additionally, financial market development and large market size are positively correlated with FDI, whereas high corporate tax rates act as deterrents (Solomon et al., 2015).

Malaysia's position as an FDI hub in Asia is bolstered by its strategic location, regional integration through ASEAN, and participation in initiatives, such as China's Belt and Road Initiative (Lim & Kam, 2024). These developments have led to significant Chinese investment in infrastructure and services. Compared to regional competitors such as Vietnam and Indonesia, Malaysia offers a more diversified economy and developed infrastructure, although it is facing increasing competition (Kam, 2024).

Despite Malaysia's appeal for foreign investors, several challenges remain. According to a study by Ali et al. (2013), FDI distribution remains uneven with higher inflows concentrated in more developed regions. Furthermore, the absorptive capacity of local firms varies by industry, affecting the extent to which FDI generates technological spillovers and productivity gains (Zhang and Yang, 2022). Recent disruptions such as the COVID-19 pandemic and political uncertainties have also dampened Malaysia's FDI attractiveness, underscoring the need for regulatory and institutional resilience (Keita et al., 2023).

Although previous studies have extensively explored the economic impact, determinants, and sectoral dynamics of FDI in Malaysia, there is a lack of comprehensive synthesis regarding the evolution of research in this field over time. Few studies have systematically mapped the intellectual landscape or identified thematic trends and influential contributions in the FDI literature. To address this gap, the present study conducts a bibliometric analysis of FDI research related to Malaysia. By examining publication trends, influential authors, and thematic clusters, this study provides a structured overview of the academic discourse on FDI in Malaysia, offering valuable insights for researchers and policymakers seeking to understand the trajectory and future direction of this important field.

3. Methodology

Data Collection

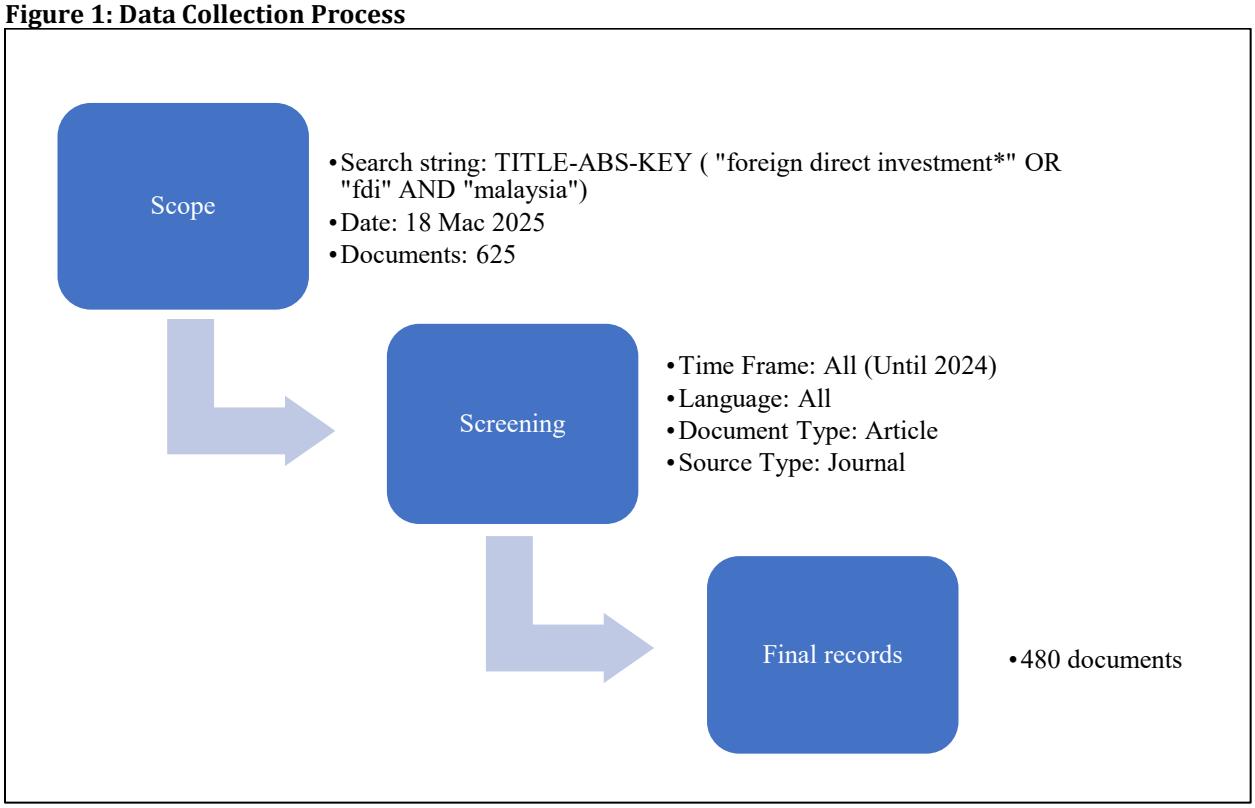
The first step in the bibliometric analysis was to develop a specific search string to capture the most relevant literature on FDI in Malaysia. The search string used was TITLE-ABS-KEY ("foreign direct investment*" OR "fdi" AND "malaysia"). The use of the Boolean operators "OR" and "AND" facilitated the inclusion of various terminologies related to FDI while focusing specifically on the Malaysian context.

The Scopus database was used as the primary source for the bibliometric data collection. Scopus was chosen for its comprehensive coverage of peer-reviewed literature across diverse disciplines, particularly in economics, business, and social sciences. Notably, Scopus offers broader journal coverage of high-quality articles relevant to Malaysian studies, making it particularly suitable for research on FDI in Malaysia.

Additionally, it provides robust citation tracking capabilities, consistent metadata, and seamless integration with bibliometric tools, such as VOSviewer and Harzing's Publish or Perish, which are essential for conducting quantitative analyses and generating network visualizations.

The initial query on the Scopus database yielded 625 documents. By restricting the selection to documents published up to 2024 and specifying the document type as "articles" and the source type as "journals," 480 documents were deemed suitable for bibliometric analysis. The data collection process is illustrated in Figure 1.

Figure 1: Data Collection Process



Data Analysis

Bibliometric analysis, based on a refined dataset of 480 journal articles, provides a comprehensive overview of the research landscape in the field up to 2024. This dataset serves as a robust foundation for examining various bibliometric indicators, offering insights into the evolution and current state of research within the domain. The analysis delves into publication trends to reveal the trajectory of research output over time. Citation patterns were scrutinized to assess the impact of research within the field, whereas collaboration networks revealed the interconnectedness of research across geographical boundaries. Finally, the investigation of the main themes provided a thematic mapping of the research landscape, identifying dominant areas of inquiry and potential gaps in the literature.

This study utilized Microsoft Excel for the management and analysis of basic data. Subsequent analyses were conducted using Harzing's Publish or Perish for a comprehensive citation analysis. Finally, VOSviewer was employed to create visual maps of bibliometric networks, including co-authorship and keyword co-occurrence networks, which are instrumental in identifying the main clusters of research, relationships between key topics, and trends in research over time.

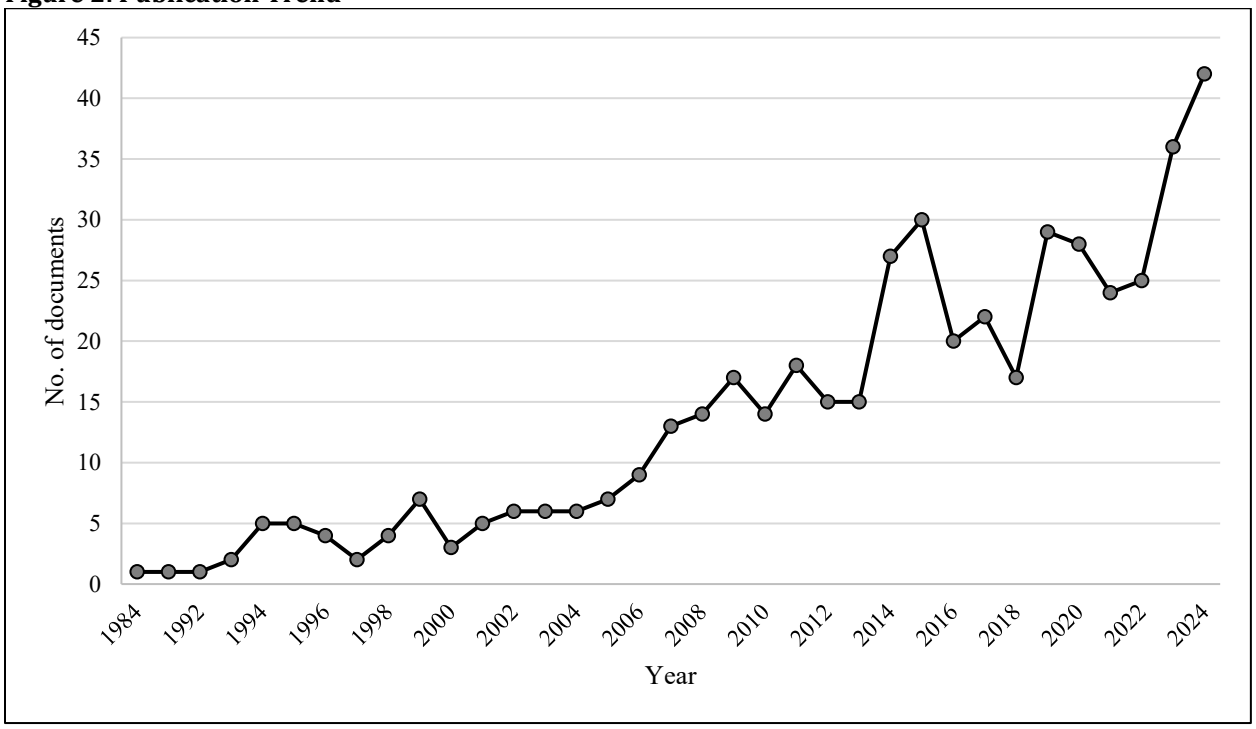
4. Findings and Discussion

This section begins by exploring the publication trends observed in this field of study. It then addressed the most influential source titles that have been pivotal in disseminating research in this area. Following this, the discussion turns to the most productive countries, institutions, and researchers leading the way in this domain. Additionally, this section delves into the collaboration patterns between countries to evaluate the extent of international cooperation. Finally, research impact is assessed through citation analysis, and emerging themes are discussed to highlight the growing topics of interest and identify research gaps.

Publication Trend

To address Research Objective 1 (RO1), which seeks to evaluate publication trends and patterns in FDI-related research concerning Malaysia, the publication trend depicted in Figure 2 indicates that scholarly interest in this field began approximately four decades ago and has exhibited consistent growth. This upward trajectory reflects the increasing academic recognition of FDI's role of FDI in Malaysia's economic development and the expanding scope of research in this domain. The data revealed a steady increase in publications from 2000 onward, reflecting a burgeoning scholarly interest in this domain. This trend can be attributed to Malaysia's increasing integration into the global economy and the consequent rise in FDI flows following the financial reforms and liberalization policies implemented in the late 1990s and the early 2000s.

Figure 2: Publication Trend



Since 2014, there has been a significant increase in publications, with 27 recorded in that year, and this upward trend has continued over the past three years, reaching a peak of 42 publications in 2024. This trend underscores the significance of FDI in Malaysia's economic discourse and reflects strong academic interest in exploring its various dimensions and impacts over time. The growing number of publications suggests that FDI will continue to be a vital area of study, particularly in understanding its influence on Malaysia's evolving economic landscape in response to internal policy changes and external economic pressure.

Subsequently, Research Objective 2 (RO2), which seeks to identify the most influential sources, authors, and scholarly contributions within this domain, is addressed through an analysis of the publication outlets and citation patterns. Table 1 summarizes the distribution of publications across various journals, highlighting the primary venues for disseminating research on FDI in Malaysia. This table provides an overview of the journals

central to the academic discourse on FDI, underscoring the interdisciplinary nature of research and its significance in multiple fields.

Table 1: Leading Source Title

Item	Total publications	Percentage
Int. Journal of Energy Economics & Policy	13	2.7
Journal of The Asia Pacific Economy	13	2.7
Jurnal Ekonomi Malaysia	12	2.5
International Journal of Business & Society	10	2.1
Environmental Science & Pollution Research	8	1.7
Journal of Asian Economics	7	1.5
Journal of Economic Cooperation & Development	7	1.5
Sustainability	7	1.5
Asian Economic Journal	6	1.3

The "International Journal of Energy Economics & Policy" and the "Journal of the Asia Pacific Economy" each account for 2.7% of the total publications, highlighting their importance in the field. These journals' focus on energy economics and regional economic issues aligns closely with the prevalent themes in FDI research, such as economic growth, energy policies, and regional economic integration.

Close behind is the "Jurnal Ekonomi Malaysia," which contributed to 2.5% of the publications. As a locally based journal, it underscores the significance of national scholarly platforms for fostering academic discourse on FDI in Malaysia. This journal covers a wide array of economic topics, including the direct impact of FDI on the Malaysian economy.

The "International Journal of Business and Society" and "Environmental Science and Pollution Research" also contribute significantly to the field, with shares of 2.1% and 1.7%, respectively. The presence of an environmental journal highlights the growing academic interest in the environmental impacts of FDI, such as its effects on pollution and sustainability practices. This diversity suggests that FDI research in Malaysia goes beyond mere economic analysis and intersects with environmental and societal considerations.

Other journals, such as "Journal of Asian Economics," "Journal of Economic Cooperation & Development," "Sustainability," and "Asian Economic Journal," hold smaller shares but are vital in disseminating research across various FDI dimensions. These publications demonstrate a multidisciplinary approach to FDI studies encompassing perspectives on economic development, sustainable practices, and regional cooperation.

The prominence of international journals in disseminating research on this topic highlights the global importance and impact of this subject matter. This widespread interest indicates that research findings have broad applicability across diverse cultural and geographical contexts, potentially influencing policies, practices, and understanding on a global scale. The preference for international publications may also reflect the quality and rigor of the research, as these journals often employ stringent peer-review processes and maintain high standards for acceptance.

Key Contributors

Table 2 presents an analysis of the leading countries in scholarly output related to FDI in Malaysia, highlighting global academic interest and geographical diversity of research contributions. Malaysia, as the primary focus, accounted for 52.9% of the total publications.

China emerged as the second most prolific contributor, accounting for 6.7% of publications. The involvement of Chinese scholars is likely due to the substantial economic ties between Malaysia and China, particularly in terms of investment flows and joint ventures, making it a significant area for academic investigation in both countries.

Table 2: Most Productive Countries

Countries	Total publications	Percentage
Malaysia	254	52.9
China	32	6.7
Australia	28	5.8
United Kingdom	28	5.8
Indonesia	27	5.6
United States	22	4.6
India	16	3.3
Singapore	15	3.1
Japan	14	2.9
Viet Nam	12	2.5

Australia and the United Kingdom each contributed 5.8% of the total publications, reflecting a strong international perspective on Malaysia's FDI dynamics. These contributions may be driven by the broader implications of Malaysia's economic policies, active participation in international trade, and strategic position in the global market.

Indonesia, another key player in the ASEAN region, had a publication output of 5.6%. This interest likely arises from regional economic interactions and shared interests within the ASEAN, where FDI dynamics are crucial to regional competitiveness and economic integration. Despite its geographical distance, the United States exhibits a notable scholarly output of 4.6%, underscoring global interest in Malaysia's economic environment, which is likely influenced by the country's position as a strategic market in Southeast Asia.

Contributions from India, Singapore, Japan, and Vietnam, although smaller, reflect diverse international interest in Malaysia's FDI landscape, underscoring its significance as a key player in the broader Asian economic context. Each country has unique economic ties and strategic interests in Malaysia, highlighting the complex and multifaceted nature of FDI's impact on the region.

The geographical distribution of scholarly work underscores not only the global significance of Malaysia's FDI issues but also reveals a range of international perspectives that enrich academic discourse on economic investment and development strategies in Malaysia. The variety of contributing countries highlights Malaysia's role as a key player in both regional and global economic contexts, thereby drawing scholarly interest across Asia and beyond.

Examining the most influential institutions in Table 3, Universiti Kebangsaan Malaysia (UKM) stands out as the foremost contributor, responsible for 10.0% of the publications. This prominent position underscores the significance of UKM in shaping FDI research in Malaysia. Close behind are Universiti Malaya (UM) and Universiti Teknologi MARA (UiTM) contributed 7.3% and 7.1% of the publications, respectively. These institutions are pivotal in the Malaysian higher education sector, renowned for their strong research outputs and influence in economics and business studies

Universiti Putra Malaysia (UPM) and Universiti Sains Malaysia (USM) also significantly contribute to the academic landscape, accounting for 6.5% and 5.4% of the publications, respectively. Universiti Utara Malaysia (UUM) follows closely, contributing 5.2% of the total scholarly output, further highlighting the concerted efforts of Malaysian higher education institutions in this research domain. Additional noteworthy contributions came from Universiti Malaysia Sabah (UMS) and Universiti Tunku Abdul Rahman (UTAR), each representing 3.3% of the publications.

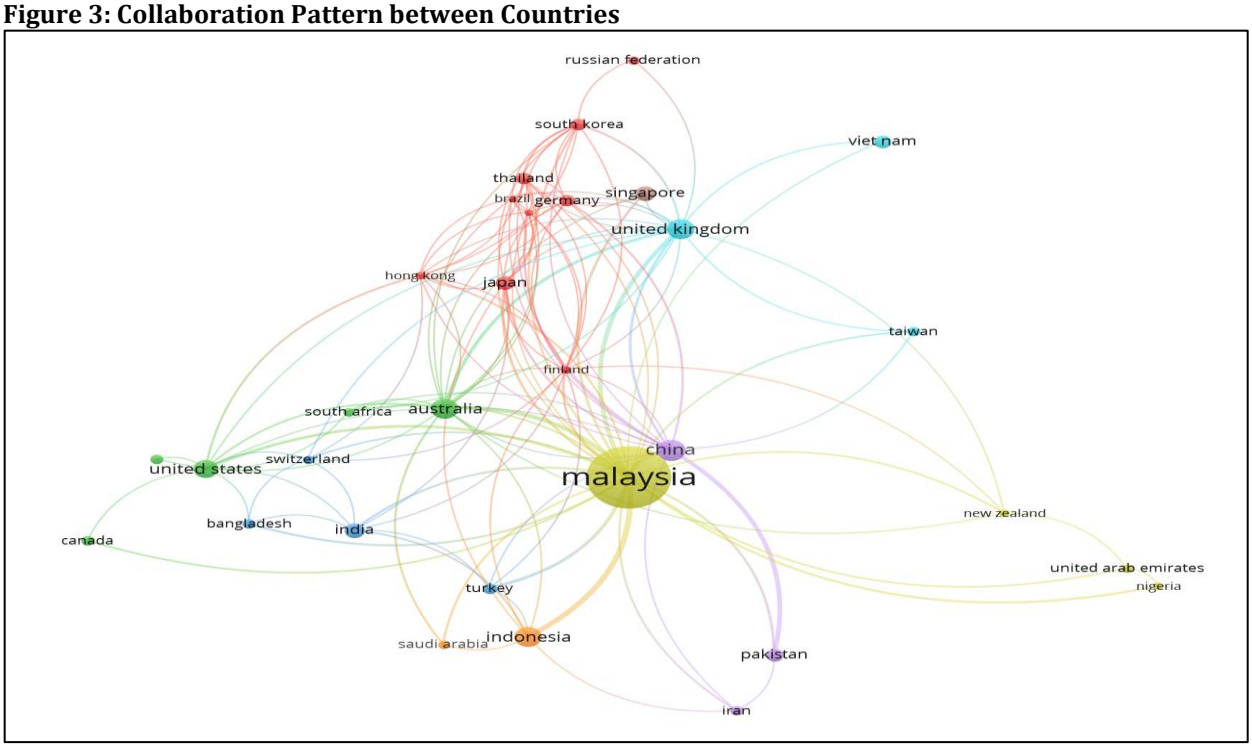
Multimedia University and Monash University Malaysia each contributed 2.3% of the publications, underscoring their diverse institutional involvement in FDI research, including both private and international universities operating within Malaysia. This diversity represents a comprehensive range of perspectives across various types of institutions, thereby enriching both academic and practical understanding of FDI research in the Malaysian context.

Table 3: Most Influential Institutions

Institutions	Total publications	Percentage
Universiti Kebangsaan Malaysia	48	10.0
Universiti Malaya	35	7.3
Universiti Teknologi MARA	34	7.1
Universiti Putra Malaysia	31	6.5
Universiti Sains Malaysia	26	5.4
Universiti Utara Malaysia	25	5.2
Universiti Malaysia Sabah	16	3.3
Universiti Tunku Abdul Rahman	16	3.3
Multimedia University	11	2.3
Monash University	11	2.3

The network visualization map depicted in Figure 3 further elucidates research collaborations between Malaysian researchers and their international counterparts. This graphical representation provides valuable insights into the global scope of FDI research related to Malaysia, emphasizing the intensity and extent of international cooperation.

Figure 3: Collaboration Pattern between Countries



This visualization highlights the strong connections between Malaysia and China. China's prominence in Malaysia likely reflects substantial economic ties and FDI flows between the two nations, making it a critical area of research. Additionally, countries within the ASEAN region, such as Singapore, Indonesia, and Thailand, demonstrate significant connectivity, suggesting a regional focus for this research.

The map also shows connections to Western countries, including the United States and the United Kingdom, as well as other regions such as Australia and South Africa. This indicates a global interest in Malaysia's FDI environment, with research potentially covering global investment trends, policy impacts, and comparative analysis. In conclusion, the visualization not only underscores Malaysia's strategic importance in global FDI research but also highlights the diverse interests and collaborative potential among various global actors.

Research Impact

A citation analysis was conducted to assess the impact of FDI research in Malaysia, revealing significant insights into the scholarly contributions and influence of publications from 1984 to 2024. Table 4 provides an overview of various citation metrics, offering a quantitative assessment of the research impact within the academic community.

Table 4: Citation Metrics

Metrics	Data
Citation years	41 (1984-2024)
Papers	480
Total citations	7910
Citations/year	192.93
Citations/paper	16.48
Authors/paper	2.59
h-index	40
g-index	72

The data analysis revealed that 480 papers have been published, collectively accumulating 7910 citations, underscoring this body of research's substantial influence and utility within the academic community.

On average, these research outputs garnered approximately 192.93 citations annually, with each paper receiving an average of 16.48 citations. This reflects the ongoing interest in and sustained impact of these studies. Additionally, the average of 2.59 authors per paper underscores the collaborative nature of this research community, often involving interdisciplinary efforts that enhance analytical depth and broaden the perspectives presented.

The h-index for this body of research is 40, indicating that at least 40 papers have been cited, a minimum of 40 times each. This metric underscores the high quality and significant impact of the research, as it demonstrates that a considerable number of individual papers have exerted a profound influence on the field. Furthermore, the g-index of 72 further emphasizes the impact of the research, indicating that the top 72 most-cited papers collectively received at least 5184 total citations. This index highlights the exceptional influence of the most impactful papers, suggesting that leading research outputs have been extensively cited and have substantially shaped subsequent research in this area.

The analysis of the highly cited articles in Table 5 reveals a diverse range of topics that underscores the significant impact and extensive scope of these studies. The list offers insights into the critical areas of academic focus and the substantial influence of these studies on subsequent research.

The article by Zhu, Duan, Guo, and Yu (2016), cited 683 times, investigates the impact of FDI, economic growth, and energy consumption on carbon emissions in ASEAN-5 countries using panel quantile regression techniques. This study underscores the significant intersection between economic activities and environmental outcomes, emphasizing the importance of sustainable development in the region.

Similarly, the research conducted by Lau, Choong, and Eng (2014) with 536 citations, explores the environmental Kuznets curve for carbon emissions in Malaysia, considering the influences of FDI and trade. This study highlights the environmental consequences of economic policies and the necessity of sustainable practices to balance economic growth with environmental health.

Table 5: Highly Cited Articles

No.	Authors & Year	Title	Source	Cites
1	Zhu, Duan, Guo & Yu (2016)	The effects of FDI, economic growth and energy consumption on carbon emissions in ASEAN-5: Evidence from panel quantile regression	Economic Modelling	683
2	Lau, Choong & Eng (2014)	Investigation of the environmental Kuznets curve for carbon emissions in Malaysia: DO foreign direct investment and trade matter?	Energy Policy	536
3	Chowdhury & Mavrotas (2006)	FDI and growth: What causes what?	World Economy	224
4	Hsiao & Hsiao (2006)	FDI, exports, and GDP in East and Southeast Asia- Panel data versus time-series causality analyses	Journal of Asian Economics	208
5	Tang & Tan (2014)	The linkages among energy consumption, economic growth, relative price, foreign direct investment, and financial development in Malaysia	Quality and Quantity	195

Chowdhury and Mavrotas (2006), cited 224 times, delved into the causal relationship between FDI and economic growth, analyzing fundamental economic interactions and their implications for development strategies. Similarly, Hsiao and Hsiao (2006), with 208 citations, examined the interconnections among FDI, exports, and GDP in East and Southeast Asia, thereby enhancing the understanding of regional economic dynamics.

Lastly, Tang and Tan (2014) explored the link between energy consumption, economic growth, FDI, and financial development in Malaysia. Their study, cited 195 times, elucidates the intricate interdependencies within the Malaysian economy and offers insights into the relationships among various economic factors.

These highly cited articles collectively demonstrate the diverse and interdisciplinary nature of FDI research in Malaysia encompassing economic, environmental, and financial studies. They make significant contributions to the academic discourse and practical policy implications, thereby guiding further research and development strategies in the region.

Emerging Themes

In addressing Research Objective 3 (RO3), which aims to uncover emerging themes in FDI research related to Malaysia, Table 6 highlights the most frequently occurring author keywords, offering insights into the dominant and evolving areas of scholarly focus within this research domain. Beyond the primary keywords, "FDI" and "Malaysia," terms such as "Economic Growth" and "Economic Development" underscore a sustained emphasis on assessing the macroeconomic implications of foreign investment.

In contrast, the keywords "ASEAN" and "Southeast Asia" suggest a regional analytical perspective, indicating that studies often consider the implications of Malaysian FDI within the context of its regional neighbours and the broader Southeast Asian economic landscape. This regional focus is further supported by the presence of "Asia" and "Indonesia," which highlight specific inter-country relations and regional dynamics

The presence of the keywords "China" and "Eurasia" further underscores the comparative nature of the studies and the impact of foreign economies on Malaysia's economic strategies. Additionally, the presence of the keyword "Developing Countries" suggests that Malaysia's findings are often framed within the broader context of developing economies, offering insights applicable to similar economic settings.

Table 6: Top Keywords

Author Keywords	Total occurrences
Foreign Direct Investment	293
Malaysia	198
Economic Growth	78
ASEAN	54
Investment	45
Asia	39
Southeast Asia	39
Economic Development	37
Developing Countries	35
China	33
Manufacturing	33
Carbon Emission	31
Export	31
Eurasia	28
Indonesia	24

The keyword "Manufacturing" also emerged as an important keyword, indicating a sector-specific focus that is essential for understanding the industrial impacts of FDI. Furthermore, the inclusion of "Carbon Emission" and "Export" underscores an awareness of the environmental implications of FDI and the importance of export activities in the context of foreign investments. These keywords suggest dual emphasis on the environmental consequences and trade-related outcomes of FDI.

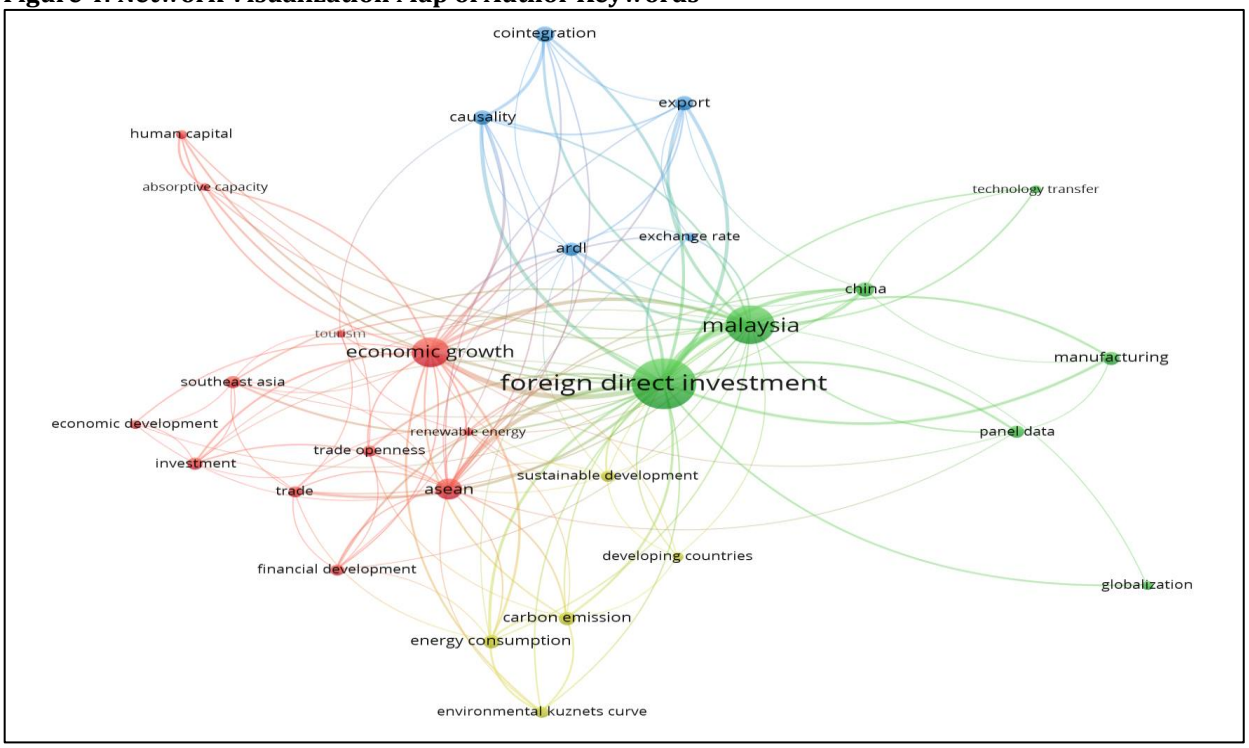
The distribution and frequency of these keywords reflect a multifaceted approach to studying FDI in Malaysia, encompassing economic, regional, environmental, and sector-specific analyses. The diversity of keywords suggests a robust interaction between global economic trends and local economic strategies, thereby providing a comprehensive understanding of FDI's role in shaping Malaysia’s economic landscape.

The network visualization map of author keywords in Figure 4 elucidates several emerging themes and research clusters related to FDI in Malaysia. These clusters are instrumental in understanding academic focus and interconnections within the field. The keywords were organized into distinct clusters, each highlighting a specific aspect of the research emphasis.

Cluster 1 (Red) encompasses keywords such as "ASEAN," "economic growth," "economic development," "financial development," "human capital," "investment," "renewable energy," "Southeast Asia," "tourism," "trade," and "trade openness." The strong link between economic growth and ASEAN underscores the significant focus on regional economic dynamics and Malaysia's role within the ASEAN community. Furthermore, the prominence of "renewable energy" and "tourism" as focal points suggests a sector-specific analysis within broader economic studies, emphasizing the diversification of research on how various sectors are influenced by or contribute to FDI in the region.

Cluster 2 (Green) includes "foreign direct investment," "Malaysia," "China," "globalization," "manufacturing," "panel data," and "technology transfer." The significant association with "China" highlights the geo-economic analyses of FDI flows, with a particular focus on the influence of Chinese investment. The presence of "manufacturing" and "technology transfer" reflects a strong interest in the industrial sector and the mechanisms through which technology is disseminated via FDI.

Figure 4: Network Visualization Map of Author Keywords



Cluster 3 (Blue) focuses on technical and methodological keywords such as "ARDL," "causality," "cointegration," "exchange rate," and "export." This cluster underscores the advances in econometric techniques used to analyze long-term relationships and causality in FDI studies. Such methodological emphasis is crucial for developing robust empirical frameworks to evaluate the impact of FDI on economic variables, including exchange rates and export performance.

Lastly, Cluster 4 (Yellow) focuses on sustainability and environmental considerations, featuring keywords like "carbon emission," "developing countries," "energy consumption," "environmental Kuznets curve," and "sustainable development." The interconnectedness of these keywords highlights growing scholarly interest in the environmental impact of FDI. The emphasis on the "environmental Kuznets curve" and "sustainable development" reflects an academic effort to explore how economic growth driven by FDI aligns with environmental sustainability goals, particularly in developing countries, such as Malaysia.

Overall, the network visualization map provides a comprehensive overview of the primary themes in FDI research related to Malaysia. It depicts an extensive range of scholarly investigations including regional economic impacts, environmental considerations, and methodological approaches. This thematic diversity underscores the complex and multifaceted nature of FDI's impact of FDI in Malaysia, thereby guiding future research in the field.

5. Future Research Avenues and Conclusion

A bibliometric analysis of FDI research in Malaysia reveals several promising avenues for future research. Given the growing concerns about environmental sustainability, future research could explore how FDI contributes to the adoption of green technologies and sustainable practices across various industries, aligning with Malaysia's environmental objectives.

The impact of digital transformation on FDI also presents a promising area for research, particularly in examining how FDI can bolster Malaysia's digital economic sectors, including e-commerce, digital finance, and cybersecurity. Additionally, in the global context, analyzing the impact of geopolitical shifts on FDI inflows into

Malaysia could provide valuable insights into the interplay between international relations and investment patterns.

Another important research direction involves a thorough examination of FDI's effects on Malaysia's labor market, including its influence on employment quality, labor dynamics, and wage structures across different sectors. Furthermore, sector-specific analyses could deepen our understanding of how various industries integrate and benefit from FDI, thereby uncovering unique opportunities and sector-specific challenges.

Finally, assessing the effectiveness of Malaysia's policies in attracting FDI could aid in refining strategic approaches and ensuring that these policies remain competitive and conducive to sustainable economic growth. By delving into these diverse research themes, future studies can provide nuanced insights that not only enhance the understanding of FDI's multifaceted impacts but also assist policymakers and business leaders in maximizing the benefits of foreign investments for Malaysia's ongoing development and integration into the global economy.

Conclusion

A bibliometric analysis of FDI research in Malaysia reveals a complex academic landscape. This comprehensive examination identifies key trends and major contributors that have significantly advanced our understanding of FDI dynamics within the Malaysian context. The analysis also uncovered the evolution of research themes over time, reflecting the nation's changing economic landscape and policy priorities. This study contributes to the literature by providing a structured overview of intellectual development and the thematic focus of FDI research in Malaysia over the past four decades. It not only maps the historical progression of scholarly work but also highlights emerging directions that warrant further academic exploration. From a policy standpoint, the findings offer valuable insights for decision makers seeking to enhance Malaysia's attractiveness to foreign investors by strengthening institutional quality, promoting sustainability, and fostering innovation.

While Scopus was selected for its comprehensive journal coverage and compatibility with bibliometric tools, future studies could benefit from incorporating data from additional databases such as Web of Science or Google Scholar to provide a more holistic and inclusive analysis of global research trends. Expanding the range of data sources will enrich future bibliometric insights and further deepen our understanding of the role of FDI in Malaysia's economic development.

Acknowledgment: The author would like to thank Universiti Teknologi MARA (UiTM) and Universitas Islam Bandung for their funding support for this project under the Strategic Research Partnership Grant Scheme (Reference No: 100-RMC 5/3/SRP 060/2021).

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Entrepreneurial Orientation Behaviors in Predicting Intention to Quit Among Malaysian Engineering Talents

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Abstract: Entrepreneurial orientation (EO) behaviors play a crucial role in predicting the intention to quit (ITQ) among engineers in an organization. Engineers increasingly adopt an entrepreneurial mindset as technology rapidly advances, allowing them to harness their ideas and translate them into competitive strategic actions. This study aims to evaluate the impact of EO behaviors on ITQ among Malaysian engineers working in private sector organizations. Using EO theory, this research explores how individual entrepreneurial orientation influences engineers' intentions to leave their jobs. Data were collected from 104 engineers in manufacturing firms registered with the Board of Engineers Malaysia (BEM). The study employed purposive sampling, and analysis was carried out using Partial Least Squares-Structural Equation Modelling (PLS-SEM) to validate the research model and formulate hypotheses. The findings indicate that higher levels of innovativeness, proactiveness, and risk-taking in organizational contexts significantly reduce engineers' intentions to quit. Organizations can enhance engineers' specialized knowledge, experience and competencies by effectively fostering individual EO, enabling them to adapt to evolving job demands. Furthermore, recognizing engineers as entrepreneurial professionals aligns with their career aspirations and strengthens the talent pipeline within organizations. Theoretically, this study contributes to the understanding of EO as a predictor of ITQ among engineers. There is a need for further research to connect individual EO with engineers' behavioral expectations, particularly in response to ongoing talent shortages in a highly competitive labor market.

Keywords: *Individual entrepreneurial orientations, intention to quit, entrepreneurial orientation theory, engineers, talent*

1. Introduction

The rapid pace of industrial transformation driven by technological advancements, accelerated product development, service innovation, and increasing specialization in technical knowledge has significantly reshaped the expectations placed on engineering professionals (Fortes, Tenera, & Cunha, 2023; Liu, Gan, & Chen, 2024; Sahoo & Panda, 2019; Satar & Natasha, 2019). Engineers are now expected not only to possess strong technical expertise but also to develop behavioral competencies to succeed in dynamic, innovation-led work environments. As organizations adapt to the demands of the Fourth Industrial Revolution (IR4.0) and pervasive digitalization, competencies linked to entrepreneurial orientation (EO) have become increasingly relevant in professional engineering roles (Khan et al., 2024).

EO theory, originally conceptualized by Lumpkin and Dess (1996), identifies innovativeness, proactiveness, and risk-taking as core dimensions of entrepreneurial behavior at both the firm and individual levels. In the context of talent development and career sustainability, these entrepreneurial traits correlate with greater adaptability, creativity, and resilience in innovation-driven environments. EO serves not only as a performance-oriented capability but also as a behavioral framework that can influence critical career outcomes such as job engagement, satisfaction, and, notably, intention to quit (ITQ). Recent literature supports EO as a mediator between leadership style and job embeddedness, further reinforcing its behavioral value (Ahmed et al., 2025; Ching et al., 2024).

From this theoretical perspective, engineers who exhibit high EO are more likely to align with organizational innovation goals, pursue creative solutions, and respond proactively to change. These behavioral qualities contribute not only to organizational competitiveness but may also reduce ITQ by fulfilling key psychological needs for autonomy, mastery, and purpose. Conversely, engineers in rigid or unsupportive environments where EO is stifled are more likely to experience disengagement and contemplate leaving their roles (Williamson, Lounsbury, & Han, 2013; Liu et al., 2024). New empirical findings from the Asia-Pacific region have indicated that EO positively correlates with affective commitment and job embeddedness, acting as a buffer against turnover intentions.

In today's competitive job market, retaining engineers with EO traits has become a pressing challenge. EO reinforces essential components of an engineer's professional orientation, including technical mastery, managerial competence, and entrepreneurial drive (Igbaria & Siegel, 1992; Alavi, Moteabbed, & Arasti, 2012; Fathima & Umarani, 2023). When these components are not adequately supported by job design or organizational culture, job dissatisfaction can escalate into a strong ITQ, which is widely recognized as a precursor to actual turnover behavior (Tett & Meyer, 1993; Yi, Sheu, & Zhi, 2009). Recent research by Musa and Halim (2024) revealed that job environments that fail to support EO-related behaviors significantly contribute to burnout and disengagement, particularly among early-career engineers.

This issue is especially pronounced in Malaysia. The TalentCorp Critical Occupations List (2023) indicates ongoing shortages in key engineering disciplines, such as electrical, mechanical, and civil engineering. Alarmingly, nearly 30% of engineering graduates leave the profession within five years (DOSM, 2022), citing low salary growth, limited career progression, misalignment between academic training and industry needs, and a lack of support for innovation and entrepreneurial development (Abdul Rahman, 2012; Randstad Malaysia, 2024; Vasudevan et al., 2024). Furthermore, an increasing number of engineers are either migrating overseas or switching careers entirely in search of better professional fulfillment and autonomy. A recent nationwide survey by Lim, Yeo, and Roslan (2025) found that the highest attrition rates were observed in firms that failed to offer professional development opportunities aligned with EO competencies.

Despite the practical relevance of EO theory, its application at the individual level among engineers remains underexplored, particularly in Malaysia. While existing research has examined EO in the context of firm performance, entrepreneurship, and student intentions (Antoncic & Antoncic, 2001; Bolton & Lane, 2012; Wu, 2009), few studies have linked EO to ITQ in technical professions. A recent study by Osman (2025), using PLS-SEM, found a significant inverse relationship between individual EO and ITQ among Malaysian engineers. He emphasized that innovativeness and risk-taking effectively buffer against voluntary turnover among technical professionals, enhancing both career satisfaction and retention. These findings are echoed in the work of Zakaria et al. (2025), who advocate for embedding EO principles in engineering talent development frameworks to prevent early attrition.

Given this context, there is a clear gap in understanding how individual-level EO influences ITQ among engineers, especially within the Malaysian private sector. This study seeks to bridge that gap by investigating the impact of EO on the ITQ, thereby contributing to the behavioral literature in human resource management and engineering career development. By introducing EO and ITQ as central constructs within an integrated behavioral framework, the study aims to provide both theoretical insight and practical implications for talent retention strategies in Malaysia's engineering landscape.

2. Literature Review

This section provides an overview of employee turnover, turnover intentions (ITQ), and Entrepreneurial Orientation (EO) theory, based on prior research. It explores the relationship between engineers' EO and their ITQ, and formulates three hypotheses along with a research model to explain the direct relationships between these variables.

Intention To Quit (ITQ) Among Engineers

ITQ is widely recognized as a significant predictor of voluntary turnover (Rathi and Lee, 2015; Fathima & Umarani, 2023). The costs associated with replacing employees, the increased competition for talent, and the

potential damage to an organization's reputation present serious challenges for both employers and national economies (Flint, Haley, & McNally, 2013; Fathima & Umarani, 2023; Igbaria et al., 1992; Tymon, Stumpf, & Smith, 2011). Employees often engage in a deliberate process of planning their departure from a company, referred to as ITQ (Tett & Meyer, 1993). Research indicates that the costs related to turnover, such as hiring, training, and lost productivity, account for over 5% of operating expenditures. Factors like career advancement prospects, job satisfaction, and organizational support play a significant role in influencing employees' ITQ. According to Rathi and Lee (2015) and Fabi, Lacoursiere, and Raymond (2015), an organization's capacity to meet its workers' expectations greatly impacts their decisions to remain with the company.

Several studies have examined the factors that influence ITQ among talented employees (Gachter, Savage, & Torgler, 2013; Harhara, Singh & Hussain, 2015; Mitchell & Zatzick, 2015; Rathi and Lee, 2015, Wei, 2015). Findings suggest that leadership behaviors, opportunities for growth, work challenges, autonomy, and organizational justice all exhibit a negative correlation with ITQ. Some employees may perceive turnover intentions as a pathway to professional growth. Integrating EO activities, decision-making processes, and innovation-driven tasks into engineers' career progression may help alleviate undesirable ITQ.

In Malaysia, the mobility of engineers has exacerbated the brain drain issue, as the nation relies on foreign talent, hindering the development of its local workforce. National initiatives such as the Talent Roadmap 2020, the Economic Transformation Program (ETP), and the National Key Economic Area (NKEA) aim to strengthen the professional workforce. A significant shortage of engineers is one of the primary causes of increasing turnover rates in the industry, according to Talent Corporation Malaysia (TalentCorp). A survey of 336 Malaysian engineers conducted by Hashim (2015) revealed that two major factors contributing to turnover are job dissatisfaction and a lack of involvement in decision-making processes. However, engineers who actively participate in strategic planning and decision-making tend to exhibit improved problem-solving skills, strategic thinking, and career commitment (Hashim & Wok, 2015).

EO Theory

Entrepreneurial Orientation (EO) theory provides a framework for understanding engineers' tendencies toward creativity, initiative, and risk-taking in their job responsibilities (Lumpkin & Dess, 1996). Five essential characteristics, such as autonomy, risk-taking, innovativeness, proactiveness, and competitive aggressiveness, are crucial for the success of EO-driven businesses. These traits are vital for fostering organizational agility, enabling employees to take risks on significant initiatives, and empowering them to capitalize on economic opportunities (Covin & Slevin, 1986; Lumpkin et al., 1996). EO behaviors encourage entrepreneurial intentions and problem-solving skills while establishing a foundation for sustainable business growth.

Research shows that EO helps employees adapt to changing workplace dynamics and manage technological advancements (Bolton et al., 2012; Kollman, Christofor, & Kuckertz, 2007; Zhang & Bruning, 2011). By developing advanced technical skills, knowledge, and expertise through EO concepts, engineers are positioned as key industry professionals. Simultaneously, EO fosters an entrepreneurial mindset that enables engineers to identify and seize professional opportunities. This study examines three fundamental aspects of EO that significantly influence engineers' behaviors within organizations, as detailed in Table 1.

Table 1: EO Dimensions

Dimensions	Definition
Innovativeness	Support new ideas, novelty, experimentation for new products and services.
Proactiveness	Act in anticipation of future problems, needs, or changes.
Risk-taking	Proclivity to engage in risky projects and prefer bold actions for achieving the firm's objectives

Source: Covin & Slevin (1986); Lumpkin et al. (1996)

Relationships between EO and ITQ Among Engineers

Engineers' behavioral intentions regarding their current jobs are significantly influenced by their EO and ITQ. The three main components of EO—risk-taking, proactiveness, and innovativeness affect how engineers interact with their workplace and shape their career paths. Prior studies have shown that EO behaviors foster an entrepreneurial mindset, which in turn enhances job performance and overall work engagement (Bolton et

al., 2012; Elenurm, 2012; Zhang et al., 2011). Engineers who exhibit high EO characteristics tend to approach their work with greater flexibility, originality, and strategic vision. As illustrated in Figure 1, this study presents a research model that explores the relationship between engineers' ITQ and EO behaviors.

Relationships between Innovativeness and ITQ Among Engineers

Retaining high-performing engineers is crucial for promoting organizational innovation, as they contribute to technological advancements and process improvements (Long, Ajagbe, & Kowang, 2014). One key aspect of EO is inventive behavior, which refers to an individual's ability to conceive, propose, and implement new ideas within a workgroup. Engineers with strong inventive inclinations not only enhance organizational creativity but also positively influence leadership effectiveness, decision-making processes, and overall workplace dynamics. Research indicates that creative work behaviors ($\alpha = 0.92$) are negatively correlated with turnover intentions ($ß = -20.23$; $p < 0.01$). This suggests that employees who actively engage in innovation are less likely to leave their jobs. Open-minded engineers who are willing to learn new skills and share ideas demonstrate greater adaptability to changing job demands, which increases their resilience to external labor market shifts (Williamson et al., 2013). In the context of a hierarchical organizational culture, Choi (2025) recently investigated employee turnover among South Korean public employees through the lens of innovative work behaviors. The study found that while innovative work behaviors in the public sector can enhance creativity, they may also increase the intention to leave due to a mismatch with established hierarchical work norms. However, this impact can be mitigated by a strong hierarchical culture. Therefore, we hypothesized that:

H1: *Innovativeness behavior has negatively influenced engineers' ITQ.*

Relationships between Proactiveness and ITQ Among Engineers

Another important trait of EO is proactive behavior, which empowers employees to take charge of their career paths. Proactivity allows individuals to identify opportunities for professional growth, seek superior job options, and set strategic career goals (Yang, Ma, & Hu, 2011). It also fosters a positive attitude towards work, motivating individuals within the organization to engage in continuous development efforts. Highly proactive individuals are more likely to experience job satisfaction and maintain stable careers, as their proactive behavior encourages knowledge sharing and teamwork. Increases in proactivity have been shown to significantly lower turnover intentions ($ß = 20.20$; $p < 0.01$). Developing a proactive workforce not only reduces the risks of employee turnover but also enhances collaboration and information sharing. In another study, Kim and Oh (2024) examined the relationship between a nurse's proactive personality and their intention to quit, considering the effects of their supervisor's proactive personality and professional recognition. They found that proactive nurses who receive professional recognition are less likely to consider leaving their positions. This implies that proactive employees are more likely to remain in their roles if they feel valued and acknowledged for their contributions. Similarly, Wang et al. (2024) agreed that proactive employees tend to set higher professional goals, which may lead to increased expectations regarding their careers. These higher aspirations could spark a stronger desire to seek opportunities outside their current organization, thereby raising turnover intentions. Consequently, we propose the following hypothesis:

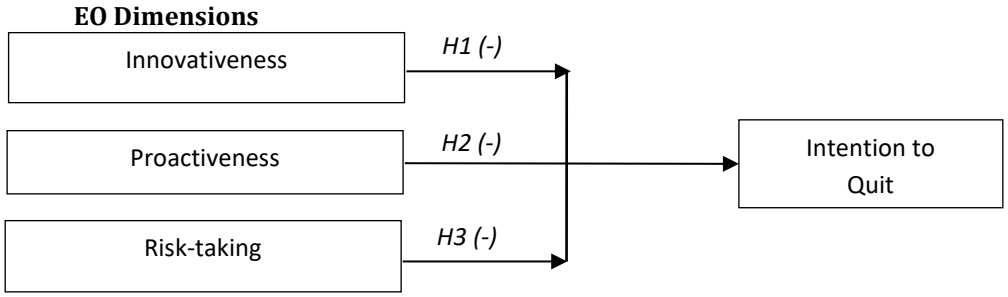
H2: *Proactiveness behavior has negatively influenced engineers' ITQ.*

Relationships between Risk-taking and ITQ Among Engineers

Risk-taking, the third component of entrepreneurial orientation (EO), refers to an individual's willingness to face uncertainty when making decisions and fulfilling their responsibilities. Engineers, due to the technical nature of their work, often encounter challenging problems and must make critical choices in high-stakes situations. Individuals who take on difficult assignments typically enhance their problem-solving abilities, which reinforces their commitment to their organizations. According to Tremblay, Wils, and Proulx (2002), job challenges encourage engineers to engage actively in decision-making, fostering a risk-taking attitude that is inversely related to ITQ and positively related to career satisfaction. In simpler terms, engineers who find their work engaging and stimulating are less likely to seek other job opportunities. Ladelsky and Lee (2023) investigated the distinct impacts of job satisfaction and risk-taking tendencies on the intentions and actual turnover of IT professionals. Their findings suggest that employees who are inclined to make risky decisions are more likely to leave their jobs. This indicates that those who are comfortable with taking risks may be more open to the uncertainties associated with changing careers. Therefore, we propose the following hypothesis:

H3: *Risk-taking behavior has negatively influenced engineers' ITQ.*

Figure 1: Conceptual Framework



3. Methodology

This section discusses the details of the research that was conducted for this study. The details included the sample and procedure, data analysis, and variables and measurements used for the data analysis.

Sample and Procedures

This study utilized a quantitative research approach, employing multi-item measures scaled from 1 (strongly disagree) to 7 (strongly agree). Respondents were selected using a purposive sampling strategy, focusing on engineers working in private firms that are registered with the Board of Engineers Malaysia. To facilitate data collection, consent letters were sent to HR managers of targeted companies, requesting permission for survey distribution. The data gathering process took three months and employed both self-administered and postal survey methods to maximize responses. A total of 300 questionnaires were distributed, resulting in 112 replies (37.3%). After data screening, 104 valid responses (34.7%) were selected for analysis. For hypothesis testing, this study employed Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS 3.2.6. PLS-SEM is a second-generation multivariate analysis technique that allows for the simultaneous evaluation of both measurement and structural models, minimizing variance error. The decision to use PLS-SEM as the primary analytical method was based on three key factors: (a) its variance-based approach to predicting relationships among constructs, (b) its suitability for small sample sizes, and (c) its ability to handle non-normally distributed data. These criteria aligned well with the characteristics of the study's data.

Data Analysis

The present study used the PLS-SEM approach with SmartPLS 3.2.8 to test the developed hypotheses. This method of structural equation modeling is recognized as a second-generation multivariate analysis and provides a means to estimate composites that represent latent variables in path models (Hair, Hult, Ringle, & Sarstedt, 2017). It is particularly advantageous for non-normal data, small sample sizes, and formative constructs (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). A two-step PLS-SEM process was utilized to validate both the outer (measurement) and inner (structural) models using the full sample of 104 respondents. Model validation is crucial in ensuring the quality of empirical work based on both measurement and structural models (Urbach & Ahlemann, 2010). Validation of the measurement model is achieved by testing its internal consistency, indicator reliability, convergent validity, discriminant validity, and multicollinearity. For the structural model of PLS-SEM, explanatory power and predictive power were assessed. Explanatory power was evaluated using two criteria: the coefficient of determination and effect size, while predictive power was assessed through path coefficients, predictive relevance, and relative impact.

Variable and Measurement

The study variables were measured using validated instruments adapted from existing literature, with modifications made to fit the study's objectives. The dependent variable, ITQ, was assessed using three items developed by Govaerts, Kyndt, Dochy, and Baert (2011). For independent variables, items measuring entrepreneurial orientation (EO) were framed from the perspective of individual engineers by incorporating "my organization" into each statement. The EO scale, derived from Covin and Slevin (1986) and Lumpkin and Dess (1996), measured three key dimensions: innovativeness, proactiveness, and risk-taking. Seven items assessed innovativeness and proactiveness, while six items captured risk-taking behaviors. All variables were measured using a seven-point Likert scale. Table 2 provides an overview of the measurement items used in the study.

Table 2: Questionnaire Items

Variables	No. of Items	Scale	Sources
1. Innovativeness	7	Seven-point Likert scale	Covin et al. (1986); Lumpkin et al. (1996)
2. Proactiveness	7	Seven-point Likert scale	Covin et al. (1986); Lumpkin et al. (1996)
3. Risk-taking	6	Seven-point Likert scale	Covin et al. (1986); Lumpkin et al. (1996)
4. Intention to Quit	3	Seven-point Likert scale	Govaerts et al. (2011)

4. Findings

Table 3 provides a detailed overview of the participants' backgrounds. The majority of participants were graduate engineers, accounting for 81.7 percent, while 18.3 percent (19 individuals) were professional engineers. The sample predominantly consisted of males, representing 81.7 percent, with only 18.3 percent (19 individuals) being female. In terms of age, the largest group was comprised of participants aged 26 to 35 years old, making up 55.8 percent of the sample. This was followed by those aged 36 to 45 years, who represented 25 percent. Regarding ethnicity, Malays made up the majority, with 82 participants (78.8 percent), while Chinese participants numbered 17 (16.3 percent), and Indians represented 5 participants (4.8 percent). Most respondents held a bachelor's degree (79.8 percent), with 16 participants (15.4 percent) having obtained diplomas, 4 participants (3.8 percent) earning master's degrees, and only one participant holding a PhD. As for work experience, 43.3 percent (45 participants) had 1 to 5 years of experience, 24 percent (25 participants) had 6 to 10 years, 20 percent (21 participants) had 11 to 15 years, and 12.5 percent (13 participants) had more than 16 years of experience. Additionally, the majority of participants were employed in Melaka (57.7 percent), followed by Selangor (20.2 percent) and Johor (18.3 percent). The manufacturing sector was the most represented industry at 38.5 percent, compared to other sectors such as oil and gas (23.1 percent), building and construction (13.5 percent), and electronics (12.5 percent).

Table 3: Demographic Profile (*n-104*)

Category	Frequency	Percentage
Status of Designation		
Graduate Engineer	85	81.7
Professional Engineer	19	18.3
Gender		
Male	85	81.7
Female	19	18.3
Age		
<25 years old	9	8.7
26-35 years old	58	55.8
36-45 years old	26	25.0
46-55 years old	9	8.7
>56 years old	2	1.9
Marital Status		
Single	46	44.2
Married	57	54.8
Divorced	1	1.0
Race		
Malay	82	78.8
Chinese	17	16.3
Indian	5	4.8
Education Level		
Diploma	16	15.4
Bachelor's degree	83	79.8
Master's degree	4	3.8
PhD	1	1.0
Length of Service		
1-5 years	45	43.3
6-10 years	25	24.0

11-15 years	21	20.0
> 16 years	13	12.5
Location		
Johor	19	18.3
Kuala Lumpur	4	3.8
Melaka	60	57.7
Selangor	21	20.2
Specification of Business		
Accounting/Finance/Banking	1	1.0
Arts/Media/Communication	1	1.0
Building/Construction	14	13.5
Computer/IT	2	1.9
Electrical & Electronics	13.	12.5
Manufacturing	40	38.5
Oil & Gas	24	23.1
Sciences	1	1.0
Others	8	7.7

Model Assessments Using PLS-SEM

There are two steps to assess a model using PLS-SEM: a) measurement model and b) structural model. The assessment of a structural model concerns the relationships between constructs. The next section explains these two assessments.

Assessment of Measurement Model

The evaluation of a model using Partial Least Squares Structural Equation Modeling (PLS-SEM) involves two main steps: (a) assessment of the measurement model and (b) assessment of the structural model. The measurement model focuses on the reliability and validity of the constructs, while the structural model examines the relationships between these constructs. This section will detail the assessment of the measurement model. The measurement model was evaluated in terms of internal consistency (Composite Reliability), indicator reliability, convergent validity (Average Variance Extracted, AVE), discriminant validity (Heterotrait-Monotrait Ratio, HTMT), and multicollinearity (Hair et al., 2011; Wong, 2013; Yap, Ramayah, & Wan Nushazelin, 2012). Composite reliability (CR) assesses the reliability of indicators, with loadings of 0.70 or higher considered acceptable. Items with loadings below 0.40 should be removed (Hair, Hult, Ringle, & Sarstedt, 2014).

Items with loadings between 0.40 and 0.70 were retained only if their removal would negatively affect CR or AVE. Table 4 shows that the CR values for all constructs ranged from 0.834 to 0.938, exceeding the 0.70 threshold and confirming satisfactory internal consistency. To ensure indicator reliability, items with loadings below 0.70 (Nunnally & Bernstein, 1994) were removed, including INNO1, INNO6, PROAC4, RISK2, RISK5, and RISK6.

Convergent validity is considered established when the AVE for each construct exceeds 0.50. Table 4 confirms that the AVE values ranged from 0.575 to 0.752, indicating sufficient convergent validity. Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT), which is a recommended method for variance-based SEM (Henseler, Ringle, & Sarstedt, 2015). To confirm discriminant validity, HTMT values must be below 0.85. Table 5 presents the correlation estimates, showing that all values were within the acceptable range, which indicates that the constructs are distinct from one another. Multicollinearity was evaluated using the Variance Inflation Factor (VIF), where a VIF value below 5.00 suggests that multicollinearity is not a concern. Table 4 reports VIF values ranging from 1.139 to 3.392, confirming that the independent variables (innovativeness, proactiveness, and risk-taking) do not exhibit multicollinearity with the dependent variable (ITQ), as illustrated in Figure 2.

Table 4: Assessment results of the measurement model

Constructs	Loadings	CR	AVE	VIF
Innovativeness (INNO)		0.938	0.752	3.392
INNO1	0.799			
INNO2	0.906			
INNO3	0.931			
INNO4	0.860			
INNO5	0.835			
INNO6	0.799			
INNO7	0.906			
Proactiveness (PROAC)		0.932	0.695	3.212
PROAC1	0.813			
PROAC2	0.771			
PROAC3	0.794			
PROAC4	0.891			
PROAC5	0.856			
PROAC6	0.869			
PROAC7	0.813			
Risk-taking (RISK)		0.843	0.575	1.139
RISK1	0.765			
RISK2	0.859			
RISK3	0.694			
RISK4	0.703			
RISK5	0.765			
Intention to Quit (ITQ)		0.899	0.749	-
ITQ1	0.868			
ITQ2	0.899			
ITQ3	0.827			

[a] *CR = (square of the summation of the factor loadings)/ (square of the summation of the factor loadings) + (summation of error variances).*
[b] *AVE = (summation of the square of the factor loadings)/ summation of the square of the factor loadings + (summation of error variances).*

Table 5 reports the correlation estimates for the HTMT evaluations. The results of HTMT of each construct were less than 0.85: Innovativeness (0.197), Proactiveness (0.232), and Risk-taking (0.514). It shows there was no discriminant validity problem in the measurement model.

Table 5: Discriminant Validity: Heterotrait-Monotrait (HTMT) Results)

Latent Constructs	INNO	ITQ	PROAC	RISK
INNO				
ITQ	0.197			
PROAC	0.900	0.232		
RISK	0.575	0.427	0.514	

Assessment of Structural Model

Each hypothesis was tested to examine the relationships among constructs, which were operationalized as latent variables (LVs). A bootstrapping technique with 5,000 resamples was employed for 104 cases to estimate path coefficients and calculate t-statistics, enabling the assessment of the significance of relationships between variables. PLS-SEM was utilized in this analysis due to its capability to handle complex models, non-normal data, and small sample sizes (n=104). To determine the significance of the relationships between the dimensions of entrepreneurial orientation (EO) and information technology quality (ITQ), the bootstrapping technique was applied again in the subsequent step. This procedure allowed for the estimation of path coefficients, t-statistics, and confidence intervals without relying on the assumption of normality, thereby providing robust results consistent with small-sample behavioral research (Hair et al., 2021; Sarstedt et al., 2022).

To assess the explanatory power of the structural model, we calculated the coefficient of determination (R^2), which represents the variance explained by the exogenous variables on the dependent variable (ITQ). Additionally, we evaluated predictive power through path coefficients (β), predictive relevance (Q^2), and relative impact (q^2). The latent variables, namely innovativeness, proactiveness, and risk-taking, accounted for 33.8% of the variance in ITQ, resulting in an R^2 value of 0.338. According to Hair et al. (2011) and Henseler, Ringle, and Sinkovics (2009), R^2 values are classified as follows: substantial (≥0.67), moderate (≥0.33), and weak (≥0.19). We calculated the effect size (f^2) to determine the impact of exogenous variables on the endogenous variable. Hair et al. (2014) provided the following effect size guidelines: large (≥0.35), medium (≥0.15), and small (≥0.02). The results indicated that proactiveness had a small effect size (f^2 = 0.04), while risk-taking exhibited a large effect size (f^2 = 0.410). Innovativeness, however, had a negligible effect size (f^2 = 0.008). The effect size was computed using the formula: f^2 = (R^2 included - R^2 excluded) / (1 - R^2 included).

Table 5 presents the path coefficients, observed t-statistics, and significance levels of the hypothesized relationships. The analysis revealed that innovativeness did not significantly predict ITQ (β = -0.134; t = 1.036), indicating that H1 (the negative relationship between innovativeness and ITQ) was not supported. In contrast, both proactiveness and risk-taking demonstrated significant influences on ITQ. Proactiveness negatively predicted ITQ (β = -0.293; t = 2.004, p < 0.05), thus supporting H2. Similarly, risk-taking negatively impacted ITQ (β = 0.556; t = 5.983, p < 0.001), supporting H3. To assess predictive relevance, we applied the Stone-Geisser Q^2 test using the blindfolding procedure. The resulting Q^2 value of 0.217 confirmed the predictive relevance of the PLS path model. Figure 3 illustrates the bootstrapping results.

Figure 2: The PLS-Algorithm Results

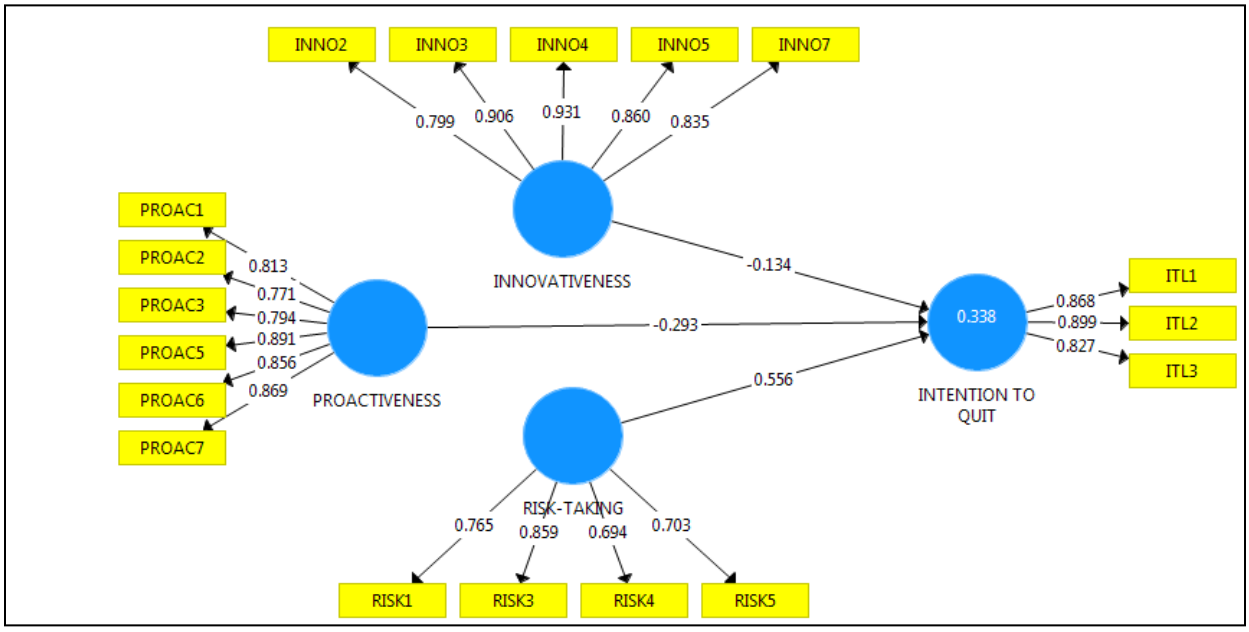
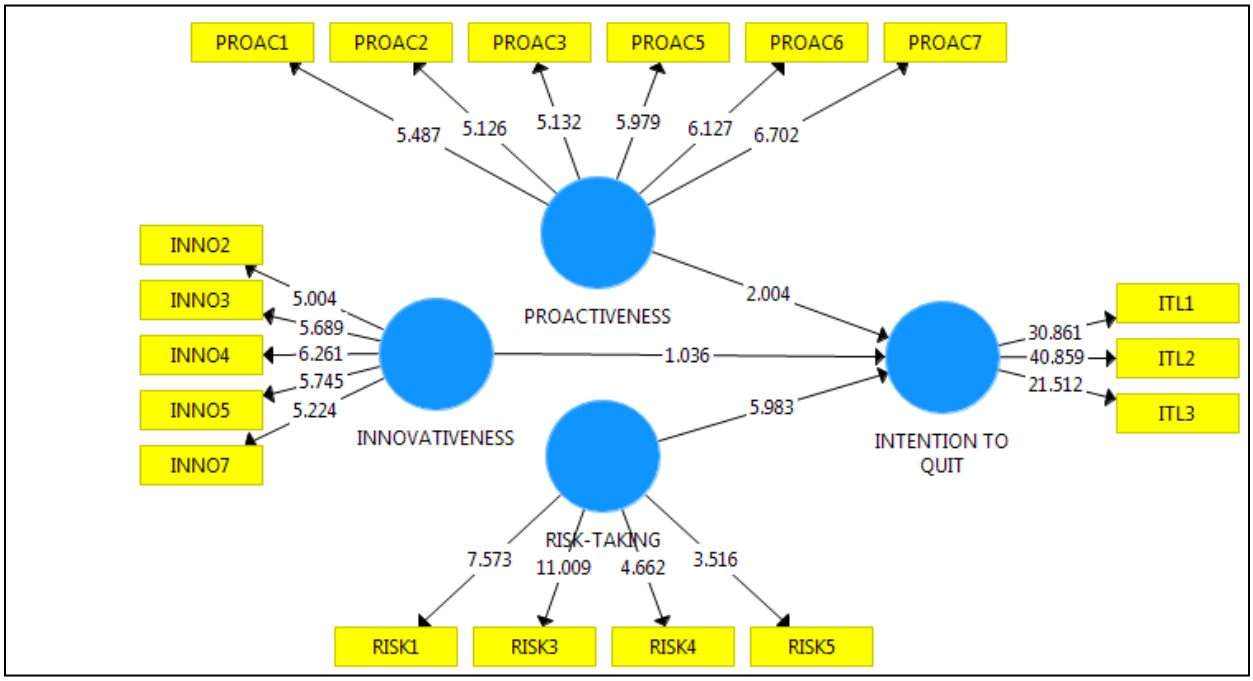


Table 6: Results of Path Coefficients, Observed T-Statistics and p-Values

Hypothesis	Relationships	Path Coefficient	t-value	Results
H1	Innovativeness → Intention to Quit	-0.134	1.036	Not Supported
H2	Proactiveness → Intention to Quit	-0.293	2.004*	Supported
H3	Risk-taking → Intention to Quit	0.556	5.983***	Supported

Note: *p <0.05 (t ≥ 1.96), **p <0.01 (t ≥ 2.58), ***p <0.001 (t ≥ 3.29)

Figure 3: The PLS-Bootstrapping Results



Discussion

In this study, we aimed to investigate the influence of EO behaviors, specifically innovativeness, proactiveness, and risk-taking, on engineers' ITQ in Malaysian private organizations. The results indicated that proactiveness ($\beta = -0.293$; $p < 0.05$) and risk-taking ($\beta = 0.556$; $p < 0.001$) were significantly related to predicting engineers' ITQ. These findings are consistent with previous studies by Ahmed, Lee, and Park (2025), Al-Kwifi et al. (2023), and Lim, Yeo, and Roslan (2025). However, the relationship between innovativeness and ITQ ($\beta = -0.134$; $t = 1.036$) was found to be nonsignificant.

The lack of impact of innovation on engineers' ITQ suggests that unless specific organizational factors, such as social ties, support, and fairness, are adequately integrated, creative behavior alone cannot reliably predict turnover intention. In environments where employees feel valued, encouraged, and treated fairly, innovative behavior is more likely to thrive. Strong organizational support and fair distributive justice lead key personnel to be less inclined to seek other employment opportunities. For engineers, innovation is closely related to their ability to leverage ideas, foster originality, and develop technological solutions that yield tangible products and services. An innovative workplace generates positive responses, which fuel the continuous generation of new technical concepts and solutions. Such an environment enhances an engineer's sense of purpose and engagement, subsequently reducing the likelihood of them leaving the organization (Vasudevan et al., 2024; Zakaria, Ahmad, & Rahman, 2025). Since innovative behavior boosts company innovation and competitiveness, engineers with a high EO are more likely to remain with their firms (Williamson et al., 2013). Additionally, it is believed that engineers need to be innovative to enhance their analytical flexibility and problem-solving skills.

The technical nature of engineering work, where problem-solving and creativity are often integral to daily tasks, may explain the lack of significance in the association between innovativeness and ITQ. Unlike roles that require discretionary creativity outside job descriptions, engineers are frequently expected to innovate as part of their professional responsibilities. Consequently, engineers may not perceive their innovative behavior as significantly impacting their decisions to stay or leave a company. Instead, their intentions to exit are likely influenced more by other factors, such as work environment, career development, and job stability. The degree to which engineers can express innovative behavior also depends heavily on the organization's innovation culture. To effectively compete in the market, innovative organizations leverage the human capital of engineers, who are vital contributors to new company policies due to their sensitivity to operational procedures, business strategies, and technical advancements. Through their focus on problem-solving and continuous improvement,

engineers view daily challenges as opportunities for enhancement rather than as reasons for dissatisfaction or resignation.

Other EO behaviors, such as proactiveness and risk-taking, significantly impact ITQ, as they directly influence career growth and decision-making. Proactiveness enables engineers to anticipate changes, identify opportunities, and align their skills with future business needs. Engineers with a proactive mindset seek solutions, promote innovation, and take charge of their career development rather than waiting for opportunities to arise. This attribute is essential for maintaining competitiveness in an ever-evolving commercial and technological landscape. As technology advances, engineers must continually adapt, innovate, and implement new technical solutions (Ching, Tan, & Khalid, 2024; Kharbanda & Stallworthy, 1990). Engineers benefit from an organizational climate that encourages experimentation with new ideas and positions them strategically in a competitive marketplace. A supportive organizational culture fosters initiative by providing engineers with the tools, guidance, and opportunities to enhance their skills. By instilling a sense of purpose and job security, the ability to take the initiative to improve processes and drive technological advancements not only enhances job satisfaction but also reduces the desire to leave the company.

Additionally, risk-taking is crucial for sustaining the engineering learning process. This quality is common and essential for engineers, who often tackle technological problems and conduct product-related research (Campbell, Gluesing, & Perelli, 2012). Engineers who take calculated risks are more likely to engage in research and development, propose innovative techniques, and explore new methods. Such behaviors are necessary for driving technological advancements and maintaining industry competitiveness. Taking risks fosters development and growth, which are key to both individual and organizational success. Engineers who demonstrate resilience and adaptability by taking calculated risks position themselves as valuable assets to their companies. Their commitment to the organization is further strengthened by their ability to address both engineering and non-engineering issues, which reduces their intention to leave. Furthermore, companies that encourage and reward risk-taking create an environment where engineers feel empowered to innovate and make meaningful contributions. This, in turn, enhances their loyalty and decreases the likelihood that they will seek opportunities elsewhere.

While innovation is a vital aspect of engineering roles, the inherent nature of engineering work, the necessity of a supportive organizational culture, and the significant influence of other entrepreneurial behaviors, such as proactivity and risk-taking, may lessen the impact of innovativeness on turnover intentions. To retain engineers, companies should focus on fostering a creative culture while ensuring that there are adequate support systems, fair policies, and opportunities for career advancement (Kim & Oh, 2024).

5. Conclusion and Recommendations

The EO processes of an organization are significantly shaped by the attitudes and behaviors of its engineers. A major challenge lies in fostering EO behaviors among engineers and aligning them with official organizational regulations. Engineers' perspectives on EO can help organizations identify business opportunities and drive growth through creativity, innovation, and the adoption of new business and engineering methods. Most importantly, understanding engineers' behavioral expectations enhances the validity of their intentions related to ITQ. The objectives, attitudes, and behaviors of engineers are strongly linked to their decisions to leave an organization.

To explore how EO behaviors influence engineers' decisions to stay in or leave their current positions, this study utilizes EO theory. By emphasizing the importance of EO behaviors such as creativity, initiative, and risk-taking in managing ITQ among engineers in Malaysian private organizations, the findings contribute to existing research (Al-Kwifi et al., 2023; Vasudevan et al., 2024). To effectively reduce engineers' ITQ, collaboration among employers, policymakers, and industry stakeholders is essential. Integrating EO concepts into organizational practices requires a comprehensive strategy. From a personal perspective, analyzing EO provides valuable insights into engineers' anticipated behaviors. This study suggests that management should support engineers in incorporating EO into their regular engineering tasks. Additionally, employers and HR managers should recognize how engineers' behaviors align with EO and provide opportunities for its practice (Musa & Halim, 2024).

Organizations could also consider adding EO components to performance evaluation criteria, as this could enhance work performance and inform career goals. As a result, engineers may be more inclined to engage in entrepreneurial activities, such as taking on responsibilities, seizing opportunities and risks, demonstrating effort, and proactively generating creative ideas that can lead to successful outcomes (Buekens, 2014; Williamson et al., 2013). Furthermore, fostering EO among engineers can increase productivity, development, creativity, and overall competitiveness within an organization (Lim, Yeo, & Roslan, 2025). Despite these contributions, this study has several limitations. Firstly, it includes only engineers within a small sample size. To enhance generalizability, future studies should consider expanding the sample to include professionals from various disciplines, such as doctors, architects, educators, and IT specialists. Secondly, this study examines ITQ and EO behaviors from the perspective of Malaysian engineers.

Future research could explore the relationships between EO behaviors and job or career satisfaction, while considering moderating variables (such as personality traits, age, and gender) and mediating factors (like commitment and self-efficacy). A deeper understanding of employee behavioral intentions might be achieved by combining EO theory with other behavioral frameworks, such as the Theory of Planned Behavior. Comparative studies across different genders and countries could also refine EO strategies within organizations. Moreover, future research might incorporate qualitative methods, such as interviews, to complement survey data, as this study mainly employs a quantitative research approach. Insights gained from interviews could serve as additional variables to enhance the consistency and reliability of data analysis. Utilizing a mixed-methods approach in future research may provide more comprehensive insights into how EO behaviors influence ITQ, ultimately contributing to the development of more effective organizational initiatives.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Accounting Information System (AIS) Competency for Record-keeping of SMEs Agribusinesses

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Abstract: This paper explores the Accounting Information Systems (AIS) competencies for record-keeping in SMEs' agribusiness by looking at the literature review with competencies and SME studies. Previous studies on AIS competencies are still limited, even though they are crucial for effective record-keeping and business performance. This paper aims to propose an AIS competencies model for effective record-keeping management in SME agribusinesses in Malaysia. This paper reviews the literature about competencies and record-keeping management in SMEs for the development of the AIS competency model. In addition, underpinned by Resource-Based View (RBV) theory, this paper examines the competencies that are seen as a collection of unique resources for an organization. The proposed model sheds some light on the potential of AIS competencies as a part of an organization's intangible resources, which could contribute to effective record-keeping management, lead to better business performance. The model identifies key competencies required for effective AIS record-keeping in the agriculture sector. The scope of this research is narrowed to competencies and record-keeping management. This paper has some useful implications for theory and practice. Regarding the potential implications for theory, the study will expand on the existing literature on how AIS competencies actually could contribute to effective record-keeping, particularly in the agriculture sector. Finally, this research provides a model that could be further expanded into an advanced understanding of a concept or phenomenon specifically on AIS competencies and record-keeping management in agribusiness, thus helping agribusiness entrepreneurs to consider improving their record-keeping practices.

Keywords: *Accounting Information System, Information Systems, Record-keeping Management, Competency, Agriculture*

1. Introduction

The Malaysian government is driving transformation in agriculture through initiatives like GROWMatch and AgTech, encouraging farmers to adopt modern technology for better management (KPKM, 2023). Recognizing the importance of skills in agriculture, the government has also launched the National Agricultural Skills Training Program (PLKPK), aiming to develop professional expertise in the agricultural sector and boost competitiveness among Agri-entrepreneurs (KPKM, 2024). These incentives align with the National Agrofood Policy 2021-2030 (NAP 2.0), which aims to strengthen the country's food security and bolster the national economy. However, record-keeping in agriculture remains a challenge, with many farmers still relying on manual methods, leading to financial mismanagement and difficulty in tracking costs (Basir et al., 2024). One of the biggest problems in maintaining record-keeping in the agriculture sector is poor knowledge of recordkeeping (Basir et al., 2024; Sah & Jirli, 2023; Manteaw et al., 2021; Yadeta et al., 2020). Most of the farmers do not know how to record farming data. This is because there is no formal training in record-keeping (Manteaw et al., 2021), which leads them to lack proper understanding regarding the record-keeping methods (Yadeta et al., 2020) and data redundancy and inaccuracy (Basir et al., 2024). The adoption of an Accounting Information System (AIS) can improve accuracy and decision making, but effectiveness depends on user competency (Yadeta et al., 2020). Previous studies on AIS competencies are still limited, even though they are the crucial elements for effective record-keeping and business performance (Musah and Ibrahim, 2014). AIS competency includes technology skills, technical literacy and numeracy, and accounting knowledge, yet many farmers lack these competencies due to factors like limited education, technology exposure, and government support (Basir et al., 2024; Bolaji, 2023). Without adequate competency, AIS cannot be fully optimized and limiting its potential to enhance financial transparency and efficiency in the agricultural sector. Thus, this research proposes an AIS competencies model for proper record-keeping management of SMEs' agribusinesses in Malaysia.

2. Literature Review

Accounting Information System (AIS) in Agribusinesses

Agriculture is defined as the science and practice of farming (Oxford English Dictionary, 1971). It encompasses various sectors, including crop cultivation, livestock farming, aquaculture, and agroforestry, all of which contribute to food production and economic growth (Harris & Dorian, 2014). Despite its importance, the sector has seen a decline in recent years, contributing 8.9% to Malaysia's Gross Domestic Product (GDP) in 2022 (Siddharta, 2024). With the increasing role of technology in agriculture, the integration of accounting software and data analytics is becoming essential for improving efficiency and competitiveness in the sector (Basir et al., 2024). The technologies, including Accounting Information Systems (AIS), help address key challenges such as seasonal income fluctuations, production costs, and the valuation of biological assets (Mustafa & Mahussin, 2018). The government's modernization efforts, aimed at enhancing productivity and food security, further highlight the need for accurate financial and record-keeping management to facilitate access to subsidies, grants, and loans by ensuring financial records comply with the standards set by financial institutions and government agencies (Rafiq & Rahim, 2024; Mohd Shafiai & Moi, 2015). Thus, accounting is not merely about financial tracking but serves as a strategic tool for Malaysia's sustainable growth and resilience.

Definition of Record-keeping Management

The definition of record-keeping has been the subject of extensive research and debate among scholars and professionals. Various interpretations and perspectives on what constitutes record-keeping have emerged, reflecting the diverse needs and contexts of different sectors. Overall, in this study, record-keeping can be defined as the systematic creation of records by managing the coordination of internal and external sorting, and maintaining and classifying records to retrieve the value record efficiently. This definition is supported by (Walters, 1995) who asserts that record keeping and management include using systems to keep records, setting up controls for those records, and using automated management tools for efficient and secure information handling. Maintaining business records encompasses more than merely documenting daily transactions, such as receipts and payments. It also involves tracking a comprehensive range of financial data, including assets and liabilities, maintaining detailed records of the number of employees, and monitoring various performance indicators to provide a holistic view of the business's financial health and operational efficiency (Musah & Ibrahim, 2014), which are fundamental to effective record-keeping.

The Differences Between Record-keeping Management and Bookkeeping Management

As discussed, record-keeping management is defined as the systematic creation of records by managing the coordination of internal and external sorting, and maintaining and classifying records to retrieve the value record efficiently. There is often confusion between bookkeeping and record-keeping, though they are distinct practices. The differences between record-keeping and bookkeeping can be further clarified based on the general characteristics of definition, scope, and objective (refer to Table 1).

Table 1: The Differences of Record-keeping Management and Bookkeeping Management

	Record-keeping Management	Bookkeeping Management
Definition	Systematic recording of all documents that are relevant to the business operations (Bearman, 1993; Guercio, 2002)	Systematic recording of financial transactions of a business (Bragg, 2011)
Scope	Focuses on all types of records, including financial and non-financial (Bearman, 1993).	Focuses specifically on financial records (Bragg, 2011).
Objective	To accurately record and maintain to support the organization's decision-making and database (Bearman, 1993).	To provide an accurate financial record of an organization's transactions; to support financial reporting processes (Bragg, 2011).

In a nutshell, bookkeeping is indeed a subset of record-keeping. Both of them are related but not identical, and they are not necessarily substitutes for one another. In this research, we place a greater emphasis on record-keeping management because it encompasses a broader range of functions and plays a crucial role in the efficient operation of SMEs. Unlike bookkeeping, which focuses specifically on financial transactions, record-

keeping management includes a variety of records such as operational, administrative, and regulatory documents. This comprehensive approach to managing records supports various aspects of SME operations, from compliance and decision-making to overall organizational efficiency.

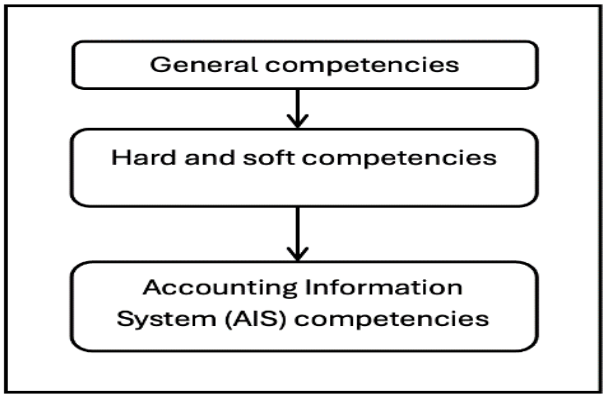
Figure 1: Differentiation of Record-keeping Management and Bookkeeping Management



AIS Competency in Agribusinesses

Competency is not a new concept in the realm of research. It has been extensively applied in the business world as well as in various other fields such as healthcare (Cahn, 2024), education (Abbasi, 2013), engineering (Lee et al., 2010), and beyond. The widespread use of competency is attributed to its effectiveness in helping organizations grow by fully leveraging the company's potential. Numerous studies have been conducted by researchers to analyze and define the concept of competency, however, the specific understanding of AIS competencies is yet to be explored. In this research perspective, we found that the AIS competencies concept started from a very general definition, then these competencies are categorized into soft and hard elements, and finally lead to AIS competencies as shown in Figure 2.

Figure 2: Type of Competency



Based on previous authors' work and perspectives, this paper gains the definition of competency, generally refers to a multifaceted concept that encompasses the skills, knowledge, behaviors and experience necessary for individuals to perform tasks effectively in specific roles or contexts (Jackson & Chapman, 2012; Albino, 2018; Kolibáčová, 2014). There is an opinion stating that competency is divided into two types, which are hard competency and soft competency (Kolibáčová, 2014). Hard competency also refers to technical competency related to professional competency determined by the company (Kolibáčová, 2014; Albino, 2018). Whereas soft competency is also known as behavior competency, it refers to personal features of an employee, his or her behavior, necessary for a good job performance, and can be either professional, social, or conceptual (Kolibáčová, 2014; Albino, 2018).

The Importance of AIS Competency

Accounting Information System (AIS) competency is a critical enabler for realizing its full benefits. Without adequate skills and understanding, SMEs may fail to leverage AIS to enhance financial management and operational efficiency, regardless of the system's capabilities. Thus, numerous advantages of AIS that significantly enhance both financial management and the overall operational efficiency of SMEs (Ditkaew et al., 2020). These benefits are crucial for businesses of all sizes as they support informed decision making, ensure regulatory compliance, and aid strategic planning (Sabri et al., 2022; Fuadah & Setyawati, 2020). One of the most important benefits is improved financial accuracy. The improvement in financial accuracy is not solely due to the system itself but rather depends on the competency of users in managing and interpreting financial data within the AIS system (Sabri et al., 2022; Kimani, 2024). Reliable and accurate financial data is critical for generating trustworthy financial statements, enabling stakeholders such as management, investors, and regulators to make sound decisions (Ditkaew et al., 2020). AIS competency also enhances decision-making capabilities. By providing real-time financial information, AIS enables managers to monitor organizational performance and respond promptly to financial changes (Ditkaew et al., 2020). This real-time insight is essential for identifying trends, forecasting performance, and making strategic adjustments to improve profitability (Jarah & Al Jarrah, 2019). Moreover, AIS contributes to cost reduction. The automation of tasks and reduction in manual errors are maximized when employees demonstrate proficiency and certainty in using the AIS tools available to them (Ditkaew et al., 2020; Hla & Teru, 2015). Bataineh (2024) highlighted that businesses are more likely to adopt AIS when the system aligns well with their existing workflows and IT infrastructure. Improved accuracy and efficiency also support better budgeting, cost control, and resource allocation, leading to long-term financial savings (Jarah & Al Jarrah, 2019). AIS competency further strengthens internal control and security. Internal control embedded in AIS can only function optimally if the staff are well-trained and competent in configuring and monitoring access permissions and audit trails (Ditkaew et al., 2020; Almasria et al., 2021). Such controls are crucial in preventing fraud and enhancing audit readiness. Finally, AIS supports better financial transparency and reporting. With accurate, up-to-date information, organizations can produce clear financial reports that are easily understood by stakeholders. This transparency builds trust with investors and customers and supports ethical and accountable business practices (Hla & Teru, 2015; Sabri et al., 2022; Latifah et al., 2021). The presence of an AIS alone does not guarantee improved outcomes. It is the competency in AIS of individuals and organizations in utilizing, managing, and interpreting the system's outputs that determines its true value and impact on performance.

Resource-Based View (RBV)

The Resource-Based View (RBV) is employed in this conceptual paper to understand the origins of competency as one of the resources in an organization. RBV is a strategic management theory that offers a unique perspective on how firms achieve and sustain competitive advantage by focusing on their internal resources and capabilities rather than external market conditions (Barney 1991; Grant 1991; Penrose 1959; Wernerfelt 1984). Developed in the late 20th century, the RBV marked a significant shift from traditional strategic models that primarily emphasized external factors like industry structure and competitive positioning (Connor, 2002).

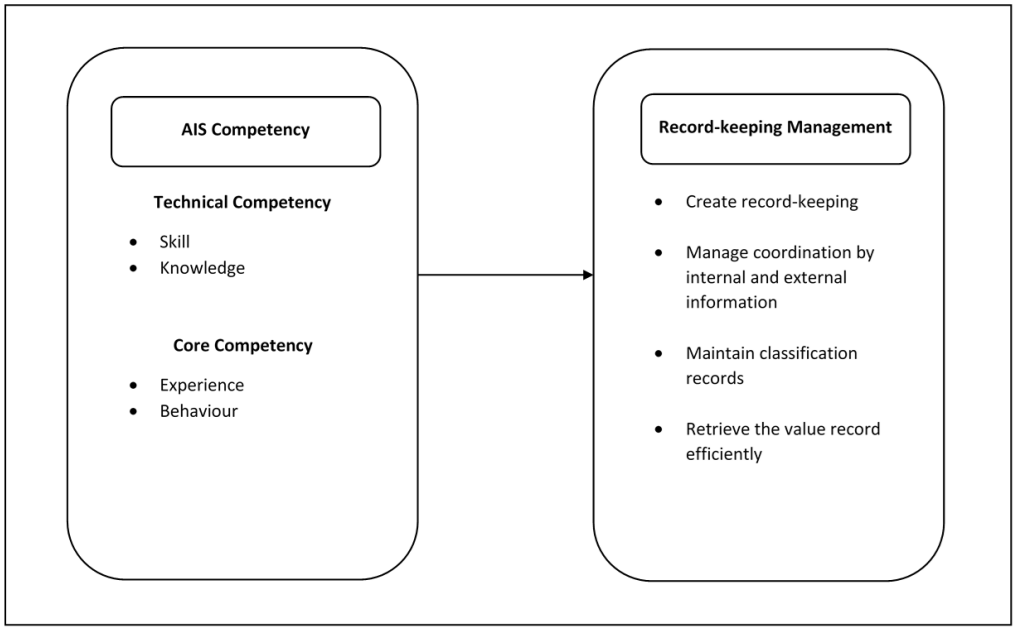
According to the RBV, an organization is seen as a collection of unique resources and capabilities that are pivotal in determining its success and competitive standing (Collis, 1994). These resources can be classified into two main categories: tangible and intangible assets (Sanchez et. al, 1996). Tangible assets include physical and financial resources such as machinery, production facilities, raw materials, inventory, and financial capital (Hall, 1997; Itami and Roehl; Srivastava et.al, 1998). These resources are often easier to measure and quantify (Fahy, 2000), and they form the backbone of a company's operational capabilities (Connor, 2002). For example, a manufacturing company might leverage state-of-the-art production equipment and efficient supply chain processes to maintain a cost advantage over competitors. On the other hand, intangible assets are non-physical resources that often provide a more sustainable competitive advantage due to their unique and difficult-to-replicate nature (Hall, 1997; Itami and Roehl; Srivastava et al, 1998). Intangible assets include intellectual property such as patents and trademarks, brand reputation, organizational culture, employee skills and expertise, customer relationships, and technological know-how (Wade and Hulland, 2004). For instance, a company with a strong brand reputation can command higher prices and achieve customer loyalty, leading to sustained profitability. Similarly, a firm with a culture of innovation may consistently develop new products and services that keep it ahead of competitors. Intangible assets often embody the unique qualities that differentiate a firm from its competitors and can be more challenging for competitors to imitate or acquire

(Connor, 2002). Hence, in this research, the aim of developing AIS competencies is included under intangible assets.

This research is conceptual, where it employs a desk research interpretive research methodology to capture the use of competency of AIS in SMEs. This study investigates the AIS competency in SMEs in agriculture. The researcher reviewed the relevant literature and background information regarding AIS practices. Next, the researcher expands on readings on record-keeping management. The findings from the literature review are used to understand the AIS competencies that could assist in better record-keeping management in SMEs in agriculture. The review findings are then used to develop the conceptual model in Figure 3.

3. Findings

Figure 3: Conceptual Framework



Discussion

Drawing upon the Resource-Based View (RBV) theory, the concept model developed posits that SMEs' internal resources, such as AIS competencies, play a significant role in shaping their record-keeping practices. The key elements of AIS competencies in the proposed model consist of technical competency, which includes skills and knowledge, and core competency, which encompasses experience and behavior. These competencies are essential for effective record-keeping management, which involves creating records, coordinating data, maintaining proper classifications, and retrieving valuable records. The model suggests that SMEs with strong AIS competencies are better at managing tasks, leading to more efficient and accurate record-keeping. Better record-keeping management could enhance the business's financial transparency and overall performance. In summary, this conceptual model fosters strong AIS competencies, which assist SMEs in improving their record-keeping management, resulting in enhanced operational efficiency and long-term success.

4. Conclusion and Recommendations

This research develops the AIS competency model based on the RBV theory. The model identifies key competencies required for effective AIS record-keeping in the agriculture sector. This research will have useful implications for theory and practice. Regarding the potential implications for theory, the study will expand the existing literature in two main ways. First, this study will provide new empirical evidence on how AIS competencies could contribute to effective record-keeping, particularly in the agriculture sector. Second, this study expands the literature by examining the extent of AIS use from the competencies angle. Finally, this

research provides a model that could be further expanded into an advanced understanding of a concept or phenomenon, specifically on AIS competencies and record-keeping management in agribusiness, thus helping agribusiness entrepreneurs to consider improving their record-keeping practices.

Future Direction and Limitations

The scope of this paper encompasses an understanding of record-keeping practices within the agribusiness SMEs sector and also involves a wide-ranging examination of AIS competencies that are necessary for record-keeping management within the context of agribusiness SMEs in Malaysia. It is important to note that this research will not extend to the design or implementation of specific AIS software or hardware but will instead center on the competencies essential for maximizing the utilization of AIS for record-keeping and management purposes within the agribusiness SME sector. This study is currently ongoing, and the next plan is to perform in-depth interviews, thus preparing for a full empirical study in the future.

Funding: This research was supported by the Ministry of Higher Education of Malaysia (MOHE) through the Fundamental Research Grant Scheme (FRGS) (FRGS/1/2024/SS01/UNISZA/02/1) and Universiti Sultan Zainal Abidin (UniSZA), under the LabMat Research Grant (UniSZA/2020/LABMAT/02).

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Litigation, Labor and Law: Rethinking Workforce and Liability Structures in Malaysia's Public Healthcare Sector

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Abstract: This article explores the link between medical negligence litigation, workforce migration, and structural weaknesses in Malaysia's public healthcare system. Adopting a case study approach, it categorizes legal decisions into three areas: (A) Hospital and Doctor Liability, Surgical/Procedural Negligence; (B) Birthing-Related Negligence and Women's Health; and (C) Diagnosis-Related, Follow-up, and Causation Issues. The analyzed cases reveal recurring themes, such as inadequate supervision, diagnostic errors, and under-resourced facilities, which have led to serious harm and an increasing legal liability. These institutional failings compromise patient care and contribute to the departure of skilled medical professionals from the public sector in search of better prospects. The article recommends strategic reforms, including introducing a national health insurance model with targeted subsidies, improving doctor remuneration through revised public service fees, and shifting toward more secure, long-term employment for healthcare workers. A progressive tax policy, such as reintroducing GST, could provide sustainable funding.

Keywords: *Burnout, outpatient, reports, ex gratia, migration, delegable, takaful*

1. Introduction

Malaysian public healthcare faces several urgent issues, namely skyrocketing medical negligence cases, increasing exodus of medical professionals to private practice, and worries over the longevity of public health services (Wah & Ng, 2024). Underlying these challenges are structural factors, including low staff levels, job insecurity, inadequate pay, and lack of professional indemnity cover (Soomro & Ramendran, 2024). In consequence, public hospital doctors are overworked and legally exposed, leading to errors and dissatisfaction. The financial and reputational risks involved in malpractice litigation have thus driven healthcare professionals to seek alternative sources of employment and remuneration in recent years, outside the public system (Khor, Chua & Fried, 2024).

This paper examines the intricate relationship between labour migration, medical malpractice lawsuits, and institutional shortcomings in Malaysia's public healthcare system. It considers how inadequate legal protection, insufficient institutional support, and poorly resourced working environments adversely affect both patient care and the retention of healthcare professionals. This paper adopts a case study approach to deepen the analysis, focusing on selected Malaysian medical negligence cases to illustrate the systemic pressures faced by public healthcare providers.

By integrating case law analysis with academic sources, the paper explores the legal, ethical, and policy dimensions of this growing crisis. Through a combination of legal research and policy analysis, it evaluates the consequences of the current institutional framework on workforce stability and professional accountability. The paper concludes by offering recommendations for structural reform aimed at improving working conditions, strengthening legal protections for healthcare workers, and ensuring the long-term sustainability of Malaysia's public healthcare sector.

2. Contextual Background: Workforce Strain, Litigation and Systemic Failures

Malaysia's healthcare system is embattled with systemic deficiencies, including a lack of funding, an understaffed system, and an inflexible contract-based employment setup for junior doctors (Rassip et al., 2023). With the institutions particularly overwhelmed and understaffed, overworked medical professionals, especially in crowded government hospitals, are unable to cope with the workload (Supian & Ibrahim, 2024).

Daud, Abd Ghani & Zahid (2022) believe that career stagnation, job insecurity, and poor wages have driven many health workers to look for employment in the private sector or to move out of the country for greener pastures. It is more than just this financial exhaustion." This shift in the workforce's mobility could not be attributed to lower wages or working conditions- Apathy and disillusionment are fueling the migration (Omar, 2022). And the loss of the experienced staffers means that the staff that remain behind become even more overworked, and the cycle of burnout and stress, and bad patient outcomes continues (Jinah et al., 2023).

These stressed conditions are largely to blame for the increase in medical malpractice lawsuits (Metzner, 2022). Understaffed and underfunded doctors are much less likely to make mistakes but are more likely to be holding the legal bag when the shit hits the fan (Ahmad et al., 2021). The spectre of litigation is an additional level of psychological and professional stress that is rendering the public sector unappealing to many doctors (Kassim & Najid, 2013). Thus, if private providers experience less legal risk (since insurance and support arrangements are superior), the lack of systemic protection contributes further to migration from a more into a less protective legal environment. For another, this leads to a reinforcing feedback loop: Systemic deficits induce the loss of workers, which worsens other deficits and escalates the risk of poor charging decisions and the number of lawsuits. Without real reform, the cycle of abuse seen in these examples of negligence will undermine the sustainability and credibility of Malaysia's public health infrastructure.

3. Methodology

This study is based on a qualitative research design that unravels the interconnectedness of medical neglect, labour migration and sustainability within the Malaysian public health system. This research employs a case study review technique where ten cases in the Malaysian courts are analyzed as the main units of study. These cases, sourced from the LexisNexis Malaysia database, serve to discern trends in judicial reasoning, determination of liability, and the cap on indemnity for public healthcare providers. Predominantly through case law analysis and literature searching, the researchers have formulated secondary data extracted from law reports in several sample cases available through LexisNexis Malaysia in an actuarial review of the trends of clinical negligence, responsibility, and degree of state indemnity in the public sector of doctors. These cases are grouped into three categories: Category A: Hospital and Doctor Liability – Surgical/Procedural Negligence; Category B: Birthing-Related Negligence and Women's Health; and Category C: Diagnosis-Related, Follow-up and Causation Issues.

Category A: Procedural Negligence and Vicarious Liability

In this group of cases, the courts addressed allegations of negligence arising from surgeries or medical procedures, with particular focus on hospital responsibility, informed consent, and clinical errors. In *Rohgetanaa a/p Mayathevan v. Dr Navin Kumar & Ors*, the infant plaintiff was born at Malacca Hospital and subsequently diagnosed with cerebral palsy, a condition attributed to negligence during delivery. The court found both attending doctors liable, alongside the hospital under vicarious liability, and awarded over RM4.8 million in damages.

Meanwhile, in *Muhammad Zulkarnain v. Hospital Sultan Ismail*, the 12-year-old boy who was subjected to amputations for negligent treatment was awarded more than a million Malaysian Ringgit. The court underscored that the kid's act of driving unlawfully, operating a motorcycle with no permit, was "not the proximate cause of the harm," and "did not mitigate duty" for his injury. Collectively, these cases highlight how institutional strain and procedural oversights contribute to clinical errors and legal liability that ultimately burden both medical professionals and healthcare institutions.

These cases underscore the broader institutional crisis within the Malaysian public healthcare system, where overstretched resources, insufficient staffing, and weak risk management systems contribute to avoidable errors and escalating legal liability. The recurrence of such outcomes points not only to individual failings but also to structural weaknesses, such as poor clinical governance, lack of legal training among healthcare workers, and institutional reluctance to invest in patient safety mechanisms. This legal and financial exposure fuels dissatisfaction among public healthcare professionals, contributing to workforce migration and instability. Consequently, these case studies reinforce the argument that medical negligence litigation is not

merely a matter of personal fault, but also a symptom of deeper systemic inadequacies that endanger the sustainability of Malaysia's public healthcare sector.

While procedural negligence cases expose the legal impact of operational and communication failures, obstetric and childbirth-related cases reveal another layer of vulnerability, where lapses during labour and delivery not only endanger lives but also reflect gendered risks and systemic gaps in maternal care.

Category B: Childbirth Negligence

This set of cases reveals systemic weaknesses in obstetric care, including inadequate supervision and diagnostic failure, which often result in long-term harm to mothers. In *Kerajaan Malaysia & Ors v. Norfazlin Zamani*, in this medical negligence case, the plaintiff, an aesthetician, sued the Government of Malaysia and attending doctors at Selayang Hospital after suffering bladder injuries and complications during childbirth. She had opted into the Full Paying Patient (FPP) scheme and selected a senior consultant, but he was unavailable during her emergency C-section. A junior doctor performed the surgery and negligently injured her bladder. The injury went undetected for two days, requiring a laparotomy, followed by a second surgery after a drain broke and was left in her abdomen. The plaintiff also developed psychiatric trauma due to her suffering.

The Government admitted liability, and the High Court awarded her general, aggravated, and special damages. The defendants appealed the quantum. The Court of Appeal allowed the appeal in part, upholding the liability but adjusting the quantum of damages awarded by the High Court.

In *Kerajaan Malaysia & Anor v. Nurul Rabihah Abdul Rahman*, the respondent gave birth at Taiping Hospital and suffered a serious injury (OASI) during delivery. Despite surgery and treatment, her condition worsened—she lost control of her bowels and needed a stoma (a bag to collect waste). Later tests showed severe muscle and nerve damage. She had another surgery at a different hospital, but it didn't help. She sued the hospital for medical negligence. The hospital admitted fault, and the court awarded her RM1457,500.00, which includes, but is not limited to, pain and suffering, treatment, and aggravated damages. The hospital appealed, saying the amount was too high. The respondent also appealed, asking for more money to cover stoma-related costs. The court reduced some of the compensation (appeal allowed in part) and rejected the respondent's request for extra money.

In another case, *Kerajaan Malaysia v. Nur Syarafina Binti Sa'ari & Ors*, the plaintiff at Hospital Bentong suffered a serious perineal tear during childbirth. An anovaginal fistula complication and issues with young ladies were created by misdiagnosis. The court found the defendants negligent and awarded damages of over RM291,000. These childbirth-related cases expose how a lack of supervision, inexperience among junior medical staff, and persistent systemic resource limitations directly compromise maternal healthcare and elevate institutional legal risk.

Collectively, they reveal how systemic failures, including the lack of senior oversight, limited training, and under-resourced maternity wards, expose both patients and hospitals to preventable harm. They are also an indication of the double whammy facing an overstretched healthcare workforce, and for the most part, junior doctors are forced to perform complex operations without sufficient support. These trends, not only jeopardise patient safety, but also further the proliferation of litigation, institutional reputation erosion, professional burnout and attrition – collectively perpetuating declines in the health care workforce and sustainability of Malaysia's public health care system on the horizon.

Beyond surgical and maternal care negligence, a third category of litigation focuses on diagnostic errors and failures in follow-up treatment. These cases further highlight structural breakdowns in continuity of care and underscore the broader challenges faced by an underfunded and overstretched system.

Category C: Misdiagnosis, Follow-Up Failures, and Systemic Risk

The final category encompasses cases involving diagnostic errors, poor follow-up, and administrative failures, all of which reflect deeper systemic issues. In *Dato' Stanley Isaacs v. Government of Malaysia*, the deceased, who was once a medical practitioner herself, was misdiagnosed and mistreated at Hospital Kuala Lumpur. Holding the government and two individual doctors liable, the court made the award of RM735,000 by taking into

account indirect evidence of misconduct, like interfering with records and providing false expert evidence. These cases collectively underscore the medico-legal challenges associated with diagnostic accuracy, continuity of care, and the integrity of medical documentation within Malaysia's public healthcare system.

This case is proof that there is an increasing focus on the credibility of medical notes, which is a platform for both clinical governance and legal protection in the face of malpractice litigation. Combining with a longer list of case misadventures elsewhere because of inadequate clinical oversight, procedural failure - in diagnosis in case-management - and institutional unaccountability, it all shows how the lack of systemic protections in diagnostics, case management and institutional accountability exposes patients and providers alike to real dangers, erasing public confidence in care and facilitating the growing litigious burden on health care.

The cumulative effect of these negligence cases reveals a healthcare system grappling with legal scrutiny. To mitigate this, the Malaysian government has implemented institutional safeguards such as indemnity schemes and ex gratia settlements. The following section evaluates the effectiveness of these legal protections.

4. Legal Exposure and Institutional Safeguards

Despite the Ministry of Health's provision of legal representation and ex gratia compensation for risk management of medico-legal risk, public exposure and fear of litigation still drag the healthcare workers down. Fortunate for us, the Ministry of Health Malaysia has had its internal legal processes, which provide medical officers entitlement to get legal help and advice on all medico-legal cases! Also, as part of a more comprehensive policy of risk management, the Ministry has established an ex gratia compensation mechanism for patients injured in medical treatment, in those cases in which action is initiated or legal procedures evaded.

Although the stated purpose of such standing is to shield their profession from unjust and overly uncharitable allegations of negligence, the authors maintain that many of these doctors are feeling quite fragile in the face of heightened public scrutiny and a litigious climate. The compensations paid from ex gratia settlements and court-adjudged damages have been fluctuating in recent years (Ministry of Health Malaysia's Annual Reports, 2023). For the year ended 31 March 2021, aggregate remuneration was RM30,456,754.70. The picture dropped in 2022 to RM4,752,469.20 and rose again to RM6,891,879.28 in 2023. Those numbers include both court-ordered payments and ex gratia settlements, a testament to how serious the ministry is in managing medical malpractice cases and related matters. Below is the amount of Compensation Paid by Court Order and Out of Court (Ex Gratia Payment), 2019-2023

Table 1: Amount of Compensation Paid by Court Order and Out of Court (Ex Gratia Payment), 2019-2023

Year	Ex Gratia		Litigation		Total	
	Amount (RM)	Case	Amount (RM)	Case	Amount (RM)	Case
2023	2,073,591.70	61	4,818,287.58	12	6,891,879.28	73
*2022	1,694,258.07	25	4,193,506.64	10	5,887,764.71	35
2021	2,740,822.43	46	27,715,932.27	15	30,456,754.70	61
2020	3,909,087.89	55	14,427,784.37	18	18,336,872.26	73
2019	4,471,603.29	70	18,449,560.91	36	22,921,164.20	106

The government's policy, through the Ministry of Health, aims to balance the delivery of quality healthcare with accountability. The Ministry is working to ensure patients are not compensated inappropriately, at the same time as protecting the interests of the health system by settling claims through a combination of ex gratia payments and litigation. While civil servant compensation arrangements provide public hospital doctors with some legal immunity, it is attached to the legal boundary and professional ethics. They are, however, personally responsible in case of gross negligence, wrongdoing, and criminal offence (Kaur, Chin & Aziz, 2022).

But legal protection by itself cannot keep talent or rebuild morale. Increasing medical-legal risk, as well as flat remuneration and systemic fatigue, are driving a rapid shift of doctors into the private system. This trend is examined in the following section and challenges the assumption that the private sector provides complete legal immunity.

Migration to the Private Sector and the Myth of Legal Immunity

A wave of experienced doctors leaving for the private sector in search of higher pay and better working conditions is undermining the public health system. Due to this fact, Amir & Ezat (2020) believed that many well-respected and experienced medical practitioners are inclined to depart from the public sector to clinch better remuneration, better work-life balance, and a stable job in the private health care sector. If this trend is not curtailed, the public sector might be further eroded, and disparities in access to higher-quality care might grow, especially among marginalized populations, who rely heavily on the public sector (Fadzil et al., 2021).

But working in the private world doesn't shield one from medical malpractice claims in the private world. For a long time, private hospitals have played the role of not-for-profit entities that serve as homes for independent doctors, shielding them from liability for those doctors' negligence (Samah, 2022). But as private hospitals grew and started providing all-inclusive medical care on a scale to the public hospitals, courts started increasingly holding them culpable for the actions of their doctors. In landmark cases such as *Gold v Essex County Council* and *Roe v Minister of Health,* it was established that hospitals cannot "contract out" of their duty of care and have a duty to provide adequate treatment.

The concept was later applied in Malaysia, where courts initially began to adopt the common law approach to a non-delegable duty of care. Applying this theory to a private hospital has the significant benefit of ensuring accountability in a case in which the negligence of an employee cannot be directly traced to systemic problems, either negligence caused the victim of a third party being injured after entering as a patient of the facility. The obligation, so the theory goes, is to ensure that care is administered properly in addition to providing care. It does not matter if the healthcare provider is an employee, a visiting consultant, or an independent specialist; it is insured for the protection of the patient and must bear up to the expectations of higher standards of institutional accountability.

The test has been affirmed in the landmark Malaysian case of *Dr. Hari Krishnan & Anor v. Megat Noor Ishak.* The Federal Court ultimately found that the hospital did nonetheless owe a non-delegable duty of care to ensure that the anaesthetic treatment was administered with the requisite skill and care, notwithstanding that the doctors in question were not employees of the hospital. The court predicated the obligation on the hospital-patient relationship, and not on vicarious liability. The ruling supports the landmark UK case *Woodland v Swimming Teachers' Association*, which holds that Malaysian health facilities must protect patients irrespective of the way services are implemented or tendered out.

In addition to that, a considerable number of medical negligence cases falling under these three categories above have also arisen within the private healthcare sector in Malaysia. For instance, Several cases involving private hospitals demonstrate how issues of surgical negligence, informed consent, and institutional responsibility continue to arise in the private sector. In *Tan Sri Datuk Seri Mohd Hussein Abd Hamid v. Gleneagles Hospital*, the appellant sued an orthopaedic surgeon and the hospital after sustaining a popliteal artery injury during knee surgery. Although the High Court dismissed the claim, the Court of Appeal reversed the decision, finding that surgical negligence and failure to warn warranted further scrutiny.

In *Siow Ching Yee v. Columbia Asia Sdn Bhd***,** the Federal Court held the hospital liable for hypoxic brain damage suffered by the plaintiff due to an anaesthetist's negligence, affirming the hospital's non-delegable duty of care despite the anaesthetist being an independent contractor. The plaintiff was awarded over RM2 million in damages. Similarly, in *Datin Dr Teoh Su Lin v. Arjun Gopal Subramaniam*, a 14-year-old boy suffered severe eye damage following steroid treatment prescribed without adequate follow-up. The appellate court upheld partial liability against the treating ophthalmologist, addressing causation and expert evidence issues.

In *Ahmad Zubir v. Datuk Dr Zainal Abidin & Ors*, the plaintiff's claim for negligence and breach of contract over his wife's death was dismissed, with the courts finding that the doctors acted reasonably and the absence of a

post-mortem undermined causation. These cases underscore the legal risks faced by private healthcare providers, reinforcing the need for consistent standards of care, proper documentation, and patient communication across all healthcare settings.

Public hospitals are vital safety nets for the nation's health care system, but they are often unfairly held liable for patients who are transferred from private hospitals already in critical condition. Public healthcare – often where the legal and reputational costs are to be had – finds them in their lap, even when it could be the case that early intervention (and mismanagement) in private care were responsible for whatever the result was. These are not only unfair for hard-pressed public health workers, but they also damage public trust in the health service. They underscore the importance that the two sectors work together in a more cohesive approach of shared responsibility and accountability based on clear inter-facility patient transfer protocols and transparency of the medical decision-making process.

Without those reforms, the public sector will continue to be held disproportionately accountable, in courts and public debate, while private entities operate in relative secrecy. This analysis has demonstrated that the legal and institutional importunities surrounding public health care are both causes and effects of systemic strain. Solving departures and litigation risk demands comprehensive reform, not just in the law and how it's administered, but in financing and infrastructure. The following fairly pre-cut strategic policy response offers some recommended strategies.

5. Conclusion and Recommendations

There is an urgent need to increase the cost of health services, particularly outpatient care in public hospitals, as a strategic approach to enable better remuneration of healthcare providers. Health workers are underpaid, and the underpayment makes it difficult to keep skilled professionals in the public sector, as there is an unrelenting amount of talent leaving for a more lucrative private health sector. Making the public health cost slightly higher to achieve parity would not only see more fair renumeration, but it would also divest wealthier Malaysians of an incentive to use private services at the same time as reducing the queue at the public hospital.

Even more important, instead of relying primarily on contract-based jobs, more revenues mean the government would have more money to give doctors long-term jobs. Such a shift would serve to provide more durable support for a public healthcare system and ease the stress of job insecurity on those who work in health. By having a well-staffed workforce, work responsibilities are shared more evenly, and doctors can perform their job more effectively and confidently without the fear of burning out. This results in improved patient care.

Another option for the financing of healthcare in Malaysia is a combination of a social health insurance with targeted government subsidies according to the country's socio-economic profile. Under that national health insurance scheme, which would be similar to Thailand's Universal Coverage System (UCS) or Indonesia's Jabatan Kesehatan Nasional (JKN), imposed on companies and individuals, there would be assured support for serious funding for basic public healthcare services. Muslims would be able to take out Sharia-compliant takaful health policies that are all-encompassing and religion-friendly. Healthcare for low-income individuals and families would also become free, or heavily subsidized, under a new system of targeted subsidies. Neither the very low nor the very high income individuals were called upon to pay into these funds, which would be based on the ability to pay, with the middle- and upper-income people contributing to them by co-payments or in an insurance contribution manner.

Reintroduction of the Goods and Services Tax (GST) could also enhance revenue, and the income so generated could then be utilized to develop infrastructure, new technology, and human resources in the public healthcare system. Politicians and decision-makers will have to make difficult decisions when choosing public health over political expedience. Articulate politicians and policy makers must be prepared to think boldly and progressively, even if those ideas are not initially popular; but when lives are at stake, the politics must follow the policy, and long-term structural change must precede short-term political expediency. Also, let's not forget that more money will enable the public healthcare system to employ more doctors and support staff to address

the long-standing complaints of overburden and understaffing that plague many government-run hospitals today.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Kloth Circularity Malaysia as Social Business Model Innovation through Fabric Recycling

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Abstract: This study investigates the role of Kloth Circularity Malaysia, a social enterprise, in advancing environmental sustainability through fabric recycling and upcycling initiatives. The issue of increasing textile waste and its improper disposal, including illegal dumping and ineffective recycling systems, presents a significant environmental challenge in Malaysia. The research addresses the problem of limited community engagement and the lack of sustainable textile waste management practices. A qualitative case study approach was adopted, using secondary data collected between 2018 and 2021, which identified 12 upcycling initiatives in Malaysia and focused on in-depth interviews with Kloth Circularity's co-founders and marketing executive as a current active social enterprise. The findings reveal that Kloth Circularity's success is rooted in its multi-stakeholder collaborations, community education, and inclusive business models that promote circular economy principles. The discussion emphasizes the importance of public participation, awareness, and industry cooperation in transforming textile waste into value-added products. It concludes that upcycling is a viable solution for textile waste management and recommends expanding educational programs, policy support, and innovative sustainability strategies to enhance environmental outcomes in Malaysia.

Keywords: *Social Business Model Innovation, Fabric recycling, Kloth Circularity Malaysia*

1. Introduction

The issue of environmental sustainability has gained attention in recent years, particularly regarding the increasing problem of textile waste. Malaysia faces challenges in handling discarded textiles and is the largest importer of second-hand clothing globally. The swift growth of the fast fashion sector and the increasing demand for affordable clothing have risen in textile waste, much of which is either sent to landfills or disposed of incorrectly.

Kloth Circularity Malaysia, a prominent social enterprise, is taking proactive steps to tackle these challenges by advocating for fabric recycling and upcycling initiatives. Through a circular economy approach, Kloth Circularity integrates environmental sustainability, community involvement, and business innovation to minimize textile waste while simultaneously creating economic opportunities. This case study explores Kloth Circularity's efforts, focusing on its partnership with organizations, educational programs, and sustainable business strategies that support environmental conservation.

Through analyzing Kloth Circularity's business model, recycling operations, and social impact, this study highlights the effectiveness of community-driven sustainability initiatives. It explores the organisation's innovative method, such as transforming discarded textiles into high-value products, demonstrating the role of social enterprises in promoting environmental sustainability. Additionally, this study enhances the significance of government support, corporate collaboration, and public participation in building a more sustainable textile industry in Malaysia, specifically focused on Kloth Circularity.

2. Literature Review

Malaysia is a major importer of discarded recyclable materials. According to a report by (*We Cannot Burn Our Way out of the Plastic Crisis - Sahabat Alam Malaysia*, 2021), the country became the largest recipient of plastic waste in 2018. This led to concerns over illegal plastic recycling operations, unauthorized dumpsites, and open burning, which were highlighted by affected communities and civil society groups, drawing both local and international media attention. Similarly, in the textile sector, data from the Observatory of Economic Complexity (OEC, 2021) revealed that Malaysia imported RM 105 million worth of used clothing, ranking as the world's eighth-largest importer of second-hand apparel. The report noted that Malaysia's primary sources

for these imports include South Korea, Japan, Australia, the United States, and Singapore, with South Korea, Pakistan, and China being the fastest-growing suppliers between 2019 and 2020. This trend reflects Malaysians' preference for international brands at more affordable prices through the second-hand market. However, it has also contributed to a growing textile waste problem, making recycling efforts crucial in managing excess textiles and minimizing environmental impact.

Recycling involves the recovery and reprocessing of waste materials to create new products. The fundamental recycling process includes collecting waste materials, processing or manufacturing them into new items, and purchasing products that can be recycled. Common recyclable materials include iron and steel waste, aluminium cans, glass bottles, paper, wood, plastics, and discarded textiles or clothing. Recycling fosters a culture of creativity and innovation. According to Leite Munaretto & da Silva (2023), several recycling initiatives have been explored by researchers, with brands contributing to the development of unique, sustainable lifestyle products. Additionally, Leite Munaretto & da Silva (2023) emphasize that recycling serves as an outlet for creativity, providing individuals with a sense of fulfilment as they contribute to environmental conservation while also managing their financial resources. Similarly, Shirvanimoghaddam et al. (2020) examined various methods for reusing, recycling, and repurposing textile waste, as well as groundbreaking scientific advancements, innovations, and strategies aimed at achieving a circular textile economy.

The circular economy focuses on strategies for reuse and recycling to reduce material consumption and improve overall sustainability in the textile industry by adopting a systems-thinking approach. According to Keßler, Matlin, and Kümmerer (2021), while recycling and reuse are key circular economy interventions, their effectiveness in significantly reducing material flows is limited when operating within conventional market structures and growth models. Consequently, adopting environmentally sustainable textile recycling practices is essential to mitigating waste and minimizing environmental impact.

Downcycle

Downcycling refers to the process of repurposing waste materials or used objects into products of lower value than the original items. In Malaysia, the second-hand shopping trend, known as "bundle ",shopping, has gained popularity. Businesses involved in downcycling include bundle stores and thrift shops. One notable company, "Jalan Jalan Japan," specializes in importing second-hand goods from Japan and operates eight stores across the country. Another well-known chain, Family Bundle, has multiple outlets in Kuala Lumpur. Thrift stores, which sell pre-owned items at affordable prices, often allocate their profits to charitable causes (Hamzah & Shaari, 2024)

Upcycle

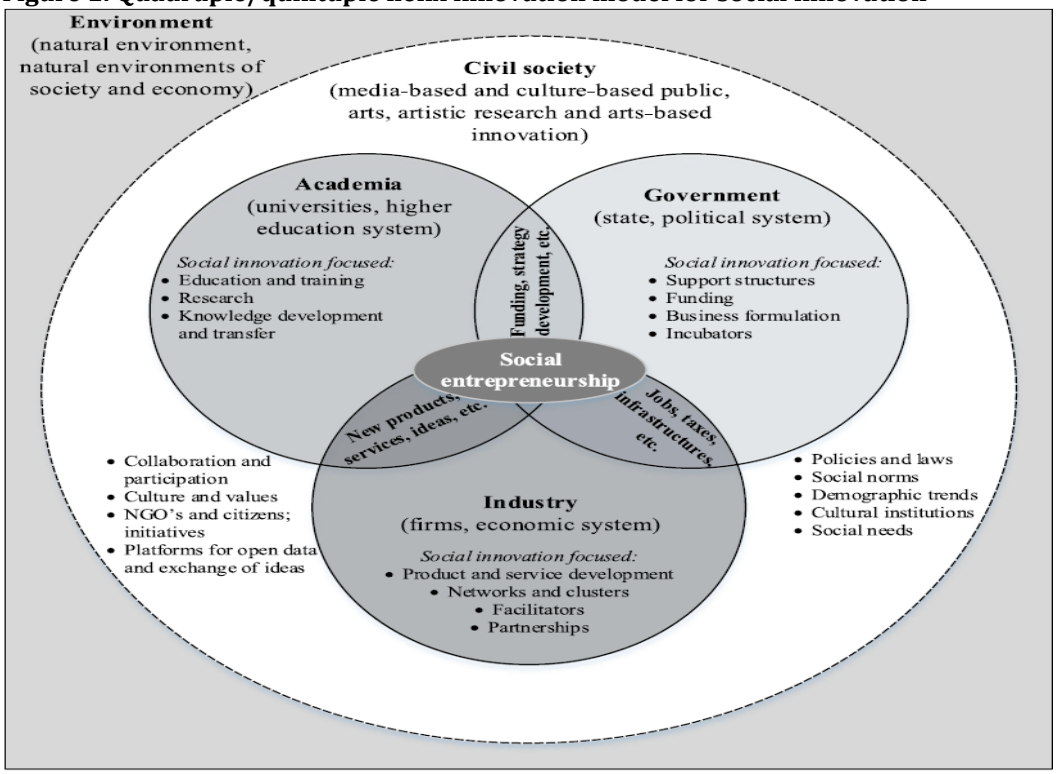
Reiner Pilz of Pilz GmbH (Kim, 2015) introduced the concept of "upcycling," which focuses on enhancing the value of old or used items. This idea challenges the common perception that recycling diminishes a product's worth (Kim, 2015). Upcycling combines environmental awareness, creativity, innovation, and effort to create unique, sustainable, and handcrafted products. The goal of upcycling is to develop items that are truly sustainable, accessible, and inventive. While recycling repurposes second-hand T-shirts into rags, upcycling transforms used tops into high-value products, such as intricately handmade braided rugs.

Quadruple and quintuple helix model framework as Social Business Model Innovation

The quadruple and quintuple helix models are frameworks (Figure 1) that emphasize the collaboration of multiple stakeholders to foster social innovation and sustainable development. (Carayannis et al., 2019) Quadruple helix model extends the traditional triple helix model includes three components (university, industry, and government), by adding a fourth helix, such as public society. The four helices interact in a dynamic way to promote innovation. First Helix University reacts as an educational institutions that contribute knowledge and training. The second helix industry as a business provides resources, drives economic growth and facilitates the application of innovations. Third helix, government as public authorities create policies, regulations and frameworks that support innovation initiatives. Fourth helix public society that involves individuals or groups that advocate for social issues and bring a community perspective into the innovation process. Additionally, Carayannis et al. (2019) highlighted that the quintuple helix Model builds upon the quadruple model by adding an environmental dimension as the fifth helix: environment. The component emphasizes sustainability and ecological considerations in all aspects of innovation processes. Both models offer structured ways for organisations to engage multiple stakeholders to drive social change

through innovative practice while considering economic viability alongside social equity and environmental sustainability.

Figure 1: Quadruple/quintuple helix innovation model for social innovation



(Source: Carayannis et al., 2019)

3. Methodology

Recycle goods in Malaysia

Using secondary data from Google searches, various case studies in Malaysia from 2018 to 2021 (Table 1) have been analysed, focusing on different areas involved in upcycling textiles into value-added products. The attributes of these case studies are categorized into 12 key aspects: category, group, type of business, type of product, location, product, material, production maker, collaboration, objective, product/art production process, and activity flow. These attributes highlight the role of textile recycling, encompassing both upcycling and downcycling practices.

Table 1: Secondary data from case studies in Malaysia

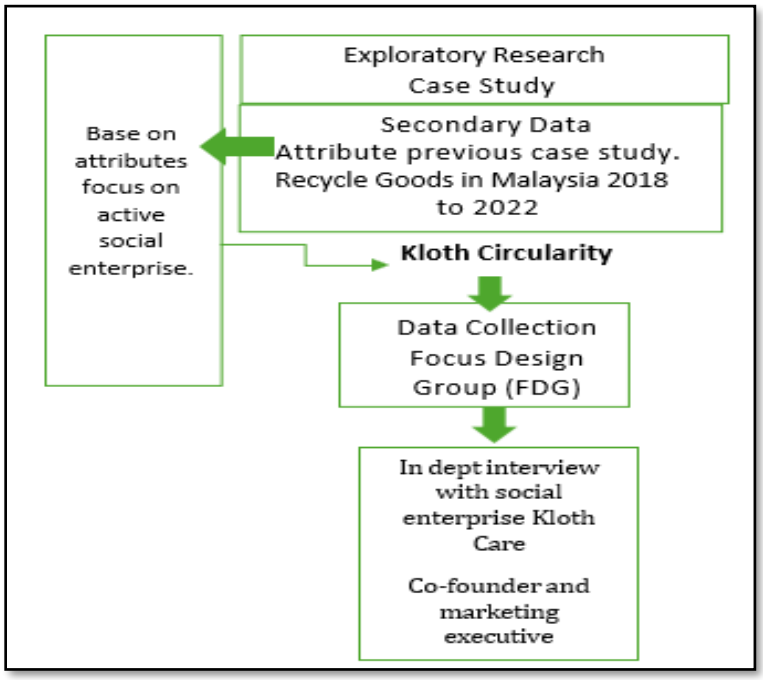
No	Categories	Source
1	Airline	(Chin, 2018)
2	E-Hailing	(Support Account, 2021)
3	Fabric Recycling Movement	'. (2021, February 15). *Kloth Denim Pocket Organiser* (A. H. Hamzah, Interviewer) [Review of *Kloth Denim Pocket Organiser*]
4	Malaysia environmental organisation	(Biji Biji,2017)
5	Artist/researcher	Amin et al. (2021)
6	Fashion Designer	(*Pereka Fesyen M'sia Hatta Dolmat Hasilkan Koleksi Mesra Alam Bagi Kurangkan Lambakan Sisa Tekstil*, 2020)
7	Hospitality	(*Shangri-La Group*, 2021)

8	Food & beverage	(redaccion_nm, 2019)
9	Community Movement	(Upcycle4Better, 2021)
10	Fashion retail	(*Up-Cycle and Recycle Your Fabrics through Project Denim Angel 2.0 by Voir Gallery*, 2019)

Study identifies post-consumer textiles by practicing upcycled textiles toward value-added products. The authors have elaborated on nine components in the attribute there are engagement and education, type of business, activity, product, flow, location, material, production maker, and networking, focusing on case studies on upcycle textiles toward value-added products. The result of the study points to several key findings. The prominent social enterprises discovered as communities 'Kloth Circularity' Malaysia collaborated with different companies and organizations as partners, product makers, and involved as upcycle textile project financial contributors.

The secondary data involves attributes previous case study. The case study specifically looks at 'Kloth Circularity', which is depicted as an active social enterprise in the textile recycling sector. Data is collected through a Focus Design Group (FDG). Conducting in-depth interviews with the social enterprise Kloth Circularity co-founder and marketing executive. The interview session online links will also be obtained from the participants involved. Interviewed by the research investigator to find out more about related social enterprise businesses in the upcycle textile activity or program. The interview was conducted for one hour and 15 minutes. Co-founder and marketing executive are foundational understanding of Kloth Circularity, are part of the sampling process, providing insights or overseeing the methodology. Figure 2 shows the research flow of this part study.

Figure 2: Research Method Flow



(Source: Author, 2024)

Procedure

Selected participants attended an introductory briefing according to the date of appointment. In the briefing, firstly, a consent form will be distributed to the participants. The interviewer will start with an overview of the topic and ground rules and proceed with the discussion with pre-determined questions. The discussion will be held in 3 parts: Introductory and final questions. The questions used in semi-structured interviews are shown in Table 2. After all the questions were answered and the investigator was satisfied with the answers, the

discussion ended with a summary. Finally, all the data from interview observations will be translated, transcribed, and analysed accordingly. The thematic analysis is conducted to analyse interview data.

4. Findings and Results

Through the interview transcript, the implementation of thematic analysis can be analyzed into three themes, shown in Table 2.

Table 2: Thematic analysis from interview transcripts

Part 1: Founding And Mission	Part 2: Structure & Impact	Part 3 Business Model
The top management Initiative starts. Awareness o f Fabric recycling Circular economy Education	Brands Company structure Partnership Fabric recycling Process, Upcycle Achievements, Sustainability impact	Corporate engagement, Community involvement, public response

Part 1 (Founding and Mission)
Kloth Circularity Malaysia is a pioneering social enterprise dedicated to promoting environmental sustainability through fabric and plastic recycling. Founded by Susie and Sarah, Kloth Circularity integrates the principles of the circular economy to address the growing issue of textile and plastic waste. Their mission emphasizes awareness, education, and sustainable practices, encapsulated in their 5R philosophy: Rethink, Reduce, Reuse, Repurpose, and Recycle.

The organization creatively repurposes and recycles materials into functional and stylish products, thereby extending their lifecycle and minimizing waste. Operating as a small-scale but impactful enterprise, Kloth Circularity not only reduces environmental harm but also fosters social responsibility by providing employment opportunities, especially for women.

Starting from a corporate background, the co-founders were inspired at the 2013 World Marketing Summit to develop sustainable solutions. Since its inception, Kloth Circularity has expanded its operations across Malaysia, Singapore, and Australia, becoming a trusted brand in recycling innovation. Their vision is to enhance recycling rates and contribute positively to the environment, aligning with the United Nations' Sustainable Development Goals (SDGs).

This initiative highlights how a focused effort on sustainability can drive both environmental and social progress in a region facing significant waste management challenges.

Part 2 (Structure and Impact)
Kloth Care is a sustainability-oriented organization focused on preventing textile waste from ending up in landfills and oceans. They achieve this through various initiatives, including fabric recycling, upcycling, and strategic partnerships. Their fabric recycling program collects unwanted textiles from communities, which are sorted for reuse or repurposed into new products.

Part 3 (Business Model)
A key initiative is the Kloth Woman Up movement, which empowers vulnerable women by providing training in sewing skills and creating job opportunities. This program has distributed over RM100,000 to participants since its launch.

Kloth Circularity offers a diverse range of upcycled products created from collected fabrics. Examples include bags, pouches, work essentials, and festive items. In addition to product offerings, Kloth Circularity promotes environmental awareness through workshops that teach participants how to repurpose old clothing into useful items. Overall, Kloth Circularity integrates social responsibility with environmental sustainability while actively engaging with the community and corporate partners to foster a circular economy in textile consumption.

Kloth Circularity is a social enterprise established in 2013 across Malaysia, Singapore, and Australia, aiming to promote circularity in the textiles and plastics industries. Their vision for 2030 is to become a leading provider of impactful recycling solutions in Southeast Asia and Australia. They are accredited under the Social Enterprise Accreditation (SE.A) guidelines, which emphasize creating positive social or environmental impacts through financially sustainable practices.

One of their key initiatives is Kloth Woman Up, which empowers women from marginalized communities by providing job opportunities and fair wages. This initiative focuses on economic independence for these women while fostering community building and inclusivity. To measure their effectiveness, Kloth Circularity tracks various metrics such as economic impact on women (payments made), job creation (number of participants), volume of upcycled products sold, collaborative projects with other organizations for waste reduction, and feedback from customers.

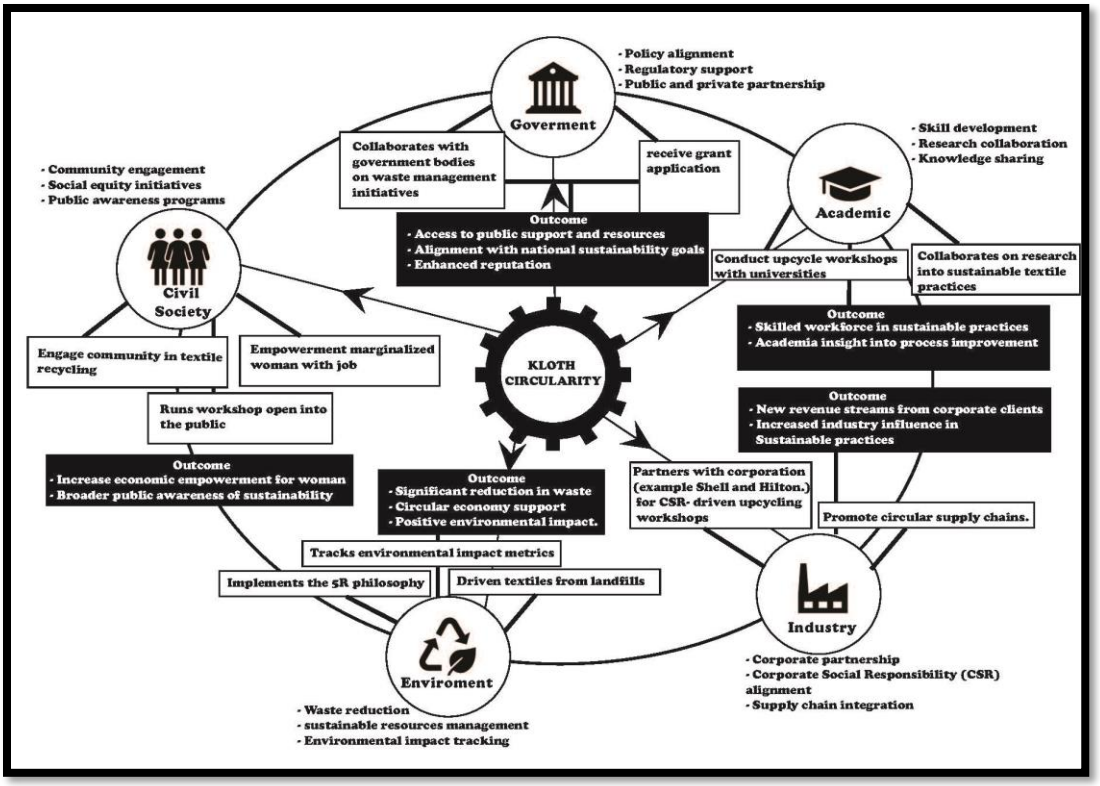
In terms of environmentally sustainable practices, Kloth Circularity employs methods such as sourcing repurposed materials, specializing in upcycling to extend material life cycles, ensuring fair wages and working conditions for their workforce, maintaining transparency in production processes, offering education and training to enhance skills among employees, and engaging in collaborative partnerships that align with circular economy principles.

Discussion

Kloth Circularity as a Quintuple Helix framework, a social innovation business model

The Quintuple Helix framework, a social innovation business model (Figure 3), integrates five key domains involving government, industry, academia, civil society, and the environment to drive sustainable development through collaborative, innovation-driven solutions. In Table 3, highlight the core actions and outcomes associated with each helix in the Kloth Circularity strategy. Kloth Circularity's business model aligns well with this framework, as it incorporates elements from each domain to enhance environmental sustainability, promote social equity, and stimulate economic opportunities.

Figure 3: Kloth Circularity as Quintuple Helix Framework



(Source: Author, 2024)

Kloth Care's initiatives connect with each helix of the framework Government

Kloth Circularity engages with the government and administrative units to gain support for its sustainable initiatives. Aligned with policies on waste management and environmental sustainability, Kloth Circularity positions itself within national frameworks for recycling and social enterprise. Through collaborations with government agencies and grant providers, Kloth Circularity receives institutional support that strengthens its community and environmental impact. This alignment also enables them to influence broader sustainability policy by setting a precedent in circular economy practices.

Industry

Through its partnerships with corporations such as Shell, Hilton, and other large entities, Kloth Circularity incorporates upcycling practices into corporate social responsibility (CSR) programs. These partnerships support Kloth Circularity upcycling initiatives while providing corporate partners with avenues for social impact and environmental stewardship. Additionally, the company collaborates with private sector entities in textiles and waste management to promote sustainable practices within industry operations, contributing to a shift toward circular business models.

Academia

Kloth Circularity actively involves educational institutions by offering upcycling workshops and collaborating with community colleges. These partnerships promote skill-building, particularly in sustainable textile practices, and foster an academic environment supportive of sustainability. Educational initiatives also advance research and development in sustainable textile production, while the workshops provide students with hands-on experience, linking theory to practice and preparing them for careers in sustainable industries.

Public Society

Kloth Circularity empowers women from marginalized communities by providing them with job opportunities and fair wages, addressing social inequality through economic empowerment. By supporting low-income and vulnerable women, including those in informal work sectors, Kloth Circularity fosters social inclusion and enhances community well-being. The company's workshops also engage the public in sustainable practices, encouraging broader societal participation in environmental conservation and circularity. This connection with civil society is foundational to Kloth Circularity's mission of building a socially and environmentally conscious community.

Environment

Kloth Circularity 5R philosophy (Rethink, Reduce, Reuse, Repurpose, Recycle) reflects the framework's environmental focus, aiming to minimize waste and reduce environmental harm by diverting textiles from landfills and repurposing them into valuable products. This approach contributes directly to the circular economy by extending product lifecycles, lowering resource consumption, and reducing pollution. Through its commitment to sustainable production, Kloth Circularity not only preserves the environment but also educates stakeholders on the importance of ecological balance.

Table 3: Highlights the core action and outcomes associated with each helix in the Kloth Circularity strategy

Helix	Action	Outcomes
1.Government Helix: Policy and Institutional Support	-Align with waste management policies and collaborate with public agencies on recycling initiatives. -Obtain social enterprise tax incentives to support funding.	-Provides financial relief and improves Kloth Circularity credibility. -Aligns with national sustainability efforts, fostering a positive reputation within the regulatory framework.
2.Industry Helix: Knowledge Transfer and Skills Development	-Build partnerships with corporations for CSR-led upcycling workshops and sustainable supply chain initiatives.	-Increases revenue by offering sustainable workshops and solutions to corporate clients. -Positions Kloth Circularity as a trusted partner for

	-Encourage clients to adopt circular practices.	sustainability within the corporate sector.
3.Academia Helix Knowledge Transfer and Skills Development	-Conduct upcycle workshops, collaborate on sustainability research, and offer practical insights into circular economy practices.	-Develops a skilled workforce trained in sustainable production practices. -Reinforces research into eco-friendly textile solutions and benefits from innovative academic ideas.
4.Civil Society Helix Sustainability and Resource Conservation	-Apply the 5R philosophy (Rethink, Reduce, Repurpose, Recycle) across all operational processes, from sourcing to waste management.	-Minimizes environmental footprint and reduces textile waste. -Actively supports the circular economy, achieving measurable environmental benefits aligned with resource conservation.

Kloth Circularity demonstrates a social innovation business model by integrating environmental sustainability with community empowerment through a multi-stakeholder approach. It addresses the issue of textile waste by promoting circular economy practices such as upcycling and is suitable for the 5R philosophy. Besides that, creating economic opportunities for marginalized women and raising public awareness on sustainability. The model brings together government bodies, academic institutions, industries, civil society and environmental advocates to co-create value, aligning policy support, corporate social responsibility (CSR), skill development, and grassroots engagement. By measurable outcomes like waste reduction, workforce upskilling, and increased social equity, Kloth Circularity demonstrates that businesses to be a positive environmental and social change beyond traditional profit motives.

5. Conclusion and Recommendations

This study focuses on identifying the current community that involves recycled fabric. Existing studies on upcycling have mainly focused on environmental recycling practices that enhance upcycled textiles towards value-added products. Besides that, I discovered different case studies in Malaysia that involve upcycling textiles towards value added from 2018 to 2021. The case study specifically looks at 'Kloth Circularity', which is depicted as an active social enterprise in the textile recycling sector. Conducting in-depth interviews with the social enterprise Kloth Circularity co-founder and marketing executive. As a result of the data interview focus three main themes founding and mission, structure and impact and business model. Besides that, enhance sustainability through fabric and plastic recycling and highlight positive innovative components. Recommendation for the future is to expand awareness and education programs through workshops, campaigns and academic collaboration, promote widespread education on upcycling techniques and environmental benefits, among artisans, and corporate entities, to build capacity and enthusiasm for sustainable practices. More quantitative research needs to be explored for the upcycling and recycling product consumer products.

Acknowledgement: The authors would like to acknowledge the Faculty of Art and Design, Universiti Teknologi Mara Cawangan Melaka, the Faculty of Design and Architecture, Universiti Putra Malaysia, and express deep gratitude to Kloth Circularity Malaysia for their support and valuable information.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Antecedents and Consequences of Knowledge Hiding Behavior

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Abstract Workforces are strengthened to share their knowledge to increase inspiration and improvement. However, people may hide their knowledge from view to pursue personal benefits. Knowledge hiding behavior has been identified as an important challenge in organizational settings, collaboration, innovation, and reducing performance. This paper contributes to a comprehensive review of the literature on hidden knowledge in the workplace, focusing on antecedents and consequences by conducting a comprehensive literature review. The study involves reviewing research articles gathered from the university's electronic databases of Scopus and Science Direct. By assessing findings from previous studies, the predictors and implications of knowledge-hiding behavior will be identified. A narrow focus on specific contexts, an overemphasis on individual factors, and a neglect of external influence. By indicating the antecedents, the importance of understanding the motivation behind knowledge hiding and its effect can be highlighted for future research direction.

Keywords: *Knowledge hiding, Knowledge sharing, Knowledge hiding behavior*

1. Introduction

Knowledge hiding (KH), the concealment of information sought by another individual, poses a significant argument to organizational practice. While knowledge sharing is widely identified as critical for innovation and competitive advantage, knowledge hiding acts as a counteracting force, inhibiting collaboration and hindering organizational learning. This behavior, distinct from simply not sharing knowledge, involves an active judgment to conceal or withhold information. Understanding the motivations behind knowledge hiding, its consequences, and potential mitigation strategies is essential for adopting a more open and collaborative organizational environment. This probe examines the complexities of knowledge hiding, examining its underlying causes, the negative impact it can have on individuals and organizations, and strategies for promoting a culture of knowledge sharing.

Knowledge hiding, behavior at work that influences both organizations and individuals, has recently been gaining attention. As referred to by Connelly et al. (2012), KH refers to thoughtful concealment and/or withholding of information that other people require or think to know. Pervasively, knowledge-hiding behavior in the place of employment may be a major issue in the rising number of research studies on this behavior. The commonness of knowledge hiding in the workplace is well-presented. Surveys have revealed that a substantial proportion of employees admit to engaging in such behaviors, driven by a range of personal and organizational factors (He et al., 2022). As the knowledge created view of the firm highlights, organizations rely on the effective sharing and utilization of employee knowledge to maintain a competitive edge. However, when this knowledge is deliberately concealed, it can challenge the organization's competence to invent, solve problems, and adapt to changing market conditions.

2. Literature Review

Knowledge Hiding

The prevailing definition is the one proposed by Connelly et al. (2012), according to which: “Knowledge hiding is the intentional attempt by an individual to withhold or conceal knowledge that has been requested by another person”. In this context, “knowledge” incorporates the knowledge, ideas, and proficiency that are significant for the responsibilities executed by organizational members.

There is a study that explores the impact of "work from anywhere" on knowledge hiding, distrust, and

socialization within organizations, emphasizing the role of knowledge infrastructure (Bashir et al., 2025). The authors argue that while WFA offers benefits like global talent acquisition and employee flexibility, it also presents challenges. Specifically, they suggest that WFA can negatively affect knowledge sharing due to reduced synchronous communication and a lack of social interaction, leading to increased knowledge withholding and distrust. The study highlights the importance of robust knowledge facilities to mitigate these negative consequences and promote socialization in WFA settings.

Meanwhile, it presents a meta-analysis of knowledge-hiding behavior in the workplace. The study examines the antecedents and consequences of knowledge hoarding, as well as potential boundary conditions. Key findings include significant relationships between human resource practices, management styles, personality characteristics, and knowledge hiding. The analysis also reveals that knowledge hiding affected psychological and behavioral responses along with performance-related aspects. Furthermore, the analysis explores the moderating effects of demographic and contextual variables on knowledge hiding and its antecedents, as well as methodological factors shaping the link between knowledge hiding and its outcomes (Shen et al., 2024).

The association between knowledge sharing/hiding and learning culture, specifically focusing on the role of mistake acceptance. The study finds a positive relationship between a learning culture that accepts mistakes and tacit knowledge sharing, while a negative relationship exists between such a culture and knowledge hiding. Furthermore, research emphasizes the beneficial effect of tacit knowledge sharing on human capital, whereas knowledge hiding is associated with adverse outcomes with no significant effect. The authors conclude that fostering a learning culture that embraces mistakes is crucial for promoting knowledge sharing and, consequently, human capital development (Kucharska & Rebelo, 2022).

The investigation into the link between informational justice and employee knowledge hiding behaviors reveals that informational integrity is negatively associated with evasive hiding and playing dumb but positively associated with rationalized hiding. Organizational identification mediates this relationship. Furthermore, justice sensitivity moderates the connection between informational justice and organizational identification. The authors recommend that managers emphasize informational justice to reduce knowledge hiding, particularly among employees with high justice sensitivity who hold critical knowledge (Guang et al., 2023).

By exploring how altruistic leadership (AL) influences knowledge withholding. The study explores the roles of team learning (TL) and knowledge culture (KC) as mediators in this relationship. Using data from 368 Slovakian companies, the authors found that AL negatively affects knowledge hiding. This effect is mediated by both TL and KC. Altruistic leaders with share knowledge and foster team learning could be fostering a conducive environment, which in turn reduces knowledge hiding. The investigation was conducted to understand on leadership is able to mitigate negative behaviors like knowledge hiding and promote positive organizational outcomes (Michalova et al., 2024). Knowledge hoarding replicates a behavioral perspective of employees within organizational settings. However, existing literature offers limited insights into employees' knowledge-hiding behaviors and the role of leadership—particularly in relation to team learning (TL) and knowledge culture (KC)—in shaping these tendencies.

However, empowering leadership in the knowledge-hiding study affected the differentiation between the two types of empowering leadership: individual-focused and differentiated. It's discoveries that empowering leadership found that individual focus had a negative relationship to knowledge hiding through psychological safety. Conversely, differentiated empowering leadership positively relates to knowledge hoarding through socio-emotional conflict. Furthermore, interpersonal trust weakens the relationship positively between group relational conflict and knowledge withholding. The research suggests that while empowering individuals can reduce knowledge hiding, empowering teams in a differentiated manner might inadvertently increase it due to potential conflicts (Lin et al., 2020).

Empirical findings reveal that individual-focused empowering leadership promotes stronger interpersonal dynamics with subordinates and mitigates tendencies toward knowledge hiding (Lin et al., 2020). Recent studies indicate that a key reason behind the increased incidence of KH behaviors in virtual settings is primarily attributed to the convenience with which employees can hide information (Posey and Shoss, 2024; Xi and Qu,

2024). In summary, Michalová et al. (2024) suggest that altruistic leadership plays a crucial role in mitigating knowledge hiding. By creating a trusting and collaborative environment, emphasizing collective goals, and promoting team learning and a positive knowledge culture, altruistic leaders can effectively discourage knowledge hiding and foster a climate of open knowledge transfer within their teams.

Meanwhile, in large Chinese construction firms examined how concern for well-being influences knowledge-hoarding behavior. The study uses social exchange theory and analyzes survey data from 413 employees. Key findings include harmonious relationship negatively affects knowledge withholding; a well-being concern positively influences psychological contracts; psychological contracts negatively affect knowledge hiding; psychological contracts mediate the relationship between a well-being concern and knowledge hiding; and task interdependence positively moderates the relationship between psychological contracts and knowledge hiding. The research suggests that fostering a caring, ethical climate can reduce knowledge hiding by strengthening psychological contracts, especially in environments with high task interdependence (Chen & Tang, 2024).

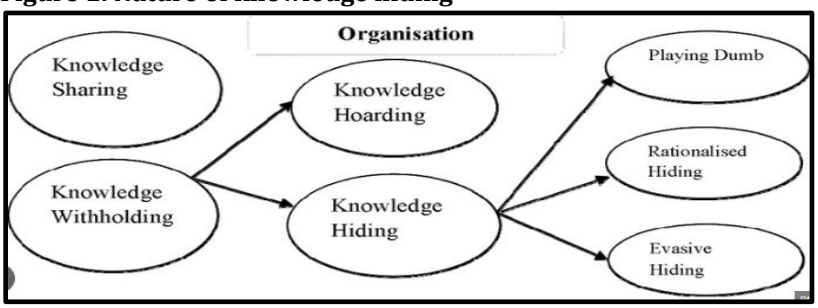
Knowledge-hiding behavior factors also influence socialized Q&A communities, using Zhihu as a case study. Applying social cognitive theory, the research explores the combined impacts of self-efficacy, community atmosphere, outcome expectation, and requests on knowledge hoarding. The study found that self-efficacy and outcome expectation (individual factors) and community atmosphere and requests (external factors) all significantly influence knowledge hiding behavior. The findings suggest that fostering a positive community atmosphere and managing user expectations can help reduce knowledge hiding in online Q&A platforms (Li et al., 2022).

Knowledge hiding in the office was provided by a systematic literature review which the authors analyzed existing research to understand the antecedents and consequences of knowledge withholding at different levels either individual, team, or organizational. They find that hiding knowledge is intentional and driven by both personal and organizational factors. Consequences include negative impacts on individual well-being, team performance, and potentially the organization. The review also identifies strategies to alleviate knowledge hiding, such as fostering a positive work environment and promoting knowledge sharing. The authors use the Organizational Behavior Modification model to present their findings and suggest that positive and negative reinforcements can be influenced through knowledge hoarding. They highlight the importance of addressing both intrinsic and extrinsic factors to effectively manage knowledge hiding in organizations (Siachou et al., 2021)

A comprehensive review of knowledge-hiding behavior recognizes knowledge hiding from other related concepts like knowledge hoarding and knowledge sharing, emphasizing its intentional and deceptive nature in one-on-one inquiry situations. The review discusses the three dimensions of knowledge hoarding suggested by Connelly et al.: playing dumb, evasive hiding, and rationalized hiding. It also explores the measurements of knowledge hiding and delves into its antecedents and consequences, suggesting further research on knowledge sharing barriers and interventions. The review highlights the importance of understanding knowledge hiding as a distinct behavior with unique characteristics and implications for organizations (Bai, 2020).

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Figure 1: Nature of knowledge hiding



(Source: Connelly et al. (2012)

According to Connelly et al. (2012), Knowledge hiding refers to "a deliberate effort by an individual to withhold or obscure knowledge that has been solicited by another person." This phenomenon encompasses three behaviors (dimensions): playing dumb (PD), rationalized hiding (RH), and evasive hiding (EH). Additionally, the occurrence of knowledge hiding is influenced by factors such as leadership style, cultural background, and organizational structure. The authors further note that knowledge hiding does not inherently damage an individual or an organization (Connelly et al., 2012).

The processes resulted in individuals concealing knowledge within organizations as a collective have not been sufficiently delineated, and the elements that contribute to knowledge concealment, along with their interconnections, remain inadequately explored (Wang & Wang's, 2023). Bibliometric evaluations indicate that themes such as knowledge concealment, innovation, and knowledge spillover are prevalent, with numerous research trajectories developing from these foundational ideas. Recently, Skerlavaj et al (2023) a meta-analysis was conducted (ten years after the initial seminal publication on knowledge concealment) which revealed that knowledge concealment serves as a mediator for the majority of specified relationships documented in the literature concerning job design, as well as individual and leadership dynamics, ultimately influencing task performance, organizational citizenship behavior, creativity, and deviance.

Table 1: Top 5 recent papers from the extant literature on knowledge hiding

No.	Authors	Method and Procedure	Antecedents
1.	Bai, L. (2020)	Review	Point out several antecedents of knowledge hoarding, categorized into individual, interpersonal, and organizational factors.
2.	Siachou, E., et al. (2021)	SLR	Knowledge hiding stems from a combination of individual motivations (e.g., protecting one's job security, perceived unfairness) and organizational factors (e.g., lack of trust, competitive culture).
3.	El-Kassar, A.-N., et al. (2021)	Empirical	It shows that knowledge hiding negatively impacts employee innovation, innovative work behavior, and the execution of tasks. This aligns with the points raised in the documentation about knowledge hoarding on individual and organizational outcomes on the negative effects.
4.	Shen, Y. et al. (2024)	Meta-analysis	Identifies several antecedents: HR practices (foster climate distrust and resentment, leading employees to hide knowledge), leadership (unsupportive leadership styles can create a sense of insecurity and fear among employees and personality traits
5.	Karim, D.N. (2022)	Empirical	Explores and focusing specifically on the impact of the Dark Triad personality traits and psychological entitlement; dark triad traits (speculates that individuals exhibiting these traits are more likely to involve in knowledge hiding – may view knowledge as a source of power), psychological entitlement (individuals with a high sense of entitlement believe they deserve to feel ownership over their knowledge with a special treatment and are more likely).

Knowledge Sharing

Knowledge sharing is a mindful and deep process of information exchange, specialization, and perceptions among personal, groups, or the workplace. This exchange can take various forms, from formal training sessions to informal conversations and collaborative projects. For instance, Eni et al (2025) found that knowledge sharing is necessary for organizational accomplishment in today's knowledge-driven economy. It fosters innovation, improves decision-making, enhances organizational learning, and promotes a culture of collaboration and continuous improvement while highlighting the importance of achieving organizational

goals. In this so-called era of intensive knowledge, sharing knowledge is an essential method for preserving one's information and skills. The process frequently transcends a mere unidirectional exchange of information, resulting in mutual learning facilitated by feedback regarding the applicability of the knowledge acquired (Lu et al., 2012). Furthermore, Chin et al (2024) added that knowledge sharing within teams can broaden mindsets and contribute to realizing innovation in fostering a smooth knowledge flow and boost morale to be greater in engaging the modernization.

However, exploring the contradictory behavior of individuals engaging in both knowledge sharing and knowledge hiding can lead to knowledge sharing isn't always straightforward and can be influenced by good dynamics within organizations. This indicates that employees who feel secure in their career paths may be more likely to engage in open knowledge sharing. Knowledge sharing could be more effective when project managers play their role in soft skills development within the project team (Avenca et al., 2024). The author mentioned that the project manager is a crucial figure in establishing a knowledge-sharing environment that may influence knowledge-sharing practices. While these studies discover different facets of knowledge sharing, they cooperatively paint a picture of a complex spectacle influenced by individual factors (attitude, self-efficacy, intention), interpersonal dynamics (leadership, team interactions), and organizational culture. They emphasize the importance of promoting a supportive environment that encourages knowledge sharing while also acknowledging the potential for conflicting behaviors like knowledge hiding. They also highlight the critical role of leadership in shaping knowledge-sharing practices within teams and organizations (Avenca et al., 2024; Eni et al., 2025; Chin, et al., 2024).

Knowledge Hiding Behavior

Knowledge hiding is not solely an individual behavior but is impacted by both internal and external factors. These include events, personal traits, organizational characteristics, and workplace conditions. Understanding these antecedents may lead to practitioners bringing knowledge hiding more effectively. Managers should consider discovering factors like employees' personality traits, such as narcissism and territoriality. Those personality traits can lead to knowledge hiding, whereby it will encourage self-evaluations may help boost confidence and reduce insecurities or feelings of revenge. Additionally, managers should assess whether knowledge hiding is aimed at specific individuals or used as a broader expression of dissatisfaction with the organization (Wu & Lebreton, 2011; Singh, 2019).

3. Methodology

The review was carried out in four distinct phases: (1) defining the scope, (2) executing the search, (3) examining the antecedents and consequences, and (4) presenting the findings along with recommendations for future research. The study's domain was delineated in accordance with its aim concerning KH antecedents and consequences. Consequently, we aimed to locate articles published across various fields, including management, business, psychology, sociology, behavioral science, information science, social science, economics, communications, humanities, and multidisciplinary studies. The inclusion criteria were established based on the study's scope. Initially, only empirical studies employing quantitative or mixed methods (both quantitative and qualitative) were considered. Furthermore, we defined KH as the "intentional concealing of knowledge" when "requested," as articulated by Connelly et al. (2012); the phrase "knowledge hiding" is occasionally used interchangeably with "knowledge withholding."

In addition, we regarded any research that utilized KH as an outcome variable. For the exclusion criteria, we omitted books, book chapters, and meeting abstracts. Additionally, among the journal articles, we included review papers, theoretical papers, qualitative-only studies, meta-analyses, and literature review papers. We implemented two search strategies. Initially, in December 2024, we searched for keywords related to "knowledge hid*" and "knowledge withhold*" within the Science Direct database and Scopus. The default time frame commenced from 2020 in Science Direct and from 2010 in Scopus.

- Science Direct search: TOPIC: (knowledge hid) OR TOPIC: (knowledge hiding) OR TOPIC: (knowledge withhold) OR TOPIC: (knowledge withholding) Timespan: 2020–2025.
- Scopus search: TITLE-ABS-KEY (knowledge AND hid) OR TITLE-ABS-KEY (knowledge AND hiding) OR TITLE-ABS-KEY (knowledge AND withhold) OR TITLE-ABS-KEY (knowledge AND withholding).

Throughout this procedure, we also identified several additional pertinent articles through Google Scholar, which were subsequently included.

4. Results

This paper cooperatively offers a belief in sharing knowledge and hoarding dynamics within organizations. By the interplay of individual factors (attitudes, self-efficacy, entitlement), interpersonal dynamics (leadership, team interactions), and organizational factors in shaping these behaviors. It also emphasizes the importance of adopting a supportive and collaborative environment that encourages knowledge sharing while moderating the factors that contribute to knowledge hiding. By focusing on these issues, organizations can expose the full potential of their employees' knowledge and enhance overall performance. The analysis of these studies reveals a complex relationship of factors influencing knowledge hiding. Individual motivations, contextual factors, and organizational culture all contribute to this behavior. The consequences are far-reaching, influencing individuals, teams, and the organization in its entirety. Additionally, specific factors may mediate or moderate the connection between knowledge hiding and its consequences. Nevertheless, comprehending these dynamics is essential for formulating effective strategies to mitigate knowledge hiding and promote a culture of knowledge sharing within organizations.

5. Conclusion

In conclusion, the studies examined offer valuable insights into the multifaceted nature of knowledge hoarding and its effect on organizations. Avença et al. (2024) highlight that the skills, particularly leadership and communication skills play a crucial role in project managers' soft skills. Eni et al., (2024) underscore the importance of individual psychological factors, such as attitude and self-efficacy, in shaping knowledge-sharing intentions. (El-Kassar et al., 2021) Explores the antecedents and consequences of knowledge hiding, linking it to human resource practices, organizational support for creativity, and ultimately, task performance. Chin et al., (2024) examine the paradoxical behavior of individuals engaging in both sharing knowledge and knowledge hoarding, highlighting the strategic nature of these behaviors. Li et al., (2022) shed light on the factors influencing knowledge hiding in online Q&A communities, emphasizing the unique dynamics of virtual environments. (Shen et al., 2024) provides a comprehensive meta-analysis of knowledge hiding, synthesizing existing research and identifying key antecedents, consequences, and boundary conditions. Finally, Kucharska & Rebelo (2022) explore the interplay between knowledge sharing, knowledge hiding, and learning culture, emphasizing the importance of a supportive environment that encourages knowledge exchange. These studies collectively highlight the intricate relationship between individual, interpersonal, and organizational elements that influence knowledge-hiding behaviors. They stress the necessity for organizations to cultivate a culture characterized by trust, openness, and collaboration, enabling employees to share their knowledge and expertise without the apprehension of adverse repercussions. Moreover, they underscore the significance of addressing individual psychological aspects, such as feelings of entitlement and self-efficacy, alongside the adoption of effective leadership strategies that encourage knowledge sharing. By comprehending the complexities associated with knowledge hiding and executing suitable interventions, organizations can fully harness their intellectual capital and improve overall performance.

The study reveals that apparent career sustainability positively influences innovative work behavior. However, this relationship is moderated by the paradoxical interaction of knowledge sharing and knowledge hiding. Specifically, when knowledge sharing is high, the positive effect of career sustainability on innovative work behavior is amplified if knowledge hiding is also high. Conversely, when knowledge sharing is low, high levels of knowledge hiding diminish the positive impact of career sustainability on innovation. The authors emphasize the importance of recognizing and managing this paradoxical tension between knowledge sharing and hiding to foster innovation within organizations, especially among gig workers. They suggest that organizations should create an environment that encourages both collaboration and healthy competition, allowing gig workers to share knowledge while also protecting their competitive advantage. This approach can contribute to both individual career sustainability and organizational innovation.

Limitations: The existing literature on knowledge hiding, as represented by these articles, exhibits certain limitations. These include a narrow focus on specific contexts, an overemphasis on individual factors, and a

neglect of external influences. Future research should adopt a more holistic approach, considering the interplay of individual, interpersonal, and organizational factors, to provide a more comprehensive understanding of knowledge hiding and its implications for organizations. Furthermore, research should explore knowledge hiding in diverse organizational settings, including virtual teams and online communities, to enhance the generalizability of findings.

Acknowledgement: This research would not have been possible without the invaluable support and contributions of several individuals. I would like to express my sincere gratitude to my colleagues as well as my co-authors for their helpful feedback and support. Finally, I would like to thank my family and friends for their unwavering support and understanding throughout this endeavour.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Cultivating Heritage Preservation and Entrepreneurial Mindset Among University Students

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Abstract: The Batik Tuah & Teja program is a creative effort that aims to engage university students in preserving Malaysia's intangible cultural heritage through batik-making while also developing entrepreneurial skills. The program combines traditional arts with business education to achieve the dual goals of cultural protection and youth empowerment. In conjunction with local artisans and industry experts, students were introduced to hands-on batik techniques like batik pelangi, as well as design and colouring workshops. An entrepreneurship module based on the Business Model Canvas (BMC) and mobile sales events provided practical experience with business development and marketing. This initiative aims to address the dual need for cultural preservation and youth empowerment by equipping students with knowledge of batik's historical significance and its potential in the modern entrepreneurial ecosystem. To analyze the program's impact, semi-structured interviews were performed with 40 participants' group leaders. The findings demonstrated that students had increased cultural awareness and respect for batik, as well as increased confidence in their business ability. The findings suggest that Batik Tuah & Teja effectively integrates cultural education with entrepreneurial development, offering a scalable model for youth-focused heritage preservation. Future implementations may benefit from expanded partnerships and the inclusion of digital tools to broaden impact. This study highlights the program's success in bridging tradition with innovation, supporting sustainable cultural engagement among the younger generation.

Keywords: *Cultural heritage, Batik, Entrepreneurship, Learn by doing, Project-based learning, SDG.*

1. Introduction

Preserving cultural heritage is not merely a nostalgic endeavor but a fundamental act essential to safeguarding the identity, history and continuity of societies, serving as a bridge between the past, present, and future. Cultural heritage serves as the bridge connecting generations, fostering a shared sense of belonging and continuity that enriches societal cohesion. Cultural heritage encompasses tangible elements like historical landmarks, artifacts, and traditional crafts, as well as intangible aspects such as languages, oral traditions, and customs. Its preservation ensures the transmission of values, knowledge, and identity across generations, fostering a sense of belonging and community. Recognizing its vital role in sustainable development, the United Nations Sustainable Development Goal (SDG) 11.4 underscores the necessity of intensifying efforts to protect and safeguard both cultural and natural heritage. This goal is pivotal for fostering sustainable urban development by ensuring that heritage conservation is integrated into urban planning, thus balancing modernization with the preservation of cultural landmarks, practices, and traditions (United Nations, 2015).

Aligned with this global vision, Malaysia's Dasar Kebudayaan Negara 2030 (National Cultural Policy 2030) reinforces cultural preservation as a cornerstone of national identity and economic resilience. The policy emphasizes that cultural heritage is not just a symbol of national pride but a dynamic resource that can drive socioeconomic growth through creative industries, tourism, and education (Kementerian Pelancongan, 2021). By leveraging its rich tapestry of traditions, crafts, and historical narratives, Malaysia aims to position itself as a global leader in cultural sustainability, ensuring that its diverse heritage contributes to the well-being of its people while remaining relevant in a rapidly evolving world.

Preservation efforts, therefore, go beyond mere conservation; they embody an investment in future generations. The National Entrepreneurship Policy 2030 (Dasar Keusahawanan Negara 2030, DKN 2030) sets a bold vision for Malaysia to become an entrepreneurial nation, fostering innovation, self-reliance, and sustainable economic growth (Kementerian Pembangunan Usahawan, 2019). A key focus of this policy is to integrate entrepreneurship into various sectors, emphasizing the preservation and promotion of cultural heritage as an essential pillar of national identity and economic potential. Through policies like Dasar

Keusahawanan Negara 2030 (DKN 2030) and initiatives aligned with SDG 11.4, Malaysia is crafting a narrative where cultural preservation and economic progress coexist harmoniously, ensuring that heritage continues to inspire and empower its people for decades to come.

This vision aligns seamlessly with efforts to instill entrepreneurial mindsets among university students by combining heritage preservation with modern business strategies. As future leaders and innovators, students can revitalize traditional crafts while applying entrepreneurial principles to create sustainable businesses. This article explores how universities can serve as incubators for nurturing this synergy, ensuring that Malaysia's rich cultural heritage is not only preserved but also transformed into a source of economic and social empowerment.

Within this context, fostering an entrepreneurial mindset among youth is pivotal to ensuring the sustainability of cultural heritage while simultaneously driving economic growth. This dual approach can be effectively cultivated within university settings, where students are at a formative stage of developing their skills, values, and aspirations (Ministry of Higher Education, 2021). Integrating cultural preservation with entrepreneurial education not only ensures the continuation of traditional crafts but also aligns with the vision of the "orange economy"—a creative economy where cultural assets become drivers of economic growth. Therefore, this research aims to assess the impacts of the Batik Tuah & Teja Program in cultivating preservation and entrepreneurial mindset among students.

2. Literature Review

Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs) represent a universal call to action to address the world's most pressing challenges, including poverty, inequality, environmental degradation, and climate change, while promoting peace and prosperity for all. Adopted by the United Nations General Assembly in 2015, the 17 interconnected goals form the 2030 Agenda for Sustainable Development, a comprehensive framework that seeks to create a better and more equitable future. At the heart of the SDGs lies the principle of inclusivity, ensuring that no one is left behind. The goals are designed to balance the three dimensions of sustainable development: economic growth, social inclusion, and environmental protection. Spanning issues such as quality education, gender equality, clean energy, sustainable cities, and climate action, the SDGs recognize the interdependence of these aspects and encourage collaborative efforts across nations, sectors, and communities.

The SDGs also emphasize the importance of localizing global objectives to align with the unique contexts and challenges of individual nations. By fostering innovation, resource efficiency, and partnerships, the agenda serves as a roadmap for governments, businesses, and civil society to address systemic issues while achieving measurable outcomes that benefit people and the planet. As a shared blueprint for global progress, the SDGs highlight the collective responsibility to act with urgency and commitment, ensuring that humanity thrives within the limits of the Earth's resources and capabilities. Their success depends on the active participation of all stakeholders, making them a powerful tool for shaping a sustainable and inclusive future.

In SDG 11.4, the target is to underscore the necessity of safeguarding cultural heritage as a component of sustainable urbanization. Preserving intangible cultural assets, such as traditional arts and crafts, requires proactive measures to engage younger generations. As cultural traditions face threats from globalization and modernization, initiatives that integrate heritage into educational frameworks are increasingly recognized as effective tools for preservation. Programs that integrate cultural education with entrepreneurial training directly support this goal by ensuring that traditional crafts remain viable and valued within modern economies (United Nations, 2015). Meanwhile, SDG 8 focuses on promoting sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all. Referring to target 8.9, Entrepreneurship education, particularly when linked with cultural industries, has the potential to create employment opportunities and stimulate economic activity. By training students in both the artistic and business aspects of traditional crafts, programs can contribute to the development of the creative economy, thereby supporting the objectives of SDG 8.9.

Dasar Kebudayaan Negara 2030 (DKN 2030) and Entrepreneurship Action Plan for Higher Education Institutions (EAP-HEIs) 2021-2025

DKN 2030 envisions a Malaysia where cultural heritage is preserved and leveraged for social cohesion and economic development. A key component of the policy is fostering an entrepreneurial mindset that empowers individuals to transform cultural practices into viable economic ventures. This aligns with the global emphasis on the orange economy, where creative industries contribute significantly to GDP and employment. Meanwhile, the Entrepreneurship Action Plan for Higher Education Institutions (EAP-HEIs) 2021-2025 serves as a strategic framework to cultivate entrepreneurial mindsets among students and produce competitive graduate entrepreneurs in Malaysia. Initiated by the Ministry of Higher Education, this plan aligns with the National Entrepreneurship Policy 2030 and the Malaysia Education Blueprint 2015-2025**,** emphasizing the transformation of students from job seekers into job creators.

EAP-HEIs is built on three core thrusts: fostering a synergistic entrepreneurial ecosystem, promoting impactful collaborations between academia, industry, government, and communities, and leveraging innovation and technology to drive entrepreneurship. By integrating entrepreneurship into curricula and providing robust support systems, the action plan aims to produce holistic, sustainable, and globally competitive entrepreneurs who contribute to Malaysia's socio-economic growth and its vision of becoming an entrepreneurial nation by 2030.

Both of the policies share a vision of cultural preservation and economic empowerment as integral components of national development. While DAKEN emphasizes cultural heritage as the foundation of national identity and societal cohesion, EAP-HEIs focus on fostering entrepreneurial mindsets and producing entrepreneurial graduates who contribute to Malaysia's economic sustainability. DAKEN underlines the importance of cultural preservation as a means to sustain Malaysia's diverse heritage and promote national unity. Similarly, EAP-HEIs highlight the role of entrepreneurship in converting cultural assets into innovative business opportunities, thereby ensuring the viability and relevance of traditional crafts and practices.

Both policies recognize the importance of education as a vehicle for achieving their objectives. DAKEN identifies educational institutions as key players in embedding cultural appreciation and values among the youth, aligning this with the aim of EAP-HEIs to embed entrepreneurial skills in curricula to develop holistic graduates. These alignments suggest an opportunity for universities to integrate cultural elements into entrepreneurship training, fostering a dual focus on innovation and heritage preservation.

Despite their shared aspirations, both frameworks face challenges such as resource constraints, limited collaboration between stakeholders, and insufficient public awareness. However, their respective implementation strategies, including fostering impactful collaborations, offer complementary pathways to overcome these obstacles. The intersection of DAKEN and EAP-HEIs provides a promising avenue for Malaysia to harness its cultural wealth as a driver of entrepreneurial innovation. By aligning the goals of heritage preservation with entrepreneurship, Malaysia can build a resilient, culturally enriched economy that supports both national identity and sustainable growth.

Batik Literacy Among Youth

Batik, a traditional textile art form with deep roots in Malaysian culture, presents a unique opportunity to engage youth in heritage preservation. However, limited literacy among the younger generation about the art, history, and significance of batik highlights the need for innovative educational approaches (Sukadari & Huda, 2021). Despite its rich history, batik's significance is often overlooked by younger generations. Limited exposure to the art form and its cultural context has contributed to declining interest among youth ((Ahfas et al., 2024; Zhang et al., 2024). Efforts to revive batik literacy must go beyond awareness campaigns to include hands-on engagement and opportunities to explore its entrepreneurial potential (Sukadari & Huda, 2021). The marketing strategies and efforts for the batik industry required an innovation to attract younger generations who value the sentiments (Saiprawat et al., 2024).

The Orange Economy refers to the segment of the economy that is driven by creative industries, encompassing activities that involve the production, distribution, and commercialization of goods and services that have cultural, artistic, and intellectual value (Silva et al., 2024). This includes a broad range of sectors such as the

arts, design, music, film, fashion, publishing, architecture, advertising, software development, and digital content creation, among others. The concept of the Orange Economy highlights the role of creativity and innovation as key drivers of economic growth and job creation (Oktavilia et al., 2024). It recognizes that creativity can generate not only cultural enrichment but also significant economic value, contributing to the diversification of a country's economic base and fostering social inclusion. As industries within the Orange Economy are often closely linked to local cultures, they can serve as catalysts for cultural exchange, tourism, and community development (Oyekunle, 2017). Governments and businesses are increasingly acknowledging the economic potential of creative industries, as they offer opportunities for both traditional and digital entrepreneurs. The rise of the digital economy has also expanded the reach of creative industries, enabling creators to access global markets through platforms such as streaming services, social media, and e-commerce (Bujor & Avsilcai, 2016). In essence, the Orange Economy reflects the intersection of culture, technology, and commerce, demonstrating how cultural expression can be leveraged as a powerful economic engine. It also emphasizes the importance of fostering an environment conducive to creativity, innovation, and the protection of intellectual property, ensuring that artists and creators can thrive in an ever-evolving global economy.

The orange economy represents the intersection of culture, creativity, and commerce. Traditional crafts like batik hold significant potential within this framework, offering pathways for innovation and value creation. Empowering youth to participate in the orange economy requires education systems that integrate cultural and entrepreneurial competencies.

Project-Based Learning (PBL)

Project-Based Learning (PBL) is a transformative educational methodology that immerses students in real-world projects, fostering critical thinking, collaboration, and problem-solving skills through practical, interdisciplinary tasks. Thomas (2000) highlights that PBL not only enhances cognitive engagement but also equips students with life skills essential for navigating today's complex professional landscape. In addressing global challenges, such as cultural preservation and economic sustainability, PBL offers an innovative framework for integrating traditional knowledge with modern solutions.

PBL is a student-centered approach that emphasizes experiential learning through real-world projects. By engaging students in meaningful tasks, PBL fosters critical thinking, creativity, and collaboration (Donoso et al., 2025). When applied to cultural and entrepreneurial education, PBL can provide students with a platform to explore heritage preservation while developing business acumen (Suharsono et al., 2025). PBL is recognized for its effectiveness in engaging students through real-world challenges, enhancing critical thinking, and fostering collaborative skills. In addition, PBL promotes deeper understanding by allowing learners to apply knowledge in practical contexts (Thomas, 2000). When applied to cultural heritage education, PBL enables students to immerse themselves in traditional arts, facilitating both skill acquisition and cultural appreciation. For instance, initiatives that involve students in batik-making workshops not only teach the technical aspects of the craft but also instill an understanding of its cultural significance. Such experiential learning approaches are instrumental in preserving intangible cultural heritage, as they encourage active participation and intergenerational transmission of knowledge.

Integration of Culture and Entrepreneurship Through PBL – Batik Tuah & Teja

Integrating cultural heritage and entrepreneurship within a PBL framework offers a holistic approach to education. Students can learn about the history and techniques of batik while designing business models that promote its production and sale. This dual focus ensures that students not only appreciate the cultural value of batik but also recognize its potential as a source of livelihood.

The convergence of PBL, cultural heritage education, and entrepreneurship training presents a holistic approach to addressing the challenges of heritage preservation and economic development. Studies have demonstrated that such integrated programs can lead to increased cultural awareness, enhanced entrepreneurial intentions, and the development of skills pertinent to the creative industries. For example, a program implemented in Indonesia engaged youth in heritage sites, promoting entrepreneurship while raising awareness about cultural and natural heritage. This initiative not only provided economic opportunities for participants but also contributed to the preservation of cultural heritage, illustrating the multifaceted benefits of such programs.

The implementation of PBL programs requires carefully designed sessions that balance theoretical knowledge with practical application. Evaluating the impacts of such programs involves assessing changes in students' cultural awareness, entrepreneurial skills, and overall mindset. Metrics such as project outcomes, student feedback, and community engagement can provide valuable insights into program effectiveness.

This paper examines how project-based learning (PBL) can serve as a dynamic pedagogical approach to bridge cultural and entrepreneurial education. By designing and implementing a program centered on batik literacy and entrepreneurship, this study aims to evaluate the impacts of such integration on heritage preservation and the development of an entrepreneurial mindset among university students. The Batik Tuah & Teja program, initiated by business-related faculty at one of the TVET higher learning institutions, exemplifies the potential of PBL in bridging traditional knowledge with modern entrepreneurial practices. By aligning with SDGs 11.4 and 8.9, it demonstrates a holistic approach to education that addresses cultural, social, and economic dimensions of sustainability. This paper provides a detailed analysis of the program's implementation, methods, and outcomes, emphasizing its role as a model for integrating education, cultural preservation, and economic empowerment. Through initiatives like Batik Tuah & Teja program, we can ensure that intangible heritage continues to thrive in contemporary society, contributing to the resilience and vibrancy of communities worldwide.

The Batik Tuah & Teja program is a prime example of applying PBL principles in higher education. Designed to educate university students about the art of batik-making, this initiative bridges the gap between cultural preservation and entrepreneurial skill development. Batik, an integral component of Malaysia's intangible heritage, embodies centuries of artistic and cultural expression. Through immersive workshops, students are trained in the traditional batik-making technique-batik pelangi, while concurrently being introduced to the Business Model Canvas framework (Osterwalder & Pigneur, 2010). This dual approach equips participants with both the technical expertise to preserve cultural heritage and the entrepreneurial mindset to leverage it within the contemporary creative economy.

Cultivating an entrepreneurial mindset is crucial for empowering youth in today's dynamic economic landscape. Programs like Batik Tuah & Teja encourage students to think critically, embrace innovation, and proactively identify opportunities within the creative industries. Research underscores the importance of entrepreneurial education in fostering creativity, resilience, and adaptability, which are indispensable for sustainable economic growth. By integrating entrepreneurial training with cultural education, Batik Tuah & Teja prepares students to become agents of change, capable of driving innovation while preserving Malaysia's rich cultural legacy.

3. Methodology

The methodology adopted for the Batik Tuah & Teja program reflects a comprehensive and interdisciplinary approach aimed at achieving the dual goals of cultural preservation and entrepreneurial education. This section outlines the program's design, implementation, and evaluation processes.

The Batik Tuah & Teja program was structured as a series of workshops and practical sessions to engage university students in hands-on learning experiences. The program was designed using the principles of Project-Based Learning and incorporated key components of cultural education and entrepreneurial training. The curriculum included batik-making workshops and entrepreneurial training. The workshop involved industry collaboration and the local batik artisans facilitated these sessions, ensuring the authenticity of the techniques taught. Meanwhile, under the entrepreneurial training segment, the Business Model Canvas (Osterwalder & Pigneur, 2010) was utilized to teach students how to conceptualize and develop viable business models for batik products. In addition, a series of mobile events were arranged to market their products.

The program was implemented over six months and involved collaboration with local artisans, university faculty, and industry professionals. Key activities included hands-on sessions where **s**tudents actively participated in the creation of batik products, gaining practical skills and an appreciation for the craft; mentorship from experienced entrepreneurs and artisans, who provided guidance on developing and marketing batik-based business ideas. Apart from that, the program also involves community engagement,

where participants engage with local communities to understand the socio-economic context of batik production by disability groups.

The study was conducted at the end of the program. The epistemology for this research is interpretivism due to the nature of this study, which focuses on understanding the subjective meanings and interpretations individuals attach to their experiences. This study applied an inductive approach using a qualitative method.

Data Collection and Analysis

Data were collected through qualitative methods to evaluate the program's effectiveness and impacts. A semi-structured interview with four group leaders from 40 participants was conducted after the program ended. A cross-sectional time horizon was applied for this study. The program's success was measured against skill acquisition, entrepreneurial competence, cultural awareness and sustainability impacts. The collected data were analyzed through thematic analysis to derive comprehensive insights into the program's outcomes. The qualitative data from semi-structured interviews and observations were coded and thematically analyzed to capture nuanced perspectives.

4. Findings and Results

The recorded interviews were transcribed verbatim. The transcripts were reviewed multiple times to gain a comprehensive understanding of participant responses. A coding process was applied to highlight significant statements, categorizing data into emerging themes relevant to the research objectives. Codes were grouped into overarching themes reflecting key aspects of the program's impact, including skill development, entrepreneurial insights, cultural appreciation, community impact, and sustainability awareness. Next, the identified themes were analyzed about existing literature and program objectives to ensure consistency and validity in the findings. Based on interviews conducted with 4 group leaders, the Batik Tuah Teja program demonstrated significant effectiveness and impact in several key areas:

Skill Development Majority of the participants reported acquiring valuable hands-on skills in traditional batik-making techniques. They noted that the workshops provided a rare opportunity to learn directly from experienced artisans, enhancing their technical proficiency and confidence in applying these skills.

Entrepreneurial Insights: Most of the interviewees highlighted the value of integrating the Business Model Canvas framework into the program. They found this approach instrumental in understanding how to transform cultural heritage into viable business opportunities, with several participants expressing intentions to start their batik-related ventures. Furthermore, they learn based on their own experience in handling the whole ecosystem of entrepreneurship. The PBL approach, in which they collaborate in groups, enhances further in networking and teamwork.

Cultural Appreciation and Pride. Many participants expressed a newfound appreciation for Malaysia's cultural heritage. They emphasized how engaging with batik as an art form deepened their sense of identity and pride in preserving and promoting traditional crafts.

Community Impact The program's collaboration with local artisans was widely praised. Participants observed that these partnerships not only enriched their learning experience but also provided economic benefits and increased recognition for the artisans within their communities. Furthermore, involvement with the disability group related to batik products opens the eyes to social entrepreneurship.

Sustainability Awareness The integration of SDG-related discussions heightened participants' awareness of sustainability issues. Several interviewees noted that the program helped them connect the dots between cultural preservation, economic growth, and sustainable practices.

Challenges and Recommendations. While the feedback was overwhelmingly positive, some participants suggested extending the duration of the program to allow for more in-depth exploration of advanced techniques and entrepreneurial concepts. Others recommended increasing outreach efforts to involve a more diverse group of students and stakeholders.

Discussion

The findings from the Batik Tuah & Teja program highlight the significant impact of integrating cultural preservation with entrepreneurial education among university students. The outcomes suggest that such programs not only enhance students' appreciation for traditional heritage but also equip them with the necessary skills to transform these traditions into viable business ventures.

One of the most prominent outcomes of the program was the heightened cultural awareness among participants. The hands-on experience of batik-making allowed students to develop a deep appreciation for the art form, its historical significance, and its role in Malaysian heritage. This aligns with previous research emphasizing the importance of experiential learning in fostering cultural appreciation (Sukadari & Huda, 2021). Participants expressed a newfound sense of pride in their national heritage, suggesting that educational programs incorporating traditional arts can effectively counter the declining interest in cultural practices among younger generations.

The integration of entrepreneurial training, particularly through the Business Model Canvas (BMC), and handling mobile events proved to be instrumental in cultivating business acumen among students. Participants reported increased confidence in developing business strategies and expressed intentions to explore entrepreneurship within the creative economy. This aligns with the objectives of the National Entrepreneurship Policy 2030 (DKN 2030) and the Entrepreneurship Action Plan for Higher Education Institutions (EAP-HEIs) 2021-2025, which emphasize the need for entrepreneurial education in fostering job creators rather than job seekers (Ministry of Higher Education, 2021). The program's hands-on approach enabled students to navigate the entire entrepreneurial ecosystem, from product creation to marketing and sales, providing them with practical, real-world experience. Another unique aspect of the Batik Tuah & Teja program was its engagement with local artisans and individuals from marginalized communities, including persons with disabilities (OKU). This collaboration not only enriched students' learning experiences but also underscored the potential of social entrepreneurship in heritage preservation. By working closely with artisans, students gained insights into the socio-economic challenges faced by traditional craftsmen and explored ways to sustain and modernize batik businesses. This aligns with Sustainable Development Goal (SDG) 8.9, which emphasizes promoting sustainable tourism and local culture as a means of economic development.

Despite the program's success, several challenges were identified. One key issue was the limited duration of the program, which some participants felt restricted their ability to explore advanced batik-making techniques and refine their business strategies. Extending the program duration or offering follow-up mentorship could address this concern. Additionally, while the program successfully engaged a group of 40 students, broader outreach efforts could be made to involve a more diverse pool of participants from various disciplines and backgrounds. Another challenge was the accessibility of batik materials and tools for students who wished to continue their practice post-program. Establishing partnerships with industry stakeholders to provide subsidized materials or access to shared creative spaces could support students in sustaining their engagement with Batik beyond the program.

5. Conclusion and Recommendations

In conclusion, the data analysis and findings illustrate the multifaceted impact of the Batik Tuah & Teja program, highlighting its effectiveness in combining cultural preservation with entrepreneurial education. These outcomes demonstrate the viability of replicating similar initiatives to promote sustainable development through education and heritage conservation. This initiative aligns closely with Sustainable Development Goal (SDG) 11.4, which emphasizes strengthening efforts to protect and safeguard the world's cultural and natural heritage. UNESCO (2015) underscores the role of cultural heritage in fostering sustainable cities and communities, noting that heritage preservation contributes to social cohesion and a shared sense of identity. The Batik Tuah Teja program addresses this imperative by ensuring the continuity of batik-making traditions through educational engagement. Students not only learn about the artistic and historical significance of batik but also develop the skills to integrate these traditions into viable business models, ensuring their relevance in modern contexts.

Furthermore, the program supports SDG 8, which advocates for sustained, inclusive, and sustainable economic growth, productive employment, and decent work for all. By equipping students with entrepreneurial skills and fostering partnerships with local artisans, Batik Tuah & Teja creates pathways for decent work within the creative industries. The cultural economy, often undervalued, has significant potential to generate economic opportunities while promoting heritage. This initiative demonstrates how integrating entrepreneurship with cultural preservation can simultaneously address issues of unemployment and the erosion of traditional crafts. The importance of such programs cannot be overstated. In an era of rapid globalization, where traditional art forms face the risk of obsolescence, initiatives like Batik Tuah & Teja serve as vital interventions. They ensure that cultural heritage remains a living, dynamic part of society rather than being relegated to history. By engaging young minds and fostering a sense of ownership and innovation, the program not only safeguards Malaysia's batik traditions but also empowers a new generation to contribute meaningfully to sustainable development.

Moreover, the interdisciplinary nature of Batik Tuah & Teja—blending cultural education, technical training, and business acumen—offers a replicable model for addressing similar challenges globally. The program's emphasis on experiential learning ensures that students acquire practical skills while internalizing the value of cultural preservation. The use of the Business Model Canvas framework further ensures that students are well-prepared to navigate the competitive landscape of the creative economy, transforming heritage into a sustainable resource.

Future Direction

To enhance the impact of future iterations of the Batik Tuah & Teja program, incorporating digital tools and e-commerce training could be beneficial. In today's digital era, the ability to market and sell cultural products online is crucial for business sustainability. By integrating digital marketing and e-commerce modules, students could learn how to expand their reach and create sustainable business models that leverage modern technologies. Additionally, fostering collaborations with international organizations and institutions could provide students with broader exposure to global markets and cultural exchange opportunities. This would not only enhance their entrepreneurial outlook but also position Malaysian batik as a valuable heritage product on a global scale. The Batik Tuah & Teja program successfully demonstrated how cultural heritage education and entrepreneurship training can be synergized to empower youth. The positive outcomes in cultural appreciation, entrepreneurial competence, and social entrepreneurship highlight the program's potential as a model for future initiatives. By addressing identified challenges and leveraging digital innovations, similar programs can be expanded and refined to ensure the continued preservation and economic viability of Malaysia's intangible heritage.

Declaration of Competing Interest: The authors have no competing interests.

Acknowledgement and Funding: The authors would like to express their appreciation to Universiti Teknikal Malaysia Melaka for the support of the sponsors with Project No PJP/2-24/FPTT/PERINTIS/SO1997.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Designing Bamboo-Based Products for Elderly Care: A Cross-Cultural Study Between Japan and Malaysia

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Abstract: Bamboo, a renewable and culturally significant material in both countries, Japan and Malaysia, presents vast potential for sustainable product design. As both Japan and Malaysia face the challenges of growing elderly populations, there is a need for products that promote independence, mobility, and a high quality of life for older adults. The study focuses on merging traditional bamboo craftsmanship with modern ergonomic needs, targeting key areas such as comfort, safety, and usability for aging populations. Therefore, this paper aims to explore the development of innovative bamboo-based products designed to enhance the well-being of the elderly, drawing on cultural and material synergies between Japan and Malaysia. The study has emphasized cross-cultural review on the bamboo-based industry in both countries, as well as presenting innovative bamboo-based products for the elderly. This research will provide practical solutions that address the global aging challenge and serve as a model for how traditional materials can be reimagined to meet contemporary societal needs, contributing to both the academic discourse on sustainable design and real-world applications for elderly care products. This study is significant to be aligned with Sustainable Development Goals (SDGs), particularly SDG 3 (Good Health and Well-being), SDG 9 (promotes inclusive and sustainable industrialization, fostering innovation, and building resilient infrastructure) and SDG 12 (Responsible Consumption and Production). By utilizing bamboo-based products, the research not only supports environmental sustainability but also fosters cultural exchange and innovation.

Keywords: *Bamboo Product Design, Aging Population, Cultural Heritage Integration, Sustainable Design*

1. Introduction

The global population indicates a rapid increase in the aging population, presenting both opportunities and challenges for societies worldwide. This demographic shift necessitates a focus on developing innovative solutions that cater to the specific needs and preferences of older adults, promoting their independence, well-being, and quality of life. Within this context, the design and development of products tailored for elderly care have gained significant importance, requiring a nuanced understanding of the diverse cultural contexts in which these products will be used. Notably, by 2025, approximately 60% of the world's elderly population will reside in Asia, underscoring the urgency of addressing the needs of older adults in this region (Mohammad & Abbas, 2012). Malaysia is expected to be an aging nation by 2035, where 15% of its population will be senior citizens. The demographic change is expected to have a considerable influence across multiple sectors, particularly in areas such as architectural design, infrastructure planning, and the construction labor force (Hamid et al., 2018), which must adapt to accommodate the specific needs of an aging society. In addition to these structural considerations, it is equally crucial to emphasize the role of product design tailored for the elderly, which prioritizes usability, accessibility, comfort, and safety to support independent living and improve the quality of life for senior citizens. Malaysia, like many other countries, is facing the challenge of an aging population, with the number of individuals aged 60 and over more than doubling between 1991 and 2010 (Tey et al., 2015). Japan, on the other hand, is already a super-aged society, with a significant proportion of its population aged 65 and over (Ramely et al., 2022). Given these demographic trends, there is a growing need to create age-friendly environments and support systems to enable older adults to age healthily and with dignity. Creating living spaces that let older adults stay in their homes as they age can boost their mental well-being, showing how important it is to think about how people and their environments connect when designing (Tan, 2022). With more and more people in Malaysia living in cities, we need to focus on supporting older adults' health and happiness by providing things like eco-friendly products and helpful infrastructure (Mansor & Harun, 2014).

In Japan, bamboo is becoming a big deal in building and interior design, helping the market grow. Its strength, flexibility, and good looks make it a popular choice for flooring, scaffolding, and stylish architectural touches.

Over the last five years, bamboo use in Japanese construction has jumped by about 25% each year (Credence Research, 2024). This rise reflects a broader movement among architects and designers to integrate bamboo into contemporary building designs that combine traditional Japanese aesthetics with modern sustainability principles. Notably, more than 60% of professionals in the Japanese construction industry have incorporated bamboo into at least one major project within the last year. The Japanese Ministry of Land, Infrastructure, Transport and Tourism has also observed a consistent growth in certifications for bamboo-based construction materials, indicating official recognition of its viability and performance standards. Concurrently, interior design trends are increasingly favoring natural materials, with bamboo being prominently used in both residential and commercial settings. Supporting this trend, data from the Japan Furniture Industry Association highlights a 30% rise in bamboo furniture sales over the past three years, underscoring its growing consumer appeal and market relevance (Credence Research, 2024).

From the Malaysian perspective, bamboo has been equally valued for its practicality and sustainability. The use of bamboo in traditional Malay houses and handicrafts highlights its versatility and eco-friendly nature. Bamboo's fast growth and renewable properties contribute to sustainable living, offering excellent raw material for products that are lightweight yet sturdy. In Malaysia, there are around 70 bamboo species, 45 of which are native and have seen a recent boost in exports (BERNAMA, 2022). Bamboo is deeply rooted in the traditional building culture of the indigenous communities, particularly in Sabah and Sarawak, where it serves as a primary construction material. The Temuan people use bamboo extensively in various aspects of their lives, ranging from cooking and medicine to musical instruments and weaponry (Neha & Aravendan, 2023). The versatility of bamboo is also evident in the construction of houses, rafts, and furniture, reflecting its importance in the Temuan community's daily life. Indigenous communities demonstrate a remarkable knowledge of bamboo, using its unique qualities to craft practical, culturally meaningful items. In Malaysia, there's a push to expand the market for bamboo products, especially in furniture, textiles, and construction. While bamboo has long been used for furniture and decor, its potential for creating modern, comfortable designs tailored to older adults hasn't been fully explored. More research is needed to see how bamboo can be shaped into products that improve the physical health and daily lives of the elderly.

Understanding the cultural significance of bamboo in Japan and Malaysia is key to designing products that connect with users and honor their traditions. Both countries value bamboo as a sustainable, natural material, which creates exciting possibilities for innovative designs aimed at older adults. Bamboo's lightweight yet sturdy nature makes it perfect for creating user-friendly products like ergonomic furniture, walking aids, or therapeutic tools for the elderly. Blending traditional bamboo aesthetics with modern designs can celebrate the cultural heritage of Japan and Malaysia while offering sustainable solutions that align with today's environmental goals (Manandhar, 2023). Bamboo's symbolic meaning in both cultures—representing strength, growth, and sustainability—combined with its practical benefits, makes it an ideal material for fostering collaboration between Japan and Malaysia. This study seeks to explore and evaluate bamboo-based products designed to meet the needs of older adults in both countries, tapping into these unique opportunities.

Globally, by 2050, the world's population of the elderly (aged 60 years and older) is expected to be around 2.1 billion. While the number of people aged 80 years or older is expected to triple between 2020 and 2050 to reach 426 million (WHO, 2024), this presents an urgent need for innovative solutions in healthcare, product design, and social services. Therefore, this study is highly relevant to achieve the Sustainable Development Goals (SDGs) particularly in terms of promoting sustainable development, ensuring healthy lives, and fostering inclusive communities specifically related to ensuring healthy lives and well-being of the elderly (SDG3), promotes inclusive and sustainable industrialization, fostering innovation, and building resilient infrastructure (SDG9) and focuses on ensuring sustainable consumption and production patterns (SDG12). This study also provides vast opportunities for researchers to provide cross-cultural collaboration between Japan and Malaysia, as well as facilitate both countries (Japan and Malaysia) to develop a holistic model of sustainable development that balances social, environmental, and economic dimensions, which will benefit in the long run.

Problem Statement

Despite the growing need for elderly care solutions and the abundance of bamboo resources, there is a notable lack of research on the cross-cultural design of bamboo-based products. While studies have explored cross-cultural collaborations in bamboo craft design, such as the Taiwanese-Nicaraguan initiative (Chang, 2024), these efforts primarily focus on craft production rather than addressing the specific needs of the elderly demographic. The lack of research on designing bamboo products with cultural sensitivity for elderly care is a significant gap, especially in places like Japan and Malaysia, where the number of older adults is growing. This gap makes it harder to create sustainable, culturally appropriate products that could truly enhance the lives of elderly people in these countries. Additionally, limited awareness of bamboo's potential and a lack of effective marketing are holding back its broader use and development (Emamverdian et al., 2020). There's a clear need to create innovative bamboo products designed specifically for the aging populations in Japan and Malaysia.

This study is driven by a mix of social, cultural, and environmental factors. By focusing on bamboo-based product design for older adults, the research aims to tackle global challenges while encouraging sustainable innovation. Both Japan and Malaysia are seeing their populations age rapidly, which means there's a growing need for products that cater to the unique needs of elderly individuals. Japan has one of the world's most aged populations, with nearly a third (around 29.1%) of its total population being 65 years or older. This equates to approximately 36.23 million people, and more than 1 in 10 are now aged 80 or older (Al Jazeera, 2024). The rapid increase in the elderly population is placing immense strain on Japan's economy, labor force, and social welfare systems. Projections indicate that this aging trend will continue, posing challenges for healthcare, pensions, and sustaining a productive workforce. According to the National Institute of Population and Social Security Research (IPSS), Japan's population aged 65 and over was 23.0% in 2010 and is projected to rise to 30.0% by 2025 (Inoue & Inoue, 2024), necessitating a focus on specialized services and products for the elderly.

Similarly, Malaysia is undergoing a demographic transition, with the percentage of its population aged 60 and above increasing from 6.2% in 2000 to 11.1% in 2020, and projected to reach 15.3% by 2030 (Abdullah, 2024). In Malaysia, the aging population is increasing at a fast pace, though it is still at an earlier stage compared to Japan. Malaysia became classified as an "aging society" in 2020, when the proportion of people aged 65 and above reached 7%. By 2044, this demographic will make up 14% of the total population, turning Malaysia into an "aged society." By 2056, Malaysia is expected to be a "super-aged society," with over 20% of the population above 65 years old. The rapid aging of populations in Japan and Malaysia is creating challenges like limited job opportunities, strained healthcare systems, and concerns about financial security for older adults. With fewer young people entering the workforce and slower population growth, economic growth could slow down significantly by 2050 (World Bank Group, 2025).

As the number of elderly people grows, there's an increasing demand for products that make life more comfortable, safe, and manageable for older adults. In Japan and Malaysia, older individuals often face difficulties with mobility, accessing healthcare, and feeling included in society. This highlights the need for products designed with accessibility, ease of use, and comfort in mind. Creating such products is vital to improving the quality of life for older adults, helping them stay independent and supporting their overall well-being. Issues like reduced mobility, health concerns, and safety risks call for ergonomic, user-friendly, and comfortable solutions. This study is driven by the chance to design products that enhance the lives of elderly individuals, ensuring they feel safe, independent, and cared for. By blending traditional craftsmanship with modern design, this project celebrates the cultural heritage and expertise of both Japan and Malaysia. This collaboration can inspire similar efforts elsewhere, showing how shared values and resources can tackle common challenges.

This research on bamboo-based products for the elderly offers a compelling example of cross-cultural innovation, blending traditional materials with modern needs. It not only addresses the practical and ergonomic needs of aging populations in Japan and Malaysia but also taps into cultural values and sustainability to tackle global issues. Using bamboo as a core material supports the global shift toward eco-friendly solutions. Bamboo grows quickly, is renewable, and absorbs a lot of carbon, making it a greener alternative to materials like plastic or metal. For centuries, bamboo has been used in traditional construction, and today it's found in high-quality structures like schools, villas, hotels, and public spaces (Bredenoord, 2024). By showing how a time-tested material can meet contemporary needs, this research promotes environmental responsibility and

supports the growth of sustainable industries. It could inspire other countries facing similar aging trends to explore sustainable materials for products designed for older adults. The study also aims to contribute to global conversations about aging by creating a research model that weaves together cultural relevance, sustainability, and modern design. This project sets a strong example for other nations dealing with aging populations.

2. Literature Review

Bamboo's cultural importance and practical qualities in Malaysia

Bamboo holds a special spot in Malaysia's heart, woven deeply into daily life, traditions, and the environment. It's been a cornerstone for Malays, indigenous groups, and other communities, shaping everything from traditional homes to handicrafts and even food. Its eco-friendly nature and versatility make it a go-to material for both old-school and modern uses. In traditional Malay and indigenous architecture, bamboo's lightweight yet sturdy qualities shine. Rural folks rely on it to build homes, bridges, and even boats. Research from Noor Hanita Majid and Mohd Afiq Rosali (2025) highlights how indigenous communities in Peninsular Malaysia use bamboo for homes that stay cool and airy in the tropical heat. Over in Sabah and Sarawak, it's a key material for longhouses, where entire communities live together.

Beyond construction, bamboo sparks creativity in Malaysian handicrafts and art. Malay artisans weave it into stunning baskets, mats, and household items that are as practical as they are meaningful, carrying cultural and economic weight. Indigenous groups like the Iban and Kadazandusun craft bamboo into beautiful, functional pieces too. It even finds its way into music, shaping instruments like the Angklung, a traditional percussion piece, and the Seruling, a soulful bamboo flute (Rahim & Idrus, 2018). And let's not forget its role in Malaysian cuisine, where bamboo adds a unique touch to dishes. Bamboo shoots, also known as "rebung," are commonly used in recipes such as "Masak Lemak Rebung", which is a coconut milk-based meal with turmeric and chili. Bamboo is also utilized as a cooking vessel, as seen in "Lemang", a popular meal prepared with sticky rice and coconut milk and cooked within a bamboo stalk over an open fire (Mohd Nazri Abdul Raji, 2017). The natural qualities of bamboo add a distinct flavor to various recipes. Beyond eating, bamboo has spiritual and ceremonial significance in Malaysian culture. The Dayak population of Sarawak celebrates the Gawai Festival, which includes bamboo in its rituals and traditional dances. Some indigenous communities employ bamboo in wedding rituals and healing procedures, believing it has protective and purifying characteristics.

Research by Mabin Ab Aziz (2022) revealed that bamboo's environmental benefits and sustainability have led to its increased use in modern applications. Bamboo, a quick renewable resource, is being promoted as an environmentally friendly alternative to lumber in construction, furniture manufacturing, and even textiles. Because of its ability to absorb huge volumes of CO2, the Malaysian government and environmental organizations promote the use of bamboo in reforestation programs and carbon offset initiatives. In terms of material science, bamboo has outstanding physical qualities that make it highly practical (Pimid & Thevan, 2024). It has a high strength-to-weight ratio, which means its tensile strength is comparable to steel. Its innate flexibility lets it bend without breaking, which is especially useful for building in earthquake-prone areas. Furthermore, bamboo's hollow form makes it light and easy to transport.

Bamboo's applications, environmental benefits, and sustainable use in Malaysia

Environmental Benefits

Bamboo is an environmentally favorable resource because of its rapid growth and renewable nature (Mabin Ab Aziz, 2022). Unlike hardwood trees, which take decades to mature, certain bamboo species reach full growth in just 3-5 years, giving them a more sustainable alternative to timber. This rapid regeneration helps to reduce deforestation while maintaining a steady supply of basic materials. Bamboo also plays an important role in carbon sequestration by absorbing significant amounts of CO2 and releasing more oxygen, which helps to mitigate climate change.

The plant's vast root system helps to conserve soil by avoiding erosion and stabilizing riverbanks, which is especially useful in Malaysia's mountainous regions. Its capacity to survive with little water and no chemical fertilizers makes it a good candidate for water conservation. Bamboo also promotes biodiversity since its forests provide natural homes for a variety of wildlife species, sustaining ecosystem balance while avoiding

habitat degradation.

Sustainable Use

Malaysia is progressively incorporating bamboo into eco-friendly construction and green building initiatives (Hashim & Tay, 2023). The material is being touted as a sustainable alternative to cement and steel, for product design and with potential use in prefabricated homes and eco-resorts. Bamboo farming is supported by government policies as well as NGOs' activities to encourage reforestation efforts and long-term economic development. Farmers are encouraged to plant bamboo as a cash crop, reducing reliance on existing timber companies and establishing new revenue streams. According to Kaur and PerminderJit (2022), bamboo's sustainability is further enhanced by its integration into the circular economy. Waste from bamboo-based companies is recycled into biochar, compost, and even animal feed, resulting in little resource waste. Bamboo is finding new applications in high-tech fields such as biodegradable polymers, carbon fiber composites, and water filtration systems, thanks to research and innovation. Universities and research institutions continue to look for ways to improve bamboo's durability and efficiency.

Notably, bamboo's environmental benefits and sustainable applications make it an important resource for Malaysia's future. Its quick growth, carbon sequestration capabilities, and little environmental effect all contribute to ecological protection. With proper management, technical developments, and regulatory backing, bamboo has the potential to play an important part in Malaysia's transformation to a greener, more sustainable economy.

Bamboo-based Industry in Japan

Cultural significance and material properties of bamboo in Japan

Bamboo (take, 竹) has a strong cultural and spiritual importance in Japan, representing strength, flexibility, and tenacity (Pincus, 2023). Its ability to bend without breaking exemplifies the Japanese philosophy of adjusting to adversities while retaining inner strength. Because of this, bamboo is frequently associated with perseverance and endurance, making it a significant emblem in Japanese art, literature, and daily life. According to Japanese folklore, bamboo has protective properties that ward off evil spirits and offer good fortune. Many Shinto shrines and Buddhist temples employ bamboo fences and decorations to create a sacred and purifying environment. Bamboo is used in Kadomatsu, a traditional New Year's decoration set at doors to provide prosperity and good luck for the following year (Bess & Wein, 2001). Bamboo is fundamental to many Japanese festivals and customs. During the Tanabata Festival, people write their wishes on colorful paper strips and hang them from bamboo branches, thinking that their dreams will come true. Another event, Kagami Biraki, includes cracking open a cask of sake housed in bamboo pots to represent new beginnings and good fortune.

Bamboo has long been used in Japanese product arts and crafts as well as household tools. Traditional tea ceremonies frequently include bamboo equipment such as tea scoops (chashaku) and whisks (chasen), which highlight the material's elegance and simplicity (Sun & Liu, 2022). Bamboo was also revered by Samurai fighters, who used it to make practice swords (shinai) and arrow shafts because of its resilience and flexibility. Moreover, bamboo is one of the fundamental components in Japanese gardens, contributing to the visual and spiritual balance of the areas. It is utilized for fences, paths, and water features like shishi-odoshi, which produces a rhythmic sound that adds to the serene ambiance of Zen gardens. The abundance of bamboo in these gardens demonstrates the Japanese respect for nature's balance and tranquility. According to Bess and Wein (2001), bamboo is widely used in Japanese culinary traditions, particularly in the form of young shoots (takenoko), which are a seasonal delicacy included in dishes such as miso soup and rice. Bamboo containers, chopsticks, and steamers are commonly used in Japanese cooking, demonstrating their versatility and eco-friendliness. These behaviors demonstrate how bamboo is completely integrated into both everyday living and cultural ceremonies.

Bamboo's elasticity and shock-absorbing properties make it perfect for construction, particularly in Japan's earthquake-prone areas. It can survive severe winds and seismic movements without breaking, which is why it has long been employed in traditional Japanese homes and modern eco-friendly buildings. Another prominent feature of bamboo is its natural antibacterial and water-resistant properties (Iroegbu & Ray, 2021). It includes antimicrobial chemicals that inhibit bacterial growth, making it acceptable for use in cookware,

fabrics, and flooring. Its biodegradability and renewability add to its reputation as a sustainable and environmentally beneficial material. Apparently, bamboo is an important aspect of Japanese culture, representing strength, purity, and harmony with nature. It is a valued and sustainable resource in Japan, with applications ranging from spiritual traditions, festivals, and cuisine to outstanding material capabilities utilized in construction and crafts. As the country adopts eco-friendly methods, bamboo remains a fundamental material that ties the past and the future, showing Japan's strong regard for the environment and culture.

Bamboo's applications, environmental benefits, and sustainable use in Japan

Environmental Benefits

Bamboo brings a wealth of environmental perks, cementing its role as a key player in Japan's push for sustainability. Its fast growth makes it a fantastic eco-friendly substitute for traditional timber (Akwada & Akinlabi, 2016). Even more impressive is bamboo's knack for soaking up large amounts of CO2 while releasing more oxygen than many trees, which makes it a powerful ally in the fight against greenhouse gas emissions. As Japan strives for carbon neutrality, planting more bamboo could be a game-changer in tackling climate change (Sokolowski & Kurokawa, 2024). Bamboo's sprawling root system does wonders for holding soil in place, curbing erosion, and protecting riverbanks, which is crucial in a country prone to heavy rains and typhoons that often destabilize the land.

Bamboo farming also shines for its minimal water needs. Unlike thirsty commercial crops, bamboo thrives with little irrigation and enriches the soil with organic matter, cutting down on chemical fertilizers. This makes it a stellar choice for sustainable farming and restoring degraded land in Japan. Plus, bamboo forests are havens for wildlife, supporting a variety of birds, insects, and small animals. Traditional bamboo groves across Japan nurture local ecosystems by offering food and shelter, helping maintain nature's balance while boosting conservation efforts. Expanding and preserving these forests is a win for both ecology and sustainability.

Sustainable Use

According to Akwada and Akinlabi (2016), Japan is wholeheartedly embracing bamboo as an eco-friendly resource, driven by government policies, private companies, and ongoing research. A key focus is sustainable construction, where bamboo's popularity is soaring as a greener alternative to steel and concrete. Its impressive strength, flexibility, and lightweight nature make it ideal for building structures that can withstand earthquakes—a must in Japan's quake-prone environment. On top of that, bamboo farming is gaining traction as a profitable venture, encouraging farmers to cultivate it as a cash crop and move away from industries that harm forests. Agroforestry efforts encourage responsible bamboo harvesting, which keeps bamboo forests productive while maintaining ecological balance. Furthermore, selective cutting and managed growth management serve to prevent bamboo overgrowth, which can occasionally affect native ecosystems.

In addition, bamboo is playing an increasingly important role in Japan's circular economy. Waste from bamboo-related businesses, such as building, furniture manufacturing, and paper production, is recycled into valuable goods such as biochar, compost, and biodegradable plastics (Iroegbu & Ray, 2021). This strategy reduces waste while maximizing bamboo's potential as a renewable resource. It appears that bamboo is important in Japan's attempts to conserve the environment and promote sustainability. Its quick growth, carbon absorption, soil protection, and biodiversity support make it a sustainable resource. At the same time, sustainable bamboo cultivation, environmentally friendly building, and creative bamboo-based goods help to reduce Japan's ecological footprint. With continuous investment in research, responsible harvesting practices, and government initiatives, bamboo has the potential to be a cornerstone of Japan's green future.

Cross-Cultural Comparison of Bamboo in Malaysia and Japan

Bamboo also has ritualistic significance in several Malaysian cultural rites, representing strength, unity, and persistence (Noor & Khoo, 2012). Bamboo is significant in both Malaysian and Japanese cultures, but its applications, symbolism, and long-term use vary depending on historical, environmental, and sociological circumstances. While both countries regard bamboo as an important resource for construction, crafts, and environmental conservation, their cultural interpretations and traditional applications reflect distinct aspects of their separate heritages. In Malaysia, bamboo is profoundly ingrained in traditional cultures and rural livelihoods (Mohd Zaihidee Arshad et al., 2014). In Malaysia, bamboo is deeply woven into the fabric of local

life, especially among indigenous groups like the Orang Asli. For generations, communities have relied on it to build homes, craft intricate handicrafts, and create musical instruments like the angklung and seruling. Even bamboo shoots, known as rebung, are a cherished ingredient in local dishes. Beyond its practical uses, bamboo holds a special place in cultural rituals, symbolizing strength, unity, and resilience, making it far more than just a plant—it's a way of life.

In Japan, bamboo carries a profound spiritual and artistic significance, as noted by Koji Matsunobu (2007). It embodies strength, purity, and flexibility, playing a central role in Shinto and Buddhist ceremonies. You'll often see bamboo fences or decorations at temples and shrines, believed to ward off evil spirits. Its elegance shines in Japanese garden designs, tea ceremonies (where it's crafted into tools like chasen and chashaku), and even martial arts with shinai practice swords. Bamboo's mystique also weaves through folklore, like The Tale of the Bamboo Cutter, a story that highlights its poetic and magical allure.

From an environmental standpoint, both Malaysia and Japan champion bamboo as a green, sustainable resource. In Malaysia, it's being promoted as an alternative to timber to combat deforestation, while in Japan, bamboo aids in reforestation and captures carbon. Both nations are also exploring innovative bamboo-based products, from biodegradable packaging and textiles to eco-friendly construction materials, to support sustainability efforts. Despite their unique cultural and ecological approaches, Malaysia and Japan share a deep respect for bamboo's economic, artistic, and environmental value. By sharing knowledge and practices, they can further develop bamboo industries, ensuring this remarkable plant continues to thrive for future generations.

3. Designing Bamboo Products for Malaysia and Japan's Elderly

Bamboo's incredible versatility makes it a cherished part of both Malaysian and Japanese cultures, with each country weaving it into their traditions in unique ways, especially when designing products for older adults. Exploring these approaches not only fosters cross-cultural understanding but also reveals how bamboo can enhance seniors' lives in meaningful ways. In Malaysia, bamboo furniture for the elderly is designed with both style and comfort in mind. Hamid et al. (2020) introduced the concept of "ergoaesthetic" design, which blends ergonomic support with visual appeal to create furniture that uplifts seniors' living spaces and supports their physical well-being. This approach carefully considers aesthetics, comfort, cultural values, and user behavior at every step. However, despite bamboo's clear benefits, it hasn't been widely embraced in Malaysian furniture production. Ratnasingam et al. (2020) point out that public unawareness of bamboo's advantages and reluctance from wood-based industries are holding things back. By raising awareness and promoting bamboo's potential, Malaysia could create more senior-friendly bamboo products that make a real difference.

In Japan, bamboo craftsmanship is steeped in tradition, blending practicality with minimalist elegance. Take bamboo walking canes, for example—they're lightweight yet sturdy, providing reliable support for seniors while reflecting cultural significance. Artisans at places like Oomiya Takezai Kogei have long crafted these items, prioritizing simplicity, natural beauty, and functionality. This philosophy resonates with older adults, offering products that are easy to use, visually pleasing, and deeply rooted in Japan's cultural heritage. By celebrating bamboo's unique qualities, Japan creates items that not only meet practical needs but also bring a sense of tradition and beauty to seniors' lives.

An Example of Bamboo-based Products

	**Bamboo Rocking Chair** A bamboo rocking chair, crafted with ergo-aesthetic principles, offers seniors both comfort and support. The natural flexibility of bamboo allows for a gentle, soothing rocking motion that can feel calming and rejuvenating. This chair beautifully marries Japan's appreciation for simple, natural materials with Malaysia's focus on ergonomic design, creating a piece that's both functional and inviting.
	**Walking canes made of bamboo** Elderly people can rely on bamboo walking canes for dependable support because they are strong and lightweight. Because of their innate flexibility, they can absorb shocks and lessen joint strain when moving.
	**Scratchers for Bamboo Backs** Bamboo back scratchers, which are ergonomically built with a gentle curve, improve comfort and independence by enabling elders to reach itchy regions without straining. Several businesses that specialize in bamboo products sell these objects, which are frequently found in traditional Japanese homes.
	**Foot Massagers Made of Bamboo** These massagers, which are made from smooth bamboo rods, encourage circulation and ease foot strain, helping older people relax and take better care of their feet. In Japan's health and wellness scene, bamboo foot massagers are a popular choice, offering a simple yet effective way to relax and soothe tired feet, though specific makers aren't mentioned in the sources provided.

	**Bath Chairs Made of Bamboo** Bamboo bath chairs, durable and naturally water-resistant, provide a safe and stable seating option for the bathroom, helping to prevent slips and falls during bathing. These chairs beautifully blend Japan's deep appreciation for bamboo craftsmanship with practical design, combining functionality with the warm, natural charm of the material.
	**Tea Sets Made of Bamboo** Bamboo tea sets, light and easy to handle, let seniors savor their tea rituals with comfort and charm. Rooted in Japan's rich tradition of bamboo tableware, these sets are lovingly crafted by artisans who keep this timeless art alive.

Looking at bamboo-based products designed for seniors in Japan and Malaysia reveals how deeply culture shapes design choices. By embracing these perspectives, designers can create items that not only meet the practical needs of older adults but also reflect the beauty and values of each culture, fostering collaboration and mutual understanding across borders.

4. Proposed Bamboo-Based Product for the Elderly

When creating bamboo products for older adults, we need to think about sustainability, comfort, cultural fit, and ease of use. These ideas can either improve existing products or introduce entirely new ones. The Smart Bamboo Walking Stick is a standout example of a fresh, innovative design for seniors. It blends modern technology with bamboo's natural strengths to enhance mobility and safety for older users.

The Smart Bamboo Walking Stick is lightweight yet strong, thanks to bamboo's durability, making it easy for seniors to carry and use. Its ergonomic handle is designed to fit comfortably in the hand, reducing strain and ensuring a secure grip even after long periods of use. Built-in LED lights help light up dark areas, making it safer for seniors to move around and lowering the risk of trips or falls. The stick also includes fall detection sensors that can sense sudden movements and instantly alert caregivers or emergency services if something goes wrong. Plus, a GPS tracker can be added to let family members or caregivers keep an eye on the user's location, offering extra peace of mind. By combining traditional bamboo craftsmanship with cutting-edge technology, this smart walking stick promotes safety, independence, and eco-friendliness for seniors.

5. Conclusion

In wrapping up, bamboo holds a special place in Malaysia's heart, weaving together its cultural, economic, and environmental fabric. From its use in traditional architecture, crafts, food, and product design to its role in time-

honored customs, bamboo's versatility shines through. It's a vital resource that bridges Malaysia's rich heritage with modern innovation, thanks to sustainable practices and new technologies. Collaborating on cross-cultural designs can also spark global connections and inspire creative exchanges. As Wan (n.d.) points out, design has a universal charm that brings people together, no matter where they're from. To top it all off, the Smart Bamboo Walking Stick is a game-changer for seniors, blending cutting-edge tech with classic bamboo craftsmanship to boost mobility and safety. With features like fall detection sensors, GPS tracking, a comfy ergonomic grip, a sturdy bamboo frame, and built-in LED lights, this design thoughtfully meets the practical and safety needs of older adults. Beyond its practical use, the walking stick encourages sustainability and cultural significance because bamboo is a readily available and environmentally friendly material. This innovation gives family members and caregivers peace of mind in addition to enabling seniors to walk freely. Smart assistive devices like this walking stick will be essential to ensuring that the elderly live safer, more comfortable, and more dignified lives as the world's population ages.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Generational Differences in Shaping Employees' Ethical Behavior for Sustainable Organization: A Meta-Analysis

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Abstract: The ethical behavior of employees is critical to organizational success, yet fostering such behavior presents persistent challenges in today's dynamic workplace. Predictable factors such as cultural diversity, technological advancements, and evolving societal expectations highlight the pressing need for robust strategies to promote ethical conduct. Due to that, this paper investigates generational differences in shaping employees' ethical behavior for sustainable organizations through a comprehensive meta-analysis. Using university electronic databases (Scopus) as a search lens to locate related articles, a meta-analytical technique is employed to analyze and synthesize available literature. The following themes of ethical behavior and generational differences were used to assess selected studies. Inclusion criteria focused on studies published within the past 10 years, ensuring relevance to recent organizational contexts. By systematically analyzing and synthesizing the literature, this paper provides actionable insights for researchers and practitioners aiming to address challenges of generational differences in shaping employees' ethical behavior. The findings highlight the distinct ethical values held by each generation and underscore the importance of fostering a cohesive ethical principle within organizations. A significant gap in the findings is the limited exploration of how generational ethical perspectives evolve, particularly in remote work settings, digital workplaces, and gig economies. Additionally, the practical effectiveness of ethical leadership and CSR initiatives in bridging generational ethical gaps remains underexplored. Future research should examine ethical behavior practices of non-traditional workspaces, assess effective leadership strategies and policy interventions, and adopt international approaches to enhance generalizability and inform culturally inclusive ethical policies.

Keywords: *Ethical behavior, generational differences, meta-analysis, sustainability*

1. Introduction

Organizations today face significant challenges in fostering ethical behavior among their employees. These challenges stem from various factors, including cultural and generational diversity. The modern corporate landscape faces the challenges of effectively managing a diverse workforce comprising individuals from various generational backgrounds. As organizations become more globalized, they must navigate the complexities of managing employees with diverse cultural backgrounds, values, and beliefs. This diversity can lead to differing perceptions of ethical behavior, making it difficult to establish a cohesive organizational culture that promotes ethical conduct. Bridging these generational gaps and fostering a culture of ethical behavior is crucial for achieving long-term organizational sustainability.

Previous studies have emphasized the unique traits and priorities of various organizational cohorts, such as Baby Boomers, Generation X, Millennials, and Generation Z (Dwyer & Azevado, 2016; Guerin-Marion et al., 2018; Westerman & Yamamura, 2007). These differences can significantly impact employees' perceptions, values, and approaches to ethical decision-making. Traditionalists, for instance, may place greater emphasis on loyalty and adherence to rules, while Millennials may prioritize work-life balance and social responsibility (Kapoor & Salomon, 2011). Consequently, organizations must recognize and address these generational nuances to cultivate and share the understanding of ethical conduct.

This article provides a thorough examination of prior literature concerning the influence of generational differences in shaping employees' ethical behavior within organizational settings. As a reviewed paper, it systematically synthesizes scholarly contributions to identify determinants that affect ethical decision-making and conduct in the workplace. The outline of this paper begins with the literature review defining characteristics of generational cohorts such as Baby Boomers, Generation X, Millennials, and Generation Z, and examines how these differences manifest in ethical perceptions, values, and workplace behavior. Methodologically, a meta-analytical approach is employed to analyze the quantitative findings from selected

journals and articles published between 2015 and 2025. Furthermore, key findings highlight the significant generational variances in ethical priorities, and the discussion section interprets these findings. Finally, the paper concludes by summarizing key insights, acknowledging the limitations of the current review, and proposing directions for future research.

2. Literature Review

The literature suggests that cultural and generational diversity within the workforce can pose significant challenges in shaping ethical behavior. Differences in values, attitudes, and work preferences among employees from various cultural and generational backgrounds can create tension and misunderstanding, making it difficult to establish a shared understanding of ethical conduct (Klopotan et al., 2020). Research has shown that the beliefs, attitudes, and behaviors of different generations, such as Baby Boomers, Generation X, and Millennials, can vary significantly. These generational differences can lead to conflict and a lack of cohesion, which can undermine the organization's efforts to promote ethical behavior. Additionally, the increasing diversity in the workplace has been found to intensify conflicts due to conflicting cultural differences and behaviors. Therefore, organizations must find ways to bridge these gaps and foster a shared understanding of ethical behavior that transcends cultural and generational boundaries.

Generational differences in ethical attitudes can significantly influence the ethical behavior of employees. Younger generations, such as Millennials and Generation Z, tend to have a stronger focus on social responsibility, environmental sustainability, and ethical corporate practices compared to older generations like Baby Boomers. For example, Millennials are more likely to consider the ethical implications of their work and are more willing to sacrifice financial gain for the sake of upholding ethical principles. In contrast, some older employees may prioritize financial performance and short-term results over long-term ethical considerations (Nuseir & Ghandour, 2019), leading to potential conflicts and contradictions in the workplace. These generational disparities in ethical attitudes can create challenges in establishing a cohesive organizational culture that promotes ethical conduct across all employee groups.

Rapid technological advancement and the rise of artificial intelligence (AI) have become a challenge for generational differences in the workforce. As Millennials are more technologically updated and integrating AI in every work performed, it may contradict the older style of performing work adopted by earlier generations (Verma & Garg, 2023). The integration of AI technology into professional workflows has sparked concerns among the older generation workforce regarding the quality of work produced, the reliability of sources utilized, and the capabilities of younger employees. While the older generation often relies on experience gained through years of practice and observation, the newer generation increasingly leverages AI tools to generate ideas and solutions. This shift in methodology may lead to differing perceptions of competence and credibility, as the reliance on AI technology challenges notions of expertise rooted in experiential knowledge.

To promote ethical behavior across different generational cohorts, organizations can implement a multifaceted approach (Kapoor & Solomon, 2011). First, organizations should establish clear and consistent ethical guidelines that resonate with all employees, regardless of their generational background (Ruiz-Palamino & Banon-Gomis, 2016). This can be achieved through comprehensive training programs, mentorship initiatives, and open dialogues that encourage cross-generational collaboration and knowledge-sharing.

Additionally, organizations should consider the diverse work environment preferences of each generation. For instance, younger generation workers may thrive in global-oriented and technologically advanced work environments, while Baby Boomers may respond better to focus on relationship-building and work-life balance. By catering to the unique needs and preferences of each generational cohort, organizations can foster a sense of belonging and engagement, which in turn can contribute to a stronger ethical culture.

Organizations should also foster open dialogue and cross-generational collaborations to bridge the ethical gaps between different age groups. Creating opportunities for younger and older employees to engage in discussion, share perspectives and collectively explore solutions to ethical dilemmas is are good approach to practice.

In the meantime, encouraging mentorship and knowledge-sharing opportunities to facilitate the transfer of

ethical norms and best practices across generations would help employees adapt to the right way of doing things. Pairing younger employees with seasoned professionals can help bridge the ethical divide and promote a shared understanding of the organization's values and ethical expectations.

3. Methodology

This research utilizes a meta-analytical method to investigate the factors concerning generational differences in shaping employees' ethical behavior. Meta-analysis is a widely recognized research methodology, extensively used in various disciplines such as medicine, ecology, social sciences, and business. It is particularly effective for synthesizing data from prior studies, thereby providing a comprehensive understanding of a research topic. Furthermore, meta-analysis is instrumental in guiding the design of new studies by summarizing existing knowledge and identifying gaps that future studies may explore.

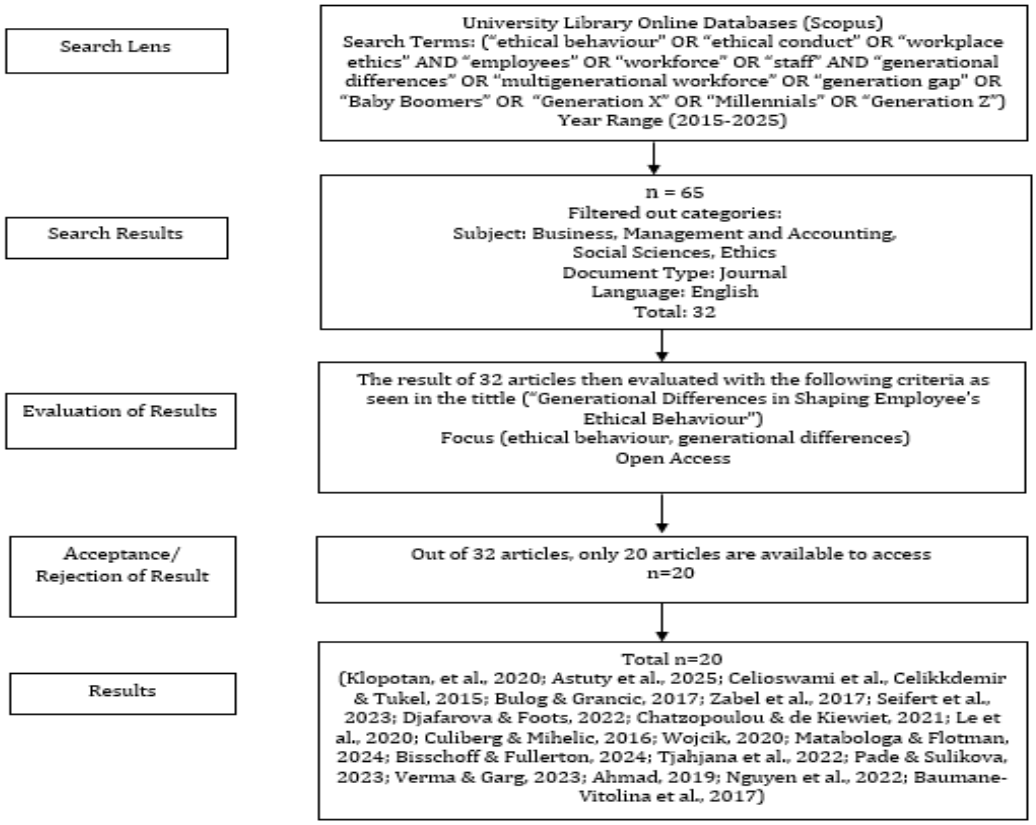
This paper concentrates on research articles published between 2015 and 2025, addressing the specific theme of challenges in shaping employees' ethical behavior with an emphasis on generational differences. The initial stage involved a systematic and computer-based search for relevant studies using online library database services. The search was conducted on the Scopus database, accessible through the university's online library portal. Keywords of "ethical behavior", "workplace ethics", "employees", "staff", and "generational differences" were used to identify pertinent publications. To ensure relevance, the search was limited to the articles' titles and publication years ranging from 2015 to 2025.

The initial search yielded 65 published articles. These articles were subsequently filtered based on specific criteria, including source type (journal), subject areas (business, management and accounting, ethics and social sciences), and language (English). Following this filtration process, 32 articles remained.

In the next stage, the 32 articles were evaluated to ensure alignment with the core themes of "challenges", "employees' ethical behavior", and "generational differences". Studies that focused on irrelevant contexts were excluded. After this thematic screening, the selected articles were downloaded to verify full-text accessibility. Of the 32 articles initially identified, only 20 provided full-text access.

The final set of 20 articles was meticulously reviewed to extract insights and synthesize findings relevant to the study's objectives. This comprehensive evaluation enabled the researcher to consolidate existing knowledge on the challenges of fostering ethical behavior in employees across generational divides, providing a robust foundation for further analysis and discussion.

Figure 1: Multi-Step Procedure of Meta-Analysis



4. Findings and Results

Table 1: Selected articles on Generational Differences in Shaping Employees' Ethical Behavior for Sustainable Organization

NO	AUTHOR/YEAR	TITLE	FINDINGS
1	Ahmad (2019)	Corporate Social Responsibility: A value-creation strategy to engage millennials.	The study emphasizes using corporate social responsibility (CSR) to engage millennials, who are skeptical of profit-driven motives. Key findings highlight the need for CSR policies to align with millennial values such as sustainability, inclusion, and equality. Effective strategies, including a seven-step CSR process and two-way communication, enhance engagement, attract millennial talent, and foster organizational sustainability and trust.
2	Astuty et al., (2025)	A closer look at the work behavior of Gen Z in micro, small and medium enterprises of developing countries.	The study explores Generation Z employees in MSMEs within developing countries, revealing that workplace happiness mediates the relationship between motivation and performance. It highlights the role of teamwork and

			respect in enhancing employee satisfaction, productivity and MSME sustainability.
3	Baumane-Vitolina et al. (2017)	Ethical behavior and honesty in the post-Soviet business environment.	This study examines generational differences in honesty as a personal value and behavior, revealing that older generations exhibit greater honesty than younger ones. Post-war and early Generation X rate honesty and responsibility higher individually. Key challenges include fostering ethical behavior through training and integrating value-based assessments into hiring practices. Promoting honesty at the organizational level may further encourage ethical workplace behavior.
4	Bulog & Grančić (2017)	The benefits of business ethics-ethical behavior of decision-makers: The empirical findings from Croatia.	This study examines the advantages of business ethics and evaluates managerial ethical behavior. Findings reveal that the company lacks a developed ethical framework, with managers often disregarding ethics in decision-making, indicating a limited understanding of its significance in business. To address this, the company should prioritize promoting ethical conduct, establishing ethical values, and implementing comprehensive ethical policies and strategies.
5	Bisschoff & Fullerton (2024)	The AB Gap: An assessment of the difference between ethical attitudes and ethical behavior among the next generation of business leaders in South Africa.	The study investigates inconsistencies between the ethical attitudes and actions of South Africa's prospective business leaders. The findings indicate that this emerging group demonstrates a relatively strong ethical inclination.
6	Çelikdemir & Tukel (2015)	Incorporating ethics into strategic management about Generation Y's view of ethics.	This study intends to explore the influence of Generation Y's ethical ideology on their business practices, examining how generational shifts have shaped ethical behavior. The findings reveal that Gen Y prioritizes ethical behavior and incorporates ethical principles into their business actions, valuing ethics above success, reputation or profit.
7	Chatzopoulou & de Kiewiet, (2021)	Millennials' evaluation of corporate social responsibility: The wants and needs of the largest and most ethical generation.	This research investigate how millennials's perception of CSR and the underlying factors that influence ethical behavior. The findings reveal that millennials assess corporate actions with an idealistic perspective and are often skeptical of corporate ethics, prioritizing evidence of authentic and altruistic motives. This research provides valuable insights for

			managers to better understand the mindset of this impactful generation.
8	Culiberg & Mihelič (2016)	Three ethical frames of reference: Insights into Millennials' ethical judgement and intentions in the workplace.	The research examines Millennials' ethical decision-making behavior. The findings affirm a consistent link between ethical judgements and intentions, while the impact of ethical frames of reference varies depending on the context. The varying predictive power of these frames highlights important implications for managers seeking to foster ethical behavior among Millennial employees.
9	Djafarova & Foots (2022)	Exploring ethical consumption of Generation Z: Theory of Planned Behavior	This paper examines the determinants that lead Generation Z to enact their ethical purchase intentions in practice. The analysis reveals that Generation Z holds a deep awareness of, and dedication to, ethical and ecological concerns.
10	Jonck et al. (2016)	Work ethics of different generational cohorts in South Africa.	The objective of this research is to compare work-ethics profiles across three cohorts-Baby Boomers, Generation X, and Generation Y. The analysis uncovers both shared traits and significant generational divergences, especially regarding work diligence and delay of gratification.
11	Klopotan et al., (2020)	Do business ethics and ethical decision making still matter: Perspective of different Generational Cohorts.	This study compares attitudes toward business ethics and ethical decision-making across Baby Boomers, Generation X, Millennials, and Generation Z. Overall differences were slight, with Generation Z notably de-emphasizing formal rules, performance metrics, and job pressures relative to older cohorts. Across all generations, supervisor behavior emerged as the strongest determinant of ethical choices. The findings underscore the importance of ethical leadership and a supportive ethical climate, and reveal a generational tilt toward personal moral beliefs over organizational directives. To foster consistent ethical conduct, the targeted ethics training and leadership development programs are recommended.

12	Le et al. (2020)	Ethical consumption in Vietnam: An analysis of generational cohorts and gender.	This study examines the discrepancy between ethical attitude intentions and actual consumer behavior. The result reveal no gender-based differences in ethical purchasing among Generation Z, Generation Y and Generation X, or nor any significant distinctions between Generation X and Generation Y. Moreover, no cohorts differences emerged in overall ethically driven consumer behavior.
13	Matabologa & Flotman (2024)	Organizational ethics context factors in a public energy utility company: A Millennial view	This paper explores Millennials' lived experiences with organizational ethics, with a focus on how ethical leadership shapes those experiences. The results reveal a paradoxical and ambivalent division in Millennials' perceptions of the organization's ethical climate.
14	Nguyen et al. (2022)	Generation Z Job Seekers' expectations and their job pursuit intention: Evidence from transition and emerging economy.	This paper examines the expectations and job pursuit intention of Generation Z job seekers in a transitional emerging economy. The findings indicate that Vietnamese Generation Z places greater value on intangible organizational attributes than on physical job features, viewing these intangibles as instrumental to their career goals and as expressions of a firm's corporate social responsibility.
15	Pade & Sulíková (2023)	Significance of and ethical culture for young employees.	The investigation demonstrates the value of cultivating ethical norms within an organization, particularly for younger employees. The findings suggest that companies must focus on being responsible global market participants, while younger employees should prioritize ethical values in their work.
16	Seifert et al. (2023)	Generational work ethic differences: From baby boomers to Gen Z	This study compares work ethic differences between Baby Boomers and Generation Z, revealing significant generational variations in their levels of work ethic.
17	Tjahjana et al., (2022)	How Generation Y and Z perceive business ethics	The purpose of this research is to examine Generation Y and Z's perspective on business ethics. Result reveal that, although both groups lack sufficient ethics training, they remain inclined to act ethically- and that one in four individuals is willing to sacrifice ethical principles for what they views as the greater good.

18	Verma & Garg (2023)	Exploring intergenerational differences in technology-oriented ethical behavior	The investigation seeks to understand how technology-related ethics manifest across a varied workforce and to identify generational differences among Gen X, Y, and Z. Results show significant variation across all metrics of technology-oriented ethical behavior from pre-millennials through post-millennials.
19	Wójcik (2020)	Generational values and generational confrontations: Ethical challenges in the light of contemporary economic and social trends.	This paper aims to discuss the sources of moral behavior and analyze the generational backgrounds that have shaped their attitudes, which may also influence their ability to address moral dilemmas. The study found that Millennials are the first to work in a tech-driven, globally connected multicultural environment, and each generation is increasingly more racially and ethnically diverse than the last.
20	Zabel et al. (2017)	Generational differences in work ethics: Fact or fiction.	This paper examines generational differences in work ethics. Results indicate that variations in Protestant Work Ethics are minimal, suggesting that tailoring talent-management strategies specifically for Millennials may be redundant.

Discussion

The exploration of factors concerning generational differences in shaping employees' ethical behavior reveals significant trends and nuanced contradictions. The studies collectively underline the relationship between generational values, organizational culture and ethical behavior. Many studies converge on the premise that younger generations, particularly Millennials (Generation Y) and Generation Z, prioritize ethical practices aligned with sustainability, inclusivity, and corporate social responsibility (CSR). For instance, Ahmad (2019) and Chatzopoulou and Kiewet (2021) emphasize Millennials' skepticism toward profit-driven motives, advocating CSR as a strategic engagement tool. Similarly, Djafarova & Foots (2022) highlight Generation Z's strong commitment to environmental and ethical concerns.

Additionally, studies like Klopotan et al. (2020) and Le et al. (2020) reveal minimal generational differences in ethical attitudes, suggesting that intrinsic values, such as honesty and responsibility, are critical across cohorts. Klopotan's findings underscore supervisors' influence as a consistent determinant of ethical decision-making. Teamwork and respect also emerge as universal motivators across generations, as evidenced by Astuty et al. (2025), who link these attributes to workplace happiness and MSME sustainability. This aligns with Jonck et al. (2016), which identifies commonalities in work ethic among generational cohorts despite differences in attitudes toward gratification.

Contradictory findings regarding the ethical behavior-action gap have been found. Bisschoff & Fullerton (2024) identify a disconnect between ethical attitudes and behavior among South African youth, whereas Çelikdemir & Tukel (2015) assert that Generation Y integrates ethical principles into business actions, prioritizing them above profit or reputation. Similarly, studies like Matabologa & Flotman (2024) describe Millennials' ambivalence about organizational ethics, indicating conflicting perceptions of ethical leadership. In contrast, Culiberg & Mihelič (2016) emphasize Millennials' consistent ethical judgment, even though it is context-dependent.

Generational differences in work ethics also spark debate. Seifert et al. (2023) and Tjahjana et al. (2022) report

significant variations, whereas Zabel et al. (2017) argue these differences are overstated, cautioning against overhauling talent management strategies for younger generations.

The connection between ethical values, organizational culture and generational differences suggests that ethical leadership and tailored strategies are paramount. While Millennials and Generation Z are vocal advocates for ethics and sustainability, their perceptions often conflict when confronted with practical realities, such as decision-making under pressure or organizational constraints.

Even though this study highlights several key findings, but also reveals notable gaps in the literature. First, while the study identifies distinct ethical priorities across generations, there is a limited exploration of how these generational perspectives evolve. Ethical behavior is dynamic and influenced by changing societal norms, technological advancements, and shifting workplace structures. Longitudinal studies are needed to track these changes and their impact on organizational ethics over different career stages.

Second, the research largely focuses on corporate and structured work environments, neglecting the ethical behavior of employees in remote work settings, digital workplaces, and gig economies. With the rise of virtual teams and AI-driven decision-making, future research should examine how generational ethics manifest in non-traditional workspaces.

Third, while ethical leadership and corporate social responsibility (CSR) initiatives are discussed as means to bridge generational ethical gaps, their practical effectiveness remains underexplored. Further empirical research is needed to assess which leadership strategies, training programs, and policy interventions are most effective in aligning ethical values across generations.

Lastly, there is a lack of cross-cultural comparison in the study. Ethical perceptions and behavior are shaped by regional and cultural contexts, and understanding how generational ethics differ globally can provide broader, more applicable insights. Future studies should adopt comparative international approaches to enhance the generalizability of findings and inform culturally inclusive ethical policies.

Hence, organizations must therefore prioritize ethical leadership, transparent communication and education to bridge perception gaps and foster a consistent ethical climate. Efforts should emphasize inclusivity, aligning corporate objectives with generational aspirations, and fostering intergenerational dialogue to create a cohesive ethical framework. Fostering ethical behavior requires a multifaceted approach, integrating CSR, leadership, training, and culture. These strategies enhance employee satisfaction and support organizational sustainability in a diverse, interconnected world.

5. Conclusion and Recommendations

In conclusion, this meta-analytical study highlights the multifaceted challenges posed by generational differences in shaping employees' ethical behavior in ensuring a sustainable organization. By synthesizing data from 20 research articles published between 2015 to 2025, this paper provides valuable insights into the connection between generational diversity and workplace ethics. The findings underscore that generational differences influence ethical perspectives, behaviors, and expectations in the workplace. Key challenges include navigating conflicting values across generations, adapting leadership strategies to foster inclusivity, and leveraging technological advancements without compromising ethical standards. Additionally, this study reveals that the evolving nature of the workforce tailored approaches to ethical training and development that resonate with diverse generational cohorts. Addressing these challenges is important for organizations striving for sustainability, as ethical behavior plays a crucial role in building trust, enhancing collaboration, and ensuring long-term success. Leaders must adopt adaptive and inclusive strategies that bridge generational gaps while promoting a culture of integrity and accountability. Furthermore, the integration of technological tools must be balanced with ethical considerations to mitigate potential risks and uphold organizational values. Overall, this paper contributes to the understanding of how generational diversity impacts ethical behavior in the workplace and offers a foundation for future research to explore innovative solutions. By embracing diversity and fostering ethical leadership, organizations can navigate generational challenges and create a sustainable, value-driven environment.

Future Direction and Limitations: A key limitation of this review is the scope of the literature selection. The articles reviewed were exclusively sourced from the social sciences field (business, management, and accounting) subject areas, and only journal articles published between 2015 and 2025 were considered. This narrow focus may exclude relevant insights from interdisciplinary fields, which could offer valuable perspectives on ethical behavior and generational diversity in organizational settings.

Future research could expand the scope beyond the Business, Management, and accounting disciplines to incorporate interdisciplinary perspectives from fields such as physiology, sociology, and cultural studies. Such an approach would enable a more holistic understanding of the complex relationship between generational diversity and ethical behavior in organizational settings. Additionally, future studies could adopt comparative cross-cultural analyses to examine how generational cohorts perceive ethical behavior across different cultural contexts, thereby discovering global patterns and localized distinctions.

Declaration of Competing Interest: The authors have no competing interests associated with this research. This study was conducted independently and is not influenced by any parties.

Funding: This research received no specific grant or financial support from any funding agency, commercial entity, or not-for-profit organization.

Acknowledgement: The authors would like to express their sincere gratitude to all contributors involved in the development of this research.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

A Technology-Driven Approach: The Impact of Customer Reviews on the Perceived Risks of Using Childcare Services

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Abstract: When searching for quality childcare, the best childcare reviews can provide invaluable insights for parents in selecting childcare for their children. These reviews can highlight parents' experiences in using childcare and also shed light on the strengths and weaknesses of childcare centers. The study's purpose was to determine the impact of customer reviews on perceived risk, with technology innovation as a mediator. The study used a quantitative approach in data collection and 385 questionnaires were distributed to working mothers across four zones in Peninsular Malaysia. The research instrument used was a questionnaire consisting of 15 questions for the variable CR (Customer Review), 5 questions for TI (Technology Innovation), and 6 questions for PR (Perceived Risk). The collected data were processed using Partial Least Squares Structural Equation Modelling (PLS-SEM). According to the analysis results, customer review was revealed to negatively and significantly affect perceived risk (β = -0.083, p = 0.030), but positively affect technology innovation (β = 0.419, p < 0.000). Also, technology innovation was revealed to have a significant mediating effect on customer review and perceived risk (β = -0.294, p = 0.000), which shows that customer review can be more effective in lowering perceived risk when integrated with technology innovation. Therefore, the contribution of technology innovation as a mediator can lower perceived risks in monitoring unregistered childcare centers. Future studies could explore other mediating and moderating variables, such as government regulation or parental experience with childcare centers.

Keywords: *Customer review, Technology innovation, Perceived risk, Childcare services, PLS- SEM*

1. Introduction

High-quality intensive childcare is vital for improving the overall well-being of children (Almond & Currie, 2011). Therefore, to fulfill children's physiological and safety needs, a comfortable environment and a secure childcare center are essential. Sustainable Development Goal 4 (SDG 4) underscores the importance of providing a safe and inclusive educational setting. This aligns with the findings of Singh (2018), who estimated that approximately 65,000 childcare centers operate in Malaysia, including unregistered centers that do not undergo regular monitoring by the Ministry of Women, Family, and Community Development (MWFCD). The growth in the number of childcare centers in Malaysia is primarily driven by the rising participation of Malaysian women in the workforce, which has reached 50%, with an average of two children per mother. To uphold the quality of childcare services, Malaysia introduced the Child Care Centre Act 1984 (Act 308) (CCCA), which was implemented in Malaysia to regulate the provision of childcare centers.

According to the Department of Social Welfare (DSW), the annual reported cases of child abuse have consistently exceeded 2,000 each year, with 6,061 cases recorded in 2019. The trend continued into 2021, with 2,040 cases reported in the first four months of the year (Mohd Shahidan & Rozilawati, 2021). In addition, MWFCD also reported a total of 336 child abuse incidents happening at both registered and unregistered childcare facilities during 2021 and 2022 (Carvalho, Rahim & Tan, 2023). Asri & Bahaudin (2023) highlighted that most cases of child or infant abuse often involve caregivers at unregistered childcare centers or those lacking proper supervision. This issue is particularly concerning, as inadequate oversight increases the risk of negligence or abuse within these facilities.

According to Herbst et al. (2020), parents also encounter a shortage of information in the decision-making process because they restrict their choices to childcare options recommended by friends and family, even though they might have diverse preferences regarding childcare. In addition, there is yet a single accessible platform that can be used by parents anytime and anywhere to help them compare the quality of childcare services, access previous complaints and obtain information on the strength of a childcare (Mohd Iskandar,

2023). Moreover, parents' feedbacks on childcare centers' health and safety practices are neglected from the monitoring, although parents could review the childcare based on the quality of service their children received (Sulaiman & Hussain, 2023). Therefore, one of the best strategies to reduce the perceived risks customers may have is to conduct online customer surveys.

Previous studies have found that preschool parents can access essential parenting services and obtain important information about education and pastoral issues. Parents' experiences are greatly influenced by the quality of these online services; it affects cognition, emotions, behavior, senses, and social interactions. (Ameen, Tarhini, Reppel & Anand, 2021). For example, mobile applications facilitate information searches, interactions with other parents, and decision-making regarding their children's education and care.

Therefore, the objective of this study was to explore the impact of customer reviews on perceived risk in the setting of unregistered childcare centers in Malaysia, with technology innovation serving as a mediator. By examining these relationships, the study seeks to provide insights into how online customer reviews affect parental decision-making and risk perception regarding the selection of childcare services. Additionally, the findings will contribute to the development of digital solutions, such as online platforms or mobile applications, that can increase transparency, improve service quality and ultimately mitigate the risks posed by unregulated childcare facilities.

2. Literature Review

Quality childcare services are necessary for the children's well-being. The role of customer reviews is to drive technological improvements, alleviate perceived risks and help parents make a better, informed decision. In this part, the study analyses how customer reviews are related to perceived risk and technology innovation.

Customer reviews drive technological innovation by providing valuable insights to service providers (Filieri, 2015; Chatterjee, Chaudhuri, Vrontis & Thrassou, 2020). In the context of childcare service provision, the use of Quality Rating and Improvement Systems (QRIS) is associated with improved quality of care in available childcare services and ultimately reduces parental uncertainty (Zellman & Perlman, 2008). Customer feedback helps childcare centers adopt technologies like mobile apps for real-time communication, child activity tracking and security improvements (Pee, 2016; Chung, Moriuchi, Limbu & Ganesan, 2018). These innovations are trusted and met satisfaction (Herbst, Fajkowska & Włodarczyk, 2018; Yadav, Verma & Chikhalkar, 2020). Hence, customer reviews are an essential factor in defining technological advancements in childcare services.

Customer reviews also help reduce perceived risks for parents choosing childcare services. The review's usefulness, argument quality, and perceived quantity of reviews can influence consumer trust (Cheung, Lee & Rabjohn, 2008; Filieri, 2015). Online customer reviews (OCRs) provide a reference for parents, allowing them to assess service quality based on others' experiences (Chung, Moriuchi, Limbu & Ganesan, 2018; Chatterjee, Chaudhuri, Vrontis & Thrassou, 2020). Dowling & Staelin (1994) stated that information-seeking behavior helps minimize perceived risks. Many parents struggle to find reliable childcare, leading to delayed decisions (Zaid, Amin & Noor, 2020). Pee (2016) noted that comprehensive information lowers perceived risks, aligning with findings that transparent details improve consumer confidence (Herbst, Fajkowska & Włodarczyk, 2018; Filieri, Acikgoz, Ndou & Dwivedi, 2020; Yadav, Verma & Chikhalkar, 2020). Therefore, customer reviews help parents make informed choices and reduce uncertainty.

Digital platforms can help parents make well-informed decisions by providing easy access to relevant childcare service information. Parents often depend on friends and family references, which restricts their choices (Herbst et al.,2020). There is no centralized platform for reviewing complaints and comparing services, as noted by Mohd Iskandar (2023), barring the option for parents to assess quality. Customer reviews have the power to address this gap, equipping parents to make wiser choices while mitigating perceived risk.

The integration of digital technologies and mobile applications has greatly impacted how childcare decisions are made. Ameen, Tarhini, Reppel & Anand (2021) emphasized that digital platforms empower parents with useful information about parenting, education, and other childcare services, which facilitates more informed choices. Therefore, technology can create new opportunities for improved interactions between parents,

streamline information searches to compare various options, and assist with complex decision-making (Lee, Chang & Wu, 2022). With the development of technology, customer-created content has become an important reference source to enhance the transparency of service qualities and help fulfill the diverse needs of individual families.

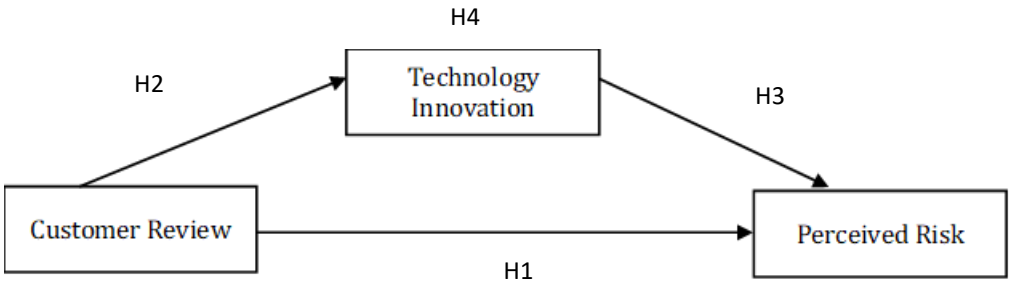
From these discussions, the following hypotheses are proposed:
H1: Customer reviews have a significant effect on perceived risk.
H2: Customer reviews have a significant effect on technology innovation.
H3: Technology innovation has a significant effect on perceived risk.
H4: Technology innovation mediates the relationship between customer reviews and perceived risk.

3. Methodology

Research Design

This study aims to determine the effect of customer reviews on perceived risk, with technology innovation as a mediator, at unregistered childcare centers in 4 zones of Peninsular Malaysia. There are 3 variables observed in this study, which include two independent variables (customer review and technology innovation) and one dependent variable (perceived risk). The relationship between the three variables is illustrated in Figure 1.

Figure 1: Model of research variables



Population and Sample

This research adopts a quantitative method, with a sample of 385 working mothers from four regions of Peninsular Malaysia. The sampling method used is Non-Probability Sampling, specifically Quota Sampling. The selected participants meet two main criteria: they have entrusted their children, aged 0-4 years, to an unregistered childcare center and they are female working mothers, as they are considered to have relevant experience and the ability to comprehend the questionnaire effectively.

Research Instruments

The data for this study were collected using a survey method, with a questionnaire as the primary research tool. The questionnaire consists of 26 items, measured on a 7-point Likert scale, with responses ranging from strongly disagree (score 1) to strongly agree (score 7). Table 1 below presents the research instruments.

Table 1: Research instruments

Domain	Constructs	No. of items	Source(s)
Customer review	Review usefulness	15	Chatterjee, Chaudhuri, Vrontis & Thrassou (2022); Filieri, Acikgoz, Ndou & Dwivedi (2020)
	Argument quality		Xiao & Lee (2019)
	Perceived quantity of reviews		Xiao & Lee (2019)
Technology Innovation	Visual appearance	5	Sohaib & Kang (2015)

Perceived risk	Financial risk	6	Yang, Sarathy & Lee (2016)
	Performance risk		Yang, Sarathy & Lee (2016)

Data Analysis

This study uses SmartPLS 4.0 to test validity and reliability through an outer model and evaluate the relationships between constructs using an inner model. The outer model focuses on the connection between indicators and their constructs, checking for reliability and validity. The inner model examines how the constructs relate to each other, using R-squared (R^2) to measure variance explained by the independent variables. This thorough approach ensures the reliability and strength of the results.

4. Findings and Results

Measurement Model (Outer Model)

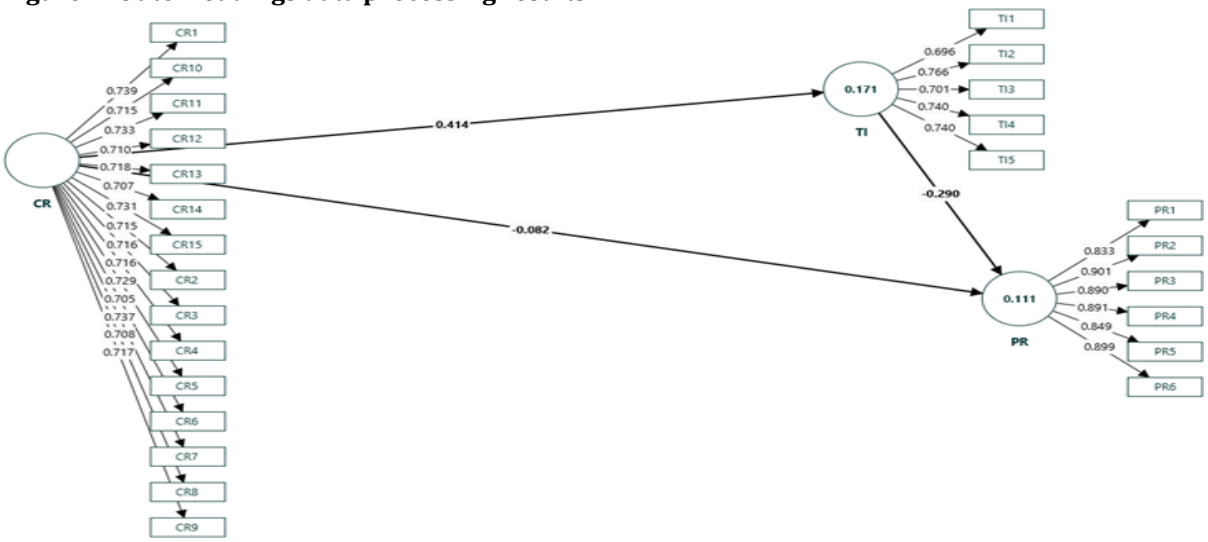
The analysis begins with assessing the outer loading to determine the most influential items, the validity and reliability of the indicators are assessed. Additionally, the outer model and inner model of validity analysis are used based on the loading factors. Therefore, the factor loading values are used to determine convergent validity by assessing item reliability (indicator validity). According to Hair, Hult, Ringle & Sarstedt (2019), indicating that all items have a value more than 0.7, is reliably measured by their respective constructs. However, for the initial review of the factor matrix, a loading that has a value of about 0.3 is assumed to meet the minimum threshold, and a factor value of 0.4 is thought to be better (Hair, Anderson, Tatham & Black, 1998).

Table 2: Estimate of loadings and significance

Construct	Items	Loadings
Customer Review (CR)	CR1	0.739
	CR2	0.715
	CR3	0.716
	CR4	0.716
	CR5	0.729
	CR6	0.705
	CR7	0.737
	CR8	0.708
	CR9	0.717
	CR10	0.715
	CR11	0.733
	CR12	0.710
	CR13	0.718
	CR14	0.707
	CR15	0.731
Technology Innovation (TI)	TI1	0.696
	TI2	0.766
	TI3	0.701
	TI4	0.740
	TI5	0.740
Perceived Risk (PR)	PR1	0.833
	PR2	0.901
	PR3	0.890
	PR4	0.891
	PR5	0.849
	PR6	0.899

The convergent validity test results, shown in Table 2, indicate that the indicator values for each variable are above 0.4, confirming the validity of the indicators. Figure 2 below illustrates the results of the structural outer model.

Figure 2: Outer loadings data processing results



The study follows several stages to test its validity, including Convergent Validity through external loading factors, Average Variance Extracted (AVE), and Discriminant Validity using the Heterotrait-Monotrait (HTMT) ratio. The AVE value is used in the next phase of convergent validity testing to assess how well the study's constructs explain the variance of the related indicators. The table below presents the results of the AVE analysis.

Table 3: Average variance extracted (AVE)

Construct	Average Variance Extracted (AVE)
Customer Review (CR)	0.518
Technology Innovation (TI)	0.770
Perceived Risk (PR)	0.532

AVE is a measure that, when exceeding 0.5, indicates that more than half of the variance in its indicators is accounted for, demonstrating reliable representation (Henseler, Ringle & Sinkovics, 2009). As shown in Table 3, the AVE values for each of the constructs in this study are greater than 0.5. The Customer Review (CR) value is 0.518, the Technology Innovation (TI) value is 0.770, and the Perceived Risk (PR) value is 0.532. The findings of this study show an acceptable convergent validity test (Hair, Sarstedt, Ringle & Mena, 2012).

The next step is discriminant validity testing using HTMT. The HTMT is an evaluation that compares correlations within each construct (monotrait) with correlations between constructs (heterotrait). Although some research accepts a criterion of 0.90, Kline (2011) recommends a value below 0.85.

Table 4: Discriminant validity – HTMT

	Customer Review (CR)	Perceived Risk (PR)	Technology Innovation (TI)
Customer Review (CR)			
Perceived Risk (PR)	0.200		
Technology Innovation (TI)	0.475	0.356	

Table 4 shows that all of the HTMT values in Table 4 fall below the suggested criterion of 0.85 (Kline, 2011), which confirms that the constructs in the study are adequately distinct, ensuring discriminant validity. The findings of the HTMT calculations show that the discriminant validity of the study is validated.

Composite Reliability and Cronbach's Alpha tests are performed for the reliability testing of the research; a minimum of 0.7 is expected. The Cronbach's Alpha values ranged from 0.780 to 0.942 and were higher than the

recommended 0.7 (Hair, Black, Babin & Anderson, 2010). According to Henseler, Ringle & Sinkovics (2009), a composite reliability score of 0.60 is the lowest acceptable. Nevertheless, when it comes to good and stable reliability, an acceptable value would be recommended at 0.70 or higher (Reinaertz, Haenlein & Henseler, 2009). Table 5 shows that each variable meets the minimal requirement of 0.7. As a result, the tools used to collect the data in the study are seen to be valid and reliable.

Table 5: Composite reliability and Cronbach's alpha

	Cronbach's Alpha	Composite Reliability
Customer Review (CR)	0.934	0.935
Perceived Risk (PR)	0.942	0.952
Technology Innovation (TI)	0.780	0.785

Structural Model (Inner Model)

The inner model or structural model is evaluated after the outer model has been tested. To evaluate the inner model, the R^2 value (representing indicator reliability) for the dependent construct and the t-statistic value conducted by the path coefficient test are employed. The R^2 value measures the extent to which the independent variables explain the variation in the dependent variable. Additionally, it reflects the overall impact of the dependent variable on multiple independent variables (Hair, Hult, Ringle & Sarstedt, 2017a).

Table 6: Determination coefficient (R^2)

	R^2	R^2 Adjusted
Perceived Risk (PR)	0.111	0.106
Technology Innovation (TI)	0.171	0.169

Table 6 shows that the R^2 value of Perceived Risk (PR) is 0.111, indicating that the factors examined in this study explain only 11.1% of its variation (the remaining 88.9% is affected by other factors that are not included in the model). Likewise, the R^2 value for Technology Innovation (TI) is 0.171, which represents that 17.1% of Technology Innovation (TI) is explained by the predictors of this study, while 82.9% is attributed to unseen factors beyond this study. The Adjusted R^2 values for Perceived Risk (PR) (0.106) and Technology Innovation (TI) (0.169) are slightly lower, reflecting minor adjustments for the number of predictors while maintaining overall model stability. According to Hair, Hult, Ringle & Sarstedt (2017a) and Sarstedt, Ringle & Hair (2017), R^2 values closer to 1 indicate higher predictive accuracy. Based on the recorded R^2 values, this study model demonstrates a moderate level of predictive accuracy.

The structural model test results, including R^2, path coefficients, and t-statistics, are used to evaluate the research hypotheses. A hypothesis is considered valid if the t-value exceeds 1.645 and the p-value is below 0.05. To ensure robust results, bootstrapping with 10,000 samples is used. Tables 7 and 8 provide a summary of the results and the criteria for hypothesis testing.

Figure 3: Structural model

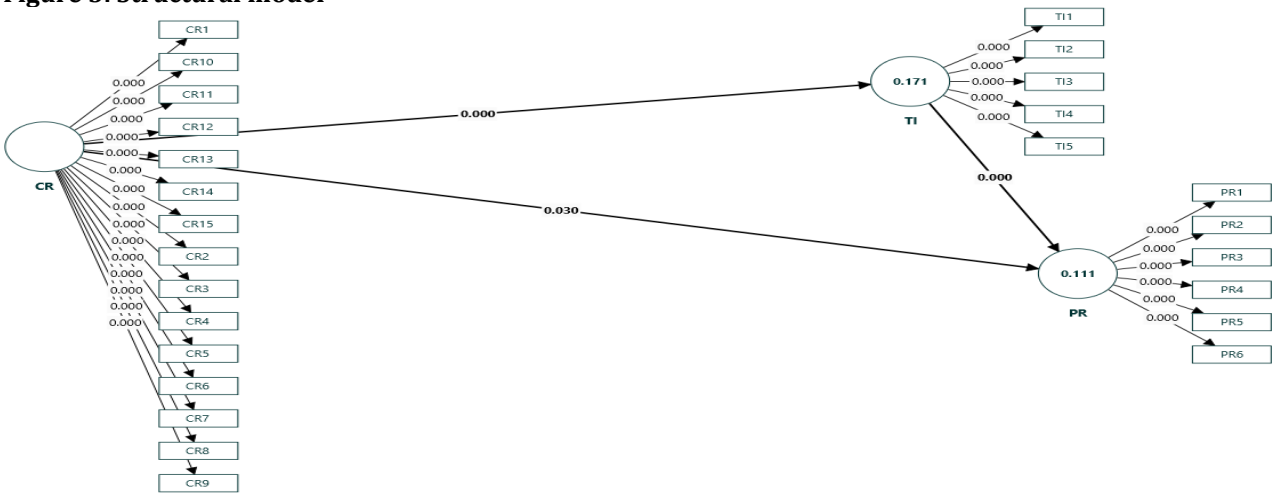


Table 7: Path coefficients

Hypothesis	Relationship	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
H1	Customer Review (CR) > Perceived Risk (PR)	-0.083	0.038	2.169	0.030	Supported
H2	Customer Review (CR) > Technology Innovation (TI)	0.419	0.045	9.109	0.000	Supported
H3	Technology Innovation (TI) > Perceived Risk (PR)	-0.294	0.040	7.199	0.000	Supported

Based on Table 7, the following can be concluded:

For H1, Customer Review has a negative and significant impact on Perceived Risk. The t-statistic value for Customer Review is 2.169, and the p-value is 0.030. Since the t-statistic (2.169) is greater than the t-table value of 1.96 and the p-value (0.030) is less than 0.05, the hypothesis is accepted. This implies that positive customer reviews can help reduce parents' perceived risk when selecting unregistered childcare centers.

For H2, Customer Review has a positive and significant influence on Technology Innovation. The t-statistic value for Customer Review is 9.109, and the p-value is 0.000. Since the t-statistic (9.109) exceeds the t-table value of 1.96 and the p-value (0.000) is less than 0.05, the hypothesis is accepted. This implies that customer feedback and reviews play a crucial role in driving technological advancements in unregistered childcare centers.

H3 demonstrated that Technology Innovation has a negative and significant impact on Customer Perceived Risk. The t-statistic value for Technology Innovation is 7.199, and the p-value is 0.000. Since the t-statistic (7.199) is greater than the t-table value of 1.96 and the p-value (0.000) is less than 0.05, the hypothesis is accepted. This suggests that the adoption of technology innovations, such as digital monitoring or enhanced communication tools, can help alleviate parents' concerns about unregistered childcare services.

In conclusion, all hypotheses were supported, showing that Customer Review can reduce perceived risk (H1), Customer Review drives Technology Innovation (H2), and technology innovation helps to reduce perceived risk (H3) in unregistered childcare centers.

Table 8: Specific indirect effects

Hypothesis	Relationship	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
H4	Customer Review (CR) > Technology Innovation (TI) > Perceived Risk (PR)	-0.123	0.020	5.931	0.000	Supported

Based on Table 8, the following can be explained:

The role of Technology Innovation (TI) as a mediator in the relationship between Customer Review (CR) and Perceived Risk (PR) was confirmed through H4 testing. The result showed a t-statistic of 5.931 (greater than the t-table value of 1.96) and a p-value of 0.000 (less than 0.05), supporting the hypothesis. This indicates that Technology Innovation plays a significant role in bridging the impact of Customer reviews on reducing Perceived Risk, suggesting that technological advancements enhance the credibility and trustworthiness of unregistered childcare centers, ultimately lowering parental concerns.

Discussion

Because of the high demand for childcare services, it is also important to maintain high-quality standards. However, unregistered childcare centers are often unsupervised, which raises safety and quality of care concerns. This study aimed to examine the effect of customer reviews on perceived risk, with technology innovation as a mediator. Four hypotheses (H1–H4) were established to evaluate the direct and indirect effects. Consequently, all the hypotheses were supported as they all had a significant relationship between the variables.

For H1, research shows that customer reviews (CR) can reduce perceived risk (PR) in unregistered childcare. Previous research has shown that, among different service industries, reviews play a key role in influencing customer choices (Cheung, Lee & Rabjohn, 2008; Filieri, 2015). Furthermore, H2 is also supported by previous research, which highlights a positive relationship between customer reviews (CR) and technology innovation (TI). This is in line with prior work that shows how customer reviews can motivate service providers to adopt technology like adding websites and mobile apps to reduce uncertainty (Pee, 2016; Chung, Moriuchi, Limbu & Ganesan, 2018). As a result, customer information not only reduces perceived risk but also helps in making critical information more accessible.

Additionally, the results also demonstrate a negative and notable effect of technology innovation (TI) on perceived risk (PR) (H3). Previous research indicates confirmatory trends whereby technology innovation, such as parental apps, helps to create transparency in service delivery (Herbst, Fajkowska & Włodarczyk, 2018; Yadav, Verma & Chikhalkar, 2020). However, mediation analysis (H4) shows that customer review is a significant way through which technological innovation impacts the perceived risk. These results highlight the impact of customer reviews and interconnected technologies in enhancing security communication and decreasing the perceived risk in selecting a childcare center. These results suggest that customer reviews will be the most effective method for reducing perceived risk when combined with technological innovation.

5. Conclusion and Recommendations

The study's findings offer several recommendations to enhance parents' confidence in childcare centers. First, government and childcare service providers should create a digital technology for parents that allows them to access full information about childcare centers, including customer reviews, the safety of the childcare environment, and legal compliance records. Thus, technologies such as mobile applications, online monitoring systems, and automatic evaluations need to be strengthened to help reduce parents' concerns about the safety and quality of childcare center services. Meanwhile, government and service providers need to collaborate with incentives, training, and regular monitoring to ensure that childcare quality standards can be followed.

This study demonstrated the significant role of customer reviews in efforts to mitigate parents' perceived risk of unregistered childcare centers. The analysis findings indicated that customer reviews are not only a valuable source of information, but also have an impact on parents' decisions to select a safe and quality childcare center. Therefore, the study's results show that technological innovation serves as a key driver to enhance parents' trust with access to more transparent and trustworthy information. Therefore, it could be said that technology is a proven factor that reduces the worries of parents about safety risks in childcare center services.

In conclusion, this study underscores the importance of an integrated customer reviews database and technological innovation in improving the quality of childcare services, with a particular focus on unregistered childcare centers. Therefore, the childcare system must adopt a more systematic approach for it to be safer and of better quality. In addition, the collaboration between the government, childcare providers, and parents is important to ensure that childcare centers can be regulated effectively. This is because, with a concerted effort, the problem of regulating unregistered childcare centers can be overcome, according to the needs of modern society and the sustainable development policy of the country.

Acknowledgement: This research is supported by the Malaysian Ministry of Higher Education through the Fundamental Research Grant Scheme (FRGS/1/2023/SS02/UPSI/02/6). The researchers would like to extend their gratitude to Universiti Pendidikan Sultan Idris for managing this research grant.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

A Conceptual Framework For Sustaining Penang's Medical Tourism Growth

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Abstract: Medical tourism has become an increasingly important component of Malaysia's healthcare and economic landscape, with Penang standing out as a leading destination in this sector. This paper explores the main drivers behind Penang's success, including its advanced healthcare facilities, cost-effectiveness, and strategic location. The analysis reveals Penang's strong competitive positioning, as it attracts almost half of Malaysia's medical tourists and contributes significantly to the state's revenue. Nevertheless, the sector faces mounting challenges such as rising competition in the region, shifting patient expectations, and the impacts of the post-pandemic environment. Addressing these issues will require sustained efforts in infrastructure upgrades, innovative marketing, and regulatory enhancements. This conceptual paper introduces a framework that links state development performance, private healthcare services, and infrastructure investment to support the continued growth of Penang's medical tourism. It emphasizes the importance of collaboration between public and private stakeholders to ensure Penang remains globally competitive in this evolving industry.

Keywords: *Medical Tourism, Penang, Conceptual Framework, Integrating State Development Performance, Private Healthcare Services, Infrastructure Development*

1. Introduction

Medical tourism involves individuals traveling to foreign countries to obtain medical treatments, often seeking higher-quality care, specialized services, or more affordable options than those available in their home countries. Between 2020 and 2024, Malaysia has made significant strides in establishing itself as a premier destination for medical tourism. In 2023, the country recorded over one million health tourist arrivals, marking a 15% increase from 2022. This growth contributed to a revenue of RM2.25 billion in 2023, with projections to reach RM2.4 billion by the end of 2024, and is expected to grow by up to 20% in 2025. (MIDA, 2024). The Malaysia Healthcare Travel Industry Blueprint 2021–2025 has been instrumental in this progress, aiming to provide a cohesive end-to-end experience for health tourists. Key components of the blueprint include medical services, teleconsultation, access to information, insurance, accommodation, and immigration, all designed to enhance the Malaysian healthcare brand (MIDA, 2024).

The medical tourism industry in Malaysia is booming and has been highlighted as a major catalyst for economic development. Medical tourism in Malaysia has experienced significant growth between 2020 and 2025, driven by factors such as affordability related to cost savings, which means the treatment bills are still cheaper and hospitals and staff who are skilled in health services compared with other countries in the Asia region (Thoo et al. 2020). Malaysia has made notable strides in medical tourism. In 2023, the industry generated over RM2.25 billion in revenue, indicating a strong upward trajectory. The Malaysian Healthcare Travel Council (MHTC) reported that the country welcomed over half a million medical tourists in the first half of 2024, contributing significantly to the overall revenue.

Malaysia has strengthened its reputation as a medical tourism hub due to its high-quality healthcare services, cost competitiveness, modern infrastructure, and favorable geographic positioning. The country provides an extensive array of medical procedures, such as cardiology, fertility treatments, oncology, orthopaedics, and cosmetic surgery, drawing international patients who seek affordable yet top-tier healthcare (Business Today, 2024). Ongoing government initiatives focused on healthcare innovation, infrastructure upgrades, advanced technology, and workforce training have further reinforced Malaysia's role as a leading destination for global healthcare collaborations and investment opportunities (MIDA, 2024).

Penang, despite being Malaysia's second smallest state by land mass, has demonstrated remarkable economic performance in recent years. In 2023, the state's GDP reached approximately RM128.593 billion (US$28.016 billion), with a growth rate of 3.3%. Notably, Penang's GDP per capita stood at RM72,586 (US$15,814), surpassing the World Bank's high-income threshold and ranking highest among Malaysian states.

State development performance

Penang is currently the top destination choice for medical tourists coming to Malaysia. With about 50% of all medical tourists going there for treatment. Penang has become the priority for medical tourists because of value for money, well-developed infrastructure and health care ecosystem, direct flight connection and tourist destination (Alvarez & Marsal, 2024). According to Wai (2025), Penang will enhance promotion of its medical tourism to several countries such as South Korea, Japan, Taiwan, Hong Kong and China. Overall, Malaysia's strategic initiatives and collaborative efforts between the public and private sectors have positioned the country as a leading destination for medical tourism, with aspirations to become the top global healthcare destination by 2025.

However, increasing competition from other regional destinations, evolving patient preferences, and the need for continuous investment in infrastructure, technology, and marketing strategies pose a challenge for Penang State to sustain itself as one of the destinations of medical tourism. Furthermore, the post-pandemic landscape has reshaped global travel patterns and healthcare demands, necessitating a reevaluation of Penang's positioning in the medical tourism sector (Yap et al., 2021). Addressing these issues is crucial to ensure that Penang maintains its competitive edge and contributes significantly to the state's economic development. The increasing influx of medical tourists can strain existing infrastructure, including healthcare facilities, transportation, and accommodation. Ensuring that infrastructure development keeps pace with demand is crucial to maintain service quality and patient satisfaction and the biggest allocation of for financial to set up and developing related to medical tourism. Regulatory and policy challenges that relate to navigating visa entry and extension requirements for patients and their caregivers, as well as enhancing flight connectivity, are essential to improve Penang's attractiveness as a medical tourism destination. Addressing these structural issues is vital for sustained growth. Addressing these challenges through strategic planning, investment in infrastructure, regulatory reforms, and sustainable development practices is essential for Penang to maintain and enhance its position as a premier medical tourism destination in 2025 and beyond.

2. Literature Review

State development performance

State development performance refers to the evaluation of a state's economic growth, infrastructure development, social progress, and overall improvement in the quality of life for its residents over a specific period. Key indicators often include Gross Domestic Product (GDP) growth, revenue collection, investment inflows, and advancements in public services. State development performance refers to the effectiveness with which a state achieves economic growth, social progress, and improved living standards for its residents.

Several factors contribute to this performance, such as political stability, government effectiveness, innovation and learning, resource management, economic policies and planning, investment in infrastructure and social protection and inclusivity. According to Malaysiakini, 2022 mentioned that political stability is a main factor that contributes to the state's development performance. An elaborate, stable political environment fosters investor confidence and enables consistent policy implementation, which are crucial for economic growth. Studies have shown that increased political stability correlates with higher economic growth rates. This is also supported by government effectiveness, which focuses more on efficient governance, characterized by effective public services and sound policy formulation, significantly impacts economic performance. An increase in government effectiveness has been linked to substantial economic growth.

The next factor that contributes to the state of development performance is innovation and learning. Investments in innovation and continuous learning enhance the capabilities of local authorities, leading to improved performance (Siti Mardinah et al, 2021). It's also supported by resource management, which describes the availability and efficient utilization of resources, including infrastructure, human capital, and natural resources, that are fundamental to state development. Proper management of these resources supports sustainable growth and development (Siti Mardinah et al, 2021).

For instance, Penang has significantly advanced its medical tourism sector between 2020 and 2025 through strategic innovations and collaborative efforts, such as Meditech City Development in Bandar Cassia Batu Kawan in 2023 provided world world-class medical tourism destination, featuring specialist hospitals, rehabilitation centers, and educational institutions. The development is expected to generate approximately 12,000 jobs over a decade, enhancing Penang's status as a leading healthcare destination (Sinar Daily, 2023).

Economic policies and planning will also be a factor in state development performance, including strategic economic planning, such as the implementation of industrial master plans, which guide states toward sustainable development. For example, Malaysia's New Industrial Master Plan 2023 (NIMP 2030) focuses on strategic investment and workforce development to transform the country into a high-income, developed nation by 2030 (The Star, 2023). The last factor is investment in infrastructure: Developing infrastructure, including transportation, communication, and utilities, facilitates economic activities and attracts investments. States like Johor, Sarawak, and Penang have demonstrated that substantial infrastructure investments contribute significantly to economic growth (The Star, 2024). For conclusion, state the development performance of Penang based on the technological and tourism industry, especially in medical services, which will enhance and growth of the economy of Penang in Malaysia.

Medical tourism has significant implications for state development performance, impacting economic growth that generate medical tourism generates substantial revenue for states through patient spending on healthcare services, accommodation, transportation, and tourism activities. This influx of capital can stimulate local economies, create jobs, and boost related industries such as hospitality and retail (Connell, 2013).

Private healthcare services

Private healthcare services refer to medical and health-related services provided by organizations, institutions, or individuals that operate independently of government funding or public healthcare systems. These services are typically funded through direct payments by patients, private health insurance, or employer-sponsored healthcare plans. They may include a range of services such as diagnostics, treatment, surgery, preventive care, and rehabilitation, often emphasizing personalized care, shorter wait times, and access to advanced medical technologies. Penang, Malaysia, has experienced significant growth in its private healthcare sector between 2020 and 2025, solidifying its status as a leading hub for medical tourism in the region (WHO. 2024).

In Malaysia, the Private Healthcare Facilities and Services Act 1998 (Act 586) describes a private hospital as any facility—excluding government hospitals or institutions—designated for the admission, accommodation, treatment, and care of individuals needing medical or dental services that require hospitalization (Malaysia, 1998). As of 2024, Penang is home to 19 private hospitals, offering a wide range of specialist services. This concentration of private healthcare facilities has been instrumental in attracting medical tourists, particularly from neighboring countries. Penang accounted for 45% of Malaysia's medical tourism revenue in the first half of 2024, contributing approximately RM517.5 million (USD 114 million) to the national total of RM1.15 billion. The most popular private hospital in Penang is listed below:

Table 1: List of private hospitals in Penang

No	Hospital Name	Establish	Total Beds	Contact
1.	Island Hospital	1996	240	308, Macalister Road, 10450 Penang, Malaysia +6042288222
2.	Gleneagles Hospital **JCI Accreditation*	1973	227	1, Jalan Pangkor, 10050 Penang, Malaysia +06043376111
3.	Pantai Hospital	1970	190	82 Jalan Tengah, Bayan Baru 11900 Bayan Lepas Penang, Malaysia, +6 04 643 3888
4.	pe Children's Hospital	2000	20	25 B-D, Jalan Gottlieb 10350 Pulau Pinan, Malaysia, +6 04 228 6557
5.	J Penang Specialist Hospital	1990	236	No 570, Jalan Perda Utama Bandar Perda 14000 Pulau Pinang Malaysia.

Source: https://www.vaidam.com

Loo (2021) reported that private healthcare services have significantly contributed to Penang's state

development over the past five years, particularly through medical tourism, healthcare expenditure, and infrastructural investments. Penang has established itself as Malaysia's leading medical tourism hub. In 2019, the state attracted approximately 500,000 medical tourists, generating RM750 million in revenue, despite having only 18 private hospitals compared to Selangor's 54 and Kuala Lumpur's 44.

By 2024, Penang's share of Malaysia's medical tourism revenue increased to 45% in the first half of the year, contributing significantly to the national total of RM1.15 billion. This growth has had a substantial economic spillover effect, benefiting sectors such as tourism, transportation, accommodation, and dining (Info Tourism, 2024).

Infrastructure facilities

Infrastructure in private hospital facilities refers to the physical and organizational structures, systems, and resources necessary for delivering healthcare services effectively and efficiently within a private healthcare institution. This encompasses a wide range of components, including buildings and physical spaces, medical equipment, technology infrastructure, utilities and support systems, safety and accessibility features and the last component, human resources and administrative structures (Linda Luxon, 2015). According to Shayama Nagarajan (2018) that mentioned infrastructure facilities are a doctrine of following functions that are related to finance, functional planner, health planner, physical planner, engineer and entrepreneur who look at the vision and vision can be realized through the Need Assessment Survey or NAS.

Private hospital infrastructure in Penang has significantly contributed to the state's development, particularly in the healthcare and medical tourism sectors. Despite having only 18 private hospitals, Penang accounted for RM750 million in healthcare travel revenue from 500,000 patients in 2019, leading Malaysia in this sector (Loo, 2024).

This factor is significant towards state development performance by improving the available infrastructure to attract international patients. It can be done by states investing in healthcare infrastructure, leading to improved facilities, advanced technologies, and higher standards of care. This benefits not only medical tourists but also the local population (Heung et al, 2011).

Competitive Price

Affordability in private hospitals can vary widely depending on the country, region, hospital, and the type of medical service or treatment being provided. However, private hospitals tend to offer higher prices than public ones, mainly due to better amenities, shorter wait times, and access to specialized care. Here are some general factors that affect pricing, such as consultation fees, treatment costs, room charges, diagnostic tests, insurance and geographic variation. According to The Star, in 2024, the prices of private healthcare in Malaysia experienced a significant increase in private hospital fees in Malaysia. Essential services, including temperature checks and wound care, were often billed at premium rates, prompting some patients to turn to public hospitals for more affordable alternatives.

Private hospitals in Malaysia have been striving to balance affordability with sustainability, implementing various measures to mitigate rising medical costs and their impact on patients. According to the Association of Private Hospitals Malaysia (APHM) Factbook 2024 (Alifah, 2024), which describes the private hospitals operate on profit margins of 10% to 15%. Despite an average annual increase of 4% in inpatient bills between 2020 and 2023, this is modest compared to the 12% annual rise in healthcare costs due to medical inflation. Hospitals have absorbed a significant portion of these costs through subsidies and operational efficiencies, thereby reducing the financial burden on patients.

3. Methodology

The conceptual framework for this study is structured around four key constructs that are hypothesized to influence the success and sustainability of medical tourism in Penang: state development performance, private healthcare services, infrastructure and accessibility, and competitive pricing. Each of these constructs is represented by multiple dimensions derived from existing literature and contextual relevance. State development performance is assessed through indicators such as economic growth (e.g., GDP contribution, job

creation, and foreign investment), government policies and incentives supporting the medical tourism sector, and the overall political stability and governance effectiveness that foster a conducive investment and healthcare environment. Private healthcare services are evaluated in terms of the expansion and competitiveness of private hospitals, service quality, affordability, adherence to international accreditation standards, and the presence of strategic partnerships with global healthcare providers. The infrastructure and accessibility construct considers the development of specialized medical hubs like Meditech City in Bandar Cassia, enhancements in transportation and international flight connectivity, as well as the availability of accommodation and tourism support facilities. Lastly, competitive pricing includes measures such as the affordability of medical costs, the value and cost-effectiveness of treatment packages, and the availability of insurance and financial support for international patients.

State Development Performance
- Economic growth indicators (GDP contribution, job creation, foreign investment)
- Government policies and incentives supporting medical tourism
- Political stability and governance effectiveness

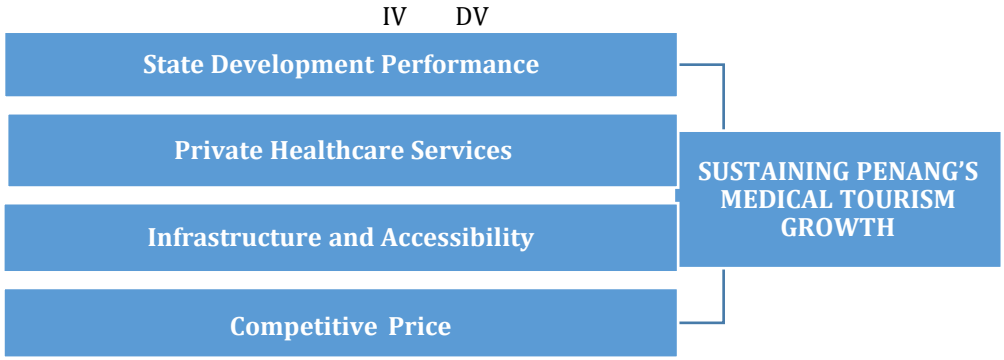
Private Healthcare Services
- Expansion and competitiveness of private hospitals
- Service quality, affordability, and accreditation standards
- Strategic partnerships with global healthcare providers

Infrastructure and Accessibility
- Development of specialized medical hubs (e.g., Meditech City in Bandar Cassia)
- Transportation and flight connectivity enhancements
- Accommodation and tourism support facilities

Competitive Price
- Affordable medical cost
- Cost-effective medical treatment packages
- Insurance and financial support

This framework provides a multidimensional approach to analyzing the drivers of medical tourism performance and will serve as the basis for developing the survey instrument and testing the hypothesized relationships through quantitative analysis.

Conceptual Framework



4. Conclusion and Recommendations

The conclusion of medical tourism's impact on Penang's state development performance reveals several positive outcomes, contributing to the state's economic growth, infrastructure development, and global reputation. Economic growth dimension was significantly boosted Penang's economy by attracting foreign patients, increasing revenue in sectors such as healthcare, hospitality, transportation, and retail. This influx of

medical tourists enhances local businesses and creates job opportunities, thus improving the state's economic performance. Second, improved healthcare infrastructure related to the demand for high-quality medical services has led to the expansion and upgrading of healthcare facilities in Penang, making the state a medical hub in Southeast Asia. Hospitals and clinics are increasingly investing in advanced technologies and skilled professionals to meet international standards, thus improving overall healthcare services for both locals and tourists. Last, affordable prices offered are a challenge to the private hospital to maintain and sustain in a competitive market in Malaysia and Southeast Asia. However, sustained success will depend on strategic planning and addressing potential challenges in a way that supports both growth and sustainability.

Acknowledgement: This research wishes to acknowledge the Universiti Teknologi MARA (UiTM) for the funds granted through the Strategic Research Partnership (SRP). 100-RMC 5/3/SRP INT (013/2022)

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Towards Concise Reporting of Financial Stress: A Bibliometric Review of Eight Decades of Research

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Abstract: Financial stress is an unescapable global issue impacting millions, exacerbated by economic uncertainty, growing living costs, and income inequality. This stress affects individuals' mental and physical health, lowers productivity, and hinders societal progress. This study aims to determine a map of research in financial stress. The study was steered from 592 published documents from 1945 until 2024 interrelated to financial stress, have were included after several cleaning processes undertaken by the researchers. A bibliometric analysis was performed by absolute counts using Bibliometric BiblioShiny and Vos-viewer software. The results depicted that there is a continuous increase in the number of publications, especially for the period 2014 - 2024, which represents 83.17% of publications from the earliest published paper in 1945. Most of the sources extracted from the Scopus Database were written in English language representing 581 total publications, while the other 11 publications were written in Spanish, Russian, Chinese, Czech, German and Italian. Amongst the top highly cited documents were published in the Journal of Financial Stability, Journal of Psychology and Aging, and Journal of Applied Mathematical Modelling. On the other hand, among the top countries contributing to financial stress publications are the United States, China and Australia. Finally, from the bibliometrics results, this study provides an overview of global citation trends on financial stress. This study also attempts to determine the development of financial stress research, which can provide ground information to the researchers to attain an inclusive understanding of this field and can be a reference for the application of financial stress visualization approaches.

Keywords: *Financial stress, Scopus Databases, Global trends, bibliometrics, Vos-viewer.*

1. Introduction

Financial stress has been generally defined as difficulty in meeting one's financial obligations, with given economic behaviours being best understood in light of individuals' attitudes and beliefs related to resource availability and management (Aldana & Liljenquist, 1998; Guan et al., 2022; Northern et al., 2010). The growth in financial stress has been associated with deteriorations in self-esteem that can lead to depression among adults and children and has been acknowledged as a fundamental cause of marital stress. Individuals in financial hardship frequently confront the reality of inadequate money management. This failure can lead to the erosion of self-image and self-mastery, adversely affecting general mental health (Dohrenwend & Dohrenwend, 1978; Keith, 1993; Langer & Michael, 1963).

This research evaluates earlier financial stress literature via bibliometric analysis methods employing quantitative and statistical approaches to produce distribution patterns of publications across specific issues and periods. (Martí-Parreño et al., 2016). The objective of this research is to acquire an in-depth understanding of the financial stress literature with worldwide access and collaboration. This is crucial in helping academics give references for future studies that focus on financial stress. To address the following research questions (RQs), this study used a bibliometric approach to examine scholarly articles concerning financial stress as stated below:

RQ1: What is the present condition of academic literature concerning financial stress?
RQ2: Who are the primary contributors to financial stress research?
RQ3: What are the most influential documents and countries that are actively engaged in the study of financial stress research?

2. Literature Review

Bibliometric analysis is capable of producing designs for article distribution in specific problems and periods through the use of statistical and quantitative methods (Martí-Parreño et al., 2016). Many indicators can be discovered by bibliometrics (Ahmi & Mohd Nasir, 2019). Among them are publication arrangement, citation, author's invention, publication impact and the contribution of the country. It has evolved as a genuine subject of research with applications in a wide range of scientific disciplines (Ellegard & Wallin, 2015). According to Mukherjee et. Al (2021), bibliometrics analysis allows scholars to manage enormous amounts of bibliographic data while minimizing any potential biases.

3. Methodology

Data source

This research employed bibliometric analysis approaches, which utilize statistical and quantitative approaches to establish patterns of article distribution in certain issues and time frames. (Martí-Parreño et al., 2016). The Scopus database served as the primary source for bibliographical data in the financial stress literature. Scopus is the primary alternative since it offers various advantages, including the availability of an advanced searching tool, indexing more than 5000 publications, and having appropriate article quality requirements (Donthu et al., 2021; Lazzarini & Pérez-Foguet, 2018; Mustikarini & Adhariani, 2022). Currently, Scopus has a huge database that includes peer-reviewed journals, commercial publications, book series, non-serial volumes, and millions of entries on a variety of topics, allowing it to provide a complete picture of financial stress research around the world. Five hundred and ninety-two documents were analysed using preset keywords.

Data collection

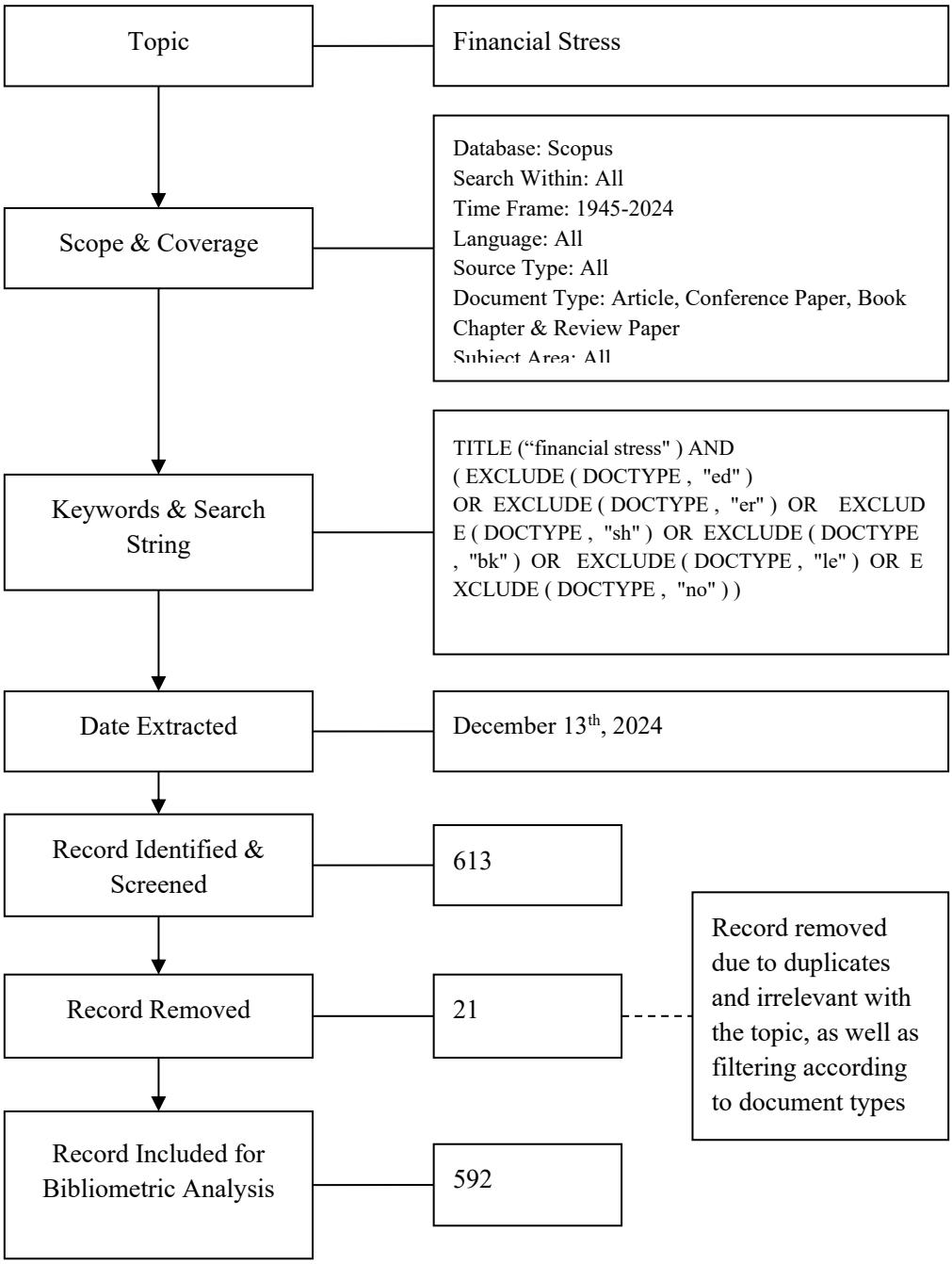
The investigation starts with choosing the keyword "financial stress" inside the Scopus database based on the title of the article. This study lodges selected documents (article, conference paper, book chapter and review paper) obtained from the Scopus database between 1945 and December 13th, 2024. Thus, the search query TITLE ("financial stress") AND (EXCLUDE (DOCTYPE , "ed") OR EXCLUDE (DOCTYPE , "er") OR EXCLUDE (DOCTYPE , "sh") OR EXCLUDE (DOCTYPE , "bk") OR EXCLUDE (DOCTYPE , "le") OR EXCLUDE (DOCTYPE , "no")) has been conducted in the Scopus database. The search gained 613 documents from the financial stress literature. Since the search query has been performed using the search within the article title only, it is possible to infer that all the documents obtained are relevant to the primary focus of this investigation, which is financial stress. 21 records were eliminated from the roster after the screening. Subsequently,
This bibliometric research was limited to 592 documents that were considered eligible.

Data Analysis

This research makes use of Bibliomagika and the Scopus database's analysis tools (Ahmi, 2024b), which was created using Microsoft Excel to calculate mathematical values like the frequency of released documents and make relevant charts and graphs, while Biblioshiny and VOS viewer are used to map and visualise the bibliometric networks.

This paper has structured the data analysis in accordance with the RQs outlined in the preceding section. The initial analysis addressed RQ1 by examining publications by year, source, genre of document, and source title. Subsequently, we provide the primary contributors to the subject areas to address RQ2. To address RQ3, the most influential documents and countries that are actively engaged in the field of financial stress were disclosed.

Figure 1: Flow Diagram of the Search Strategy



4. Results and Discussion

Answer for RQ1: The current state of scholarly knowledge on financial stress

To respond to the first RQ about the current state of scholarly literature on financial stress, Table 1 provides an overview of the scholarly literature on financial stress from 1945 to 2024, including the number of publications and key findings, while Figure 3 depicts document types; language and subject areas are shown in Table 2.

Main information exemplified in Table 1 highlights that researchers have studied financial stress for decades, starting in 1945, with 592 documents published. These documents involve 1871 authors, showing that many

scholars collaborated to understand nature and issues of financial stress. From 592 articles recorded in the Scopus Database within this area of study, there are 76 single-authored papers written by 76 authors, and 516 authors of multi-authored documents within this area of study. On average, 3.16 authors are in each document, while 3 co-authors in each document show that the research topic requires scholarly collaboration. Average citations per article are 19.05, as stated in this table.

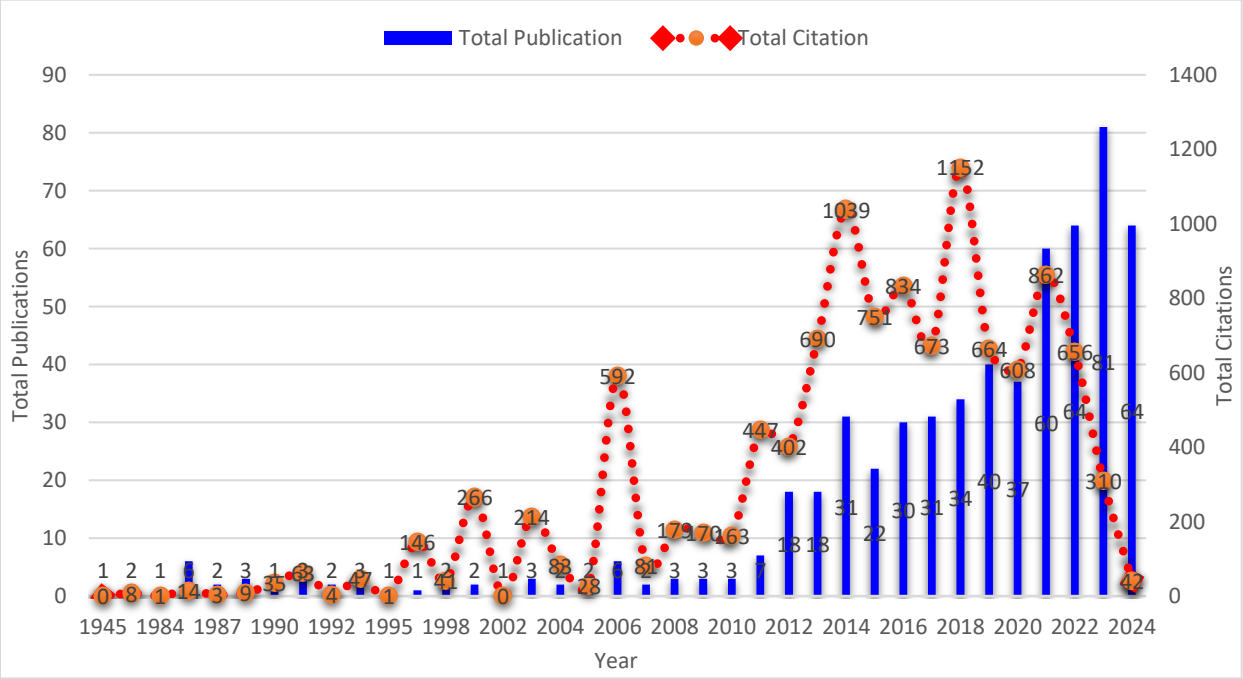
Table 1: **Main Information on Financial Stress**

Main Information	Explanation	Data
Articles	Total number of documents per type	592
Sources	The frequency distribution of sources as journals, books, etc	539
Author's keywords	Total number of keywords	80
Time Period	Years of publication	1945-2024
Authors	Total number of authors	1871
Authors of single-authored documents	The number of single authors per article	76
Authors of multi-authored documents	The number of authors or multi-authored articles	516
Authors per document	Average number of authors in each document	3.16
Co-authors per document	Average number of co-authors in each document	3.16
Average citations per article	Average number of citations in each article	19.05

Source: Author(s) elaboration

As illustrated in Figure 2, annual scientific output has grown strongly since 2012. For the overall growth of publications data of research on financial stress from 1945 to August 2024, a phase of rapid growth, characterized by an increase of almost tenfold in the annual publication of records within the field (2012 - 2024). This stage started to attract attention of many researchers in globally also highlighted few top cited documents among them *"Diagnosing the Financial System: Financial Conditions and Financial Stress", "The Real Consequences of Financial Stress" and "Financial Stress Spillovers of Financial Stress"* which has been published in year 2012, 2013 and 2014 respectively.

Figure 2: Total Publications and Citations by Year

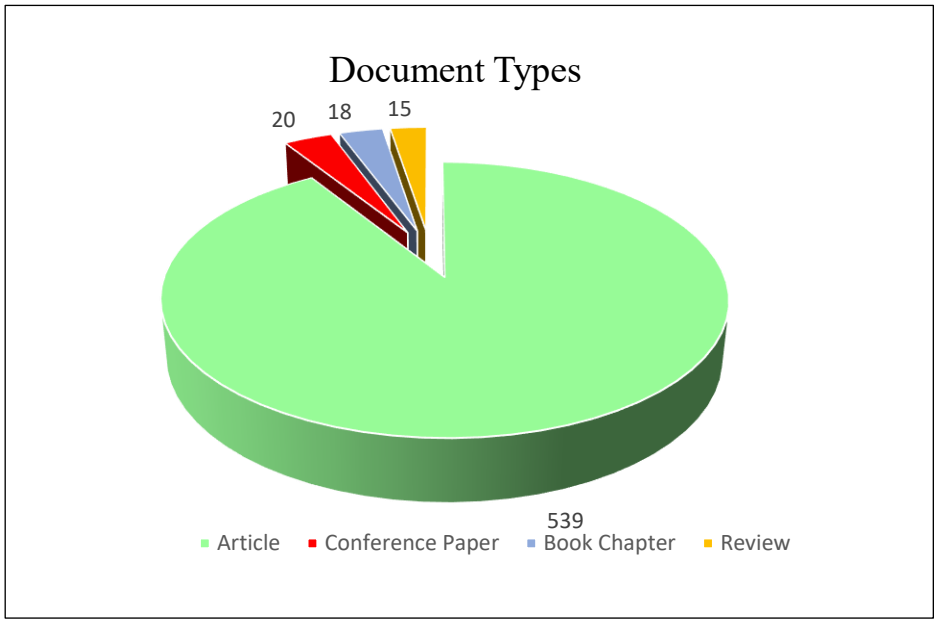


Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

The consistent rise in publications over the past 80 years corresponds with the initial appeals for attention to the escalation and gravity of financial distress in society. Fan et al. (2022) possibly indicate a growing interest in investigating the epidemiology of financial stress and the government's role in fostering mental health and well-being within communities. A comparable trend has been observed in a recent bibliometric analysis examining global research on financial stress, both in absolute figures and as a percentage of all publications in economics, finance, and interdisciplinary studies, reflecting a notable rise in interest in the field (Choi et al., 2020).

Figure 3 includes several primary and secondary document categories, including articles, book chapters, reviews and conference papers. Articles account for more than half of the other documents (539, 91.05%), followed by conference papers (20, 3.38%), book chapters (18, 3.04%) and review papers (15, 2.53%). Many articles may strongly emphasize empirical research and scholarly analysis within this study area. However, the low percentage of conference papers, book chapters and review paper types indicates a potential need for more diverse forms of publications in this study area.

Figure 3: Total Publications by Document Types



Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

Table 2: Languages

Language	Total Publications (TP)	Percentage (%)
English	581	98.14
Spanish	5	0.84
Russian	2	0.34
Chinese	1	0.17
Czech	1	0.17
German	1	0.17
Italian	1	0.17
Total	592	100.00

Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

In this discipline, publications are accessible in seven languages, as illustrated in Table 3. English is prevalent in discussions of financial hardship, accounting for 98.14%. Additional languages comprise Spanish (0.84%), Russian (0.34%), and other languages including Chinese, Czech, German, and Italian, each representing 0.17%

respectively. The publication's effect is notable, with a total of 11,278 citations. On average, each work received 23 citations, and a total of 482 papers published in this domain have been cited by others.

Answer for RQ2: key contributions of authors, institutions and countries to the field of financial stress

This section presents the most productive authors, institutions and countries to answer the RQ2 about the key contributions of authors, institutions and countries to the field of financial stress.

Table 3: Top-Performing Authors with at Least Five Publications

Full Name	Current Affiliation	Country	TP	NCP	TC	*h*	*g*	*m*
Rangan Gupta	University of Pretoria	South Africa	11	10	507	7	11	0.636
Mohammad Siahpush	University of Arizona	United States	9	9	575	9	9	0.409
Wili Semmler	Bowling Green State University	United States	7	5	118	4	7	0.333
George Apostolakis	University of Crete	Greece	6	5	211	5	6	0.455
Aviral Kumar Tiwari	Indian Institute of Management	India	5	4	113	4	5	0.571
Xiaoyang Yao	China Jiliang University	China	5	3	72	3	5	0.375
Koen Ponnet	Ghent University	Belgium	5	5	222	4	5	0.364
Chao Liang	Sun Yat-sen University	China	5	5	44	4	5	2.000
Oscar Mamani-Benito	Universidad Señor de Sipán	Peru	5	4	9	2	3	0.500
Wookjae Heo	Ohio State University	United States	5	3	85	3	5	0.600
Sel Dibooglu	Anglia Ruskin University	United Kingdom	5	5	176	5	5	0.417
Thibaut Duprey	Bank of Canada	Canada	5	4	105	4	5	0.500
Emrah I. Cevik	Yildirim Beyazit University	Turkey	5	5	176	5	5	0.417

Note: h=h-index; g=g-index; m=m-index, TP=Total Publications; TC=Total Citations; NCP=Number of Cited Papers.
Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

The 13 productive authors with at least five (5) articles are listed in Table 3. With a combined total of 11 and 9 publications, Rangan Gupta and Mohammad Siahpush are regarded as the top authors on financial stress. Wili Semmler and George Apostolakis come in second and third, respectively, with seven and six publications. Mohammad Siahpush obtained the most citations (575), followed by Rangan Gupta (507 citations), Koen Ponnet (222 citations), and George Apostolakis (211 citations), in addition to having published a considerable number of publications on the subject. Nonetheless, some authors' minimum of five (5) publications garnered over 100 citations, indicating that the published papers also added to the substantial body of knowledge in the field of financial stress studies. Significant contributions are shown by the author's rankings based on total publications and citations. The impact of their study in this field is demonstrated by their impressive publication count and high citation counts.

Answer for RQ3: The most influential documents and countries that are actively involved in the field of financial stress.

This section presents the most influential authors, highly cited documents that later become references to other researchers, active institutions and countries that play their vital role towards the expansion of the study in the financial stress area.

Table 4: Top 10 Most Influential Authors with a Minimum of 260 Total Citations

Full Name	Current Affiliation	Country	TP	NCP	TC	C/P	C/CP
Mohammad Siahpush	University of Arizona	United States	9	9	575	63.89	63.89
Rangan Gupta	University of Pretoria	South Africa	11	10	507	46.09	50.70
Selim Elekdag	Central Bank of the Republic of Turkiye	Turkey	2	2	375	187.50	187.50

Ying Liu	Bank of Canada	Canada	1	1	292	292.00	292.00
Mark Illing	Bank of Canada	Canada	1	1	292	292.00	292.00
Linda Sharp	Nottingham Trent University	United Kingdom	4	4	289	72.25	72.25
Ron Borland	Wilfrid Laurier University	Canada	4	4	287	71.75	71.75
Carsten Wrosch	Carnegie Mellon University	Germany	1	1	261	261.00	261.00
Margie E. Lachmanb	Brigham Young University	United States	1	1	261	261.00	261.00
Jutta Heckhausena	Max Planck Institute for Human Development	Germany	1	1	261	261.00	261.00

Note: TP = total number of publications; NCP = number of cited publications; TC = total citations; C/P=average citations per publication; C/CP=average citations per cited publication.
Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

Table 4 enumerates the 10 most impactful authors, each having at least 260 citations, who examine financial stress according to their citation count to date. The most influential author is Mohammad Siahpush from the University of Arizona, who has received 575 total citations from 9 of his publications. On average, there are 63.89 citations per publication and citations per cited publication. The second and third most influential authors are Rangan Gupta and Selim Elekdag from the University of Pretoria, South Africa and the Central Bank of the Republic of Turkiye, with 507 and 375 total citations, respectively. Upon meticulous examination of the data in Table 5, it is evident that Ying Lui and Mark Iling each possess an exceptional record, having achieved a total of 292 citations from their respective single publications. This data shows that both getting 292 average citations per cited publication and citations per publication. This was followed by Carsten Wrosch (Carnegie Mellon University, Germany), Margie E. Lachmanb (Brigham Young University, United States) and Jutta Heckhausena (Max Planck Institute of Human Development, Germany) with 261 total citations, average citations and citations per cited publications for their single publication.

Table 5 enumerates the seven (7) most impactful documents in financial stress research, ranked by their citation counts to date. The two most frequently cited documents are the study of financial stress conducted by Illing & Liu (2006) with the title “Measuring Financial Stress in A Developed Country: An Application to Canada”. This study is the most cited document considering that this document is among the studies published in the early Millennium. Other widely cited documents are studies that raise issues of health and financial stress (Wrosch, Heckhausena, Lachmanb, 2000).

By delving further into the data in Table 5, we can see that the most cited document is the one that has been referenced by numerous researchers throughout its lifecycle. It covers the fundamentals of financial stress, methods for controlling it, and related economic conditions. The results of their research are ultimately a reference for future researchers. The evolution of the multifaceted themes in financial stress research has produced several kinds of literature that discuss the concept of financial stress in terms of mental health, economics and environmental concern, psychology, as well as the medical field.

Based on total publications, Table 6 lists the 10 most productive institutions that have contributed most to financial stress. The University of Ohio State University, the University of Nebraska Medical Centre and the University of Illinois, located in the United States, rank first, second and third, respectively, with 18 and 14 publications. The result shows that all institutions are from the United States, India and South Africa, dominated by the United States. Consequently, it is critical to strengthen collaboration between these institutions to ensure that financial stress develops uniformly throughout various countries. By encouraging collaboration among these institutions, valuable insights and research findings can be exchanged, resulting in a more comprehensive comprehension of financial duress and the development of effective strategies to mitigate it. Ultimately, this benefits societies worldwide.

Table 5: Top 10 Highly Cited Documents

Author(s)	Title	Journal	TC	C/Y
Illing M.; Liu Y. (2006)	Measuring Financial Stress in A Developed Country: An Application to Canada	Journal of Financial Stability	292	14.60
Wrosch C.; Heckhausena J.; Lachmanb M.E. (2000)	Primary And Secondary Control Strategies for Managing Health and Financial Stress Across Adulthood	Psychology and Aging	261	10.04
Luo J.; Chen H.; Zhang Q.; Xu Y.; Huang H.; Zhao X. (2018)	An Improved Grasshopper Optimization Algorithm with Application to Financial Stress Prediction	Applied Mathematical Modelling	234	29.25
Cardarelli R.; Elekdag S.; Lall S. (2011)	Financial Stress and Economic Contractions	Journal of Financial Stability	227	15.13
Sharp L.; Carsin A.-E.; Timmons A. (2013)	Associations between Cancer-Related Financial Stress and Strain and Psychological Well-Being among Individuals Living with Cancer	Psycho-Oncology	181	13.92
Siahpush M.; Carlin J.B. (2006)	Financial stress, smoking cessation and relapse: Results from a prospective study of an Australian national sample	Addiction	152	7.60
Lim H.; Heckman S.J.; Letkiewicz J.C.; Montalto C.P. (2014)	Financial stress, self-efficacy, and financial help-seeking behaviour of college students	Journal of Financial Counselling and Planning	150	12.50

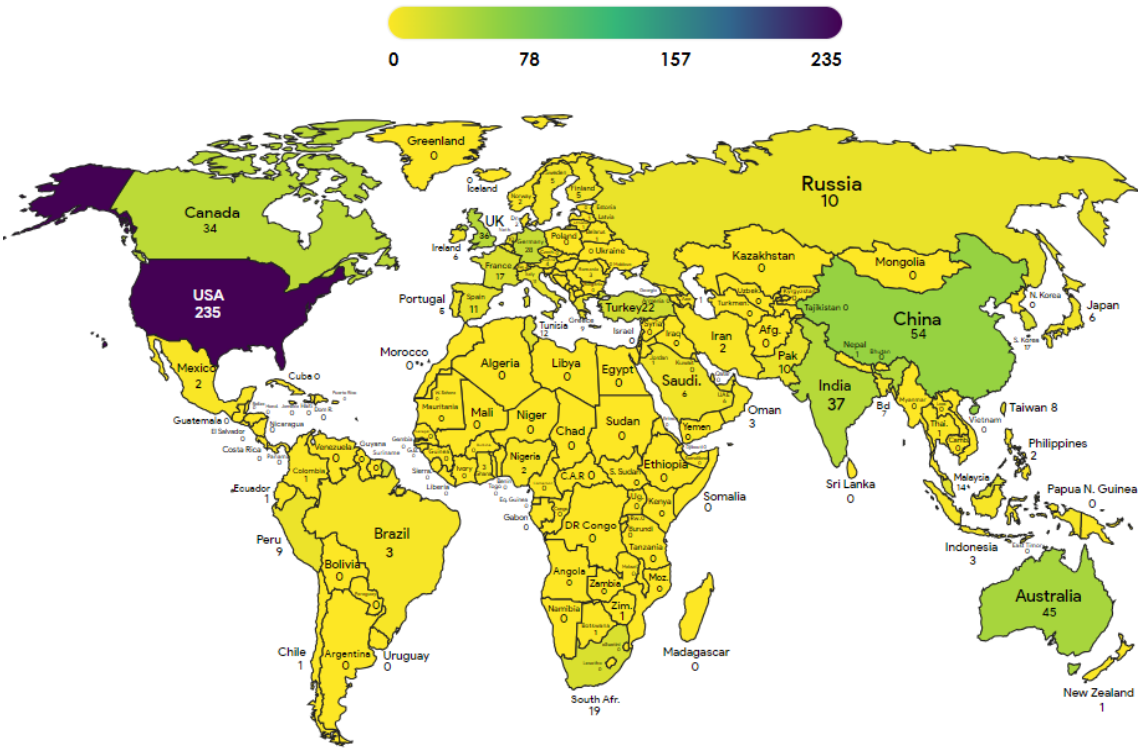
Source: Developed by author(s)

Table 6: Top 10 Institutions Contribute to the Publications of Financial Stress Literature

Institution Name	Country	Number of Documents	NCA
Ohio State University	United States	18	26
University of Nebraska Medical Centre	United States	14	20
University of Illinois	United States	14	20
Indian Institute of Management	India	13	23
University of Georgia	United States	12	14
University of Pretoria	South Africa	12	16
New York University	United States	12	22
University of Minnesota	United States	10	10
International Monetary Fund	United States	10	12
Brigham Young University	United States	10	22

Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

Figure 4: Worldwide scientific production indexed by Scopus on Financial Stress



Source: Generated by the author(s) using iipmaps.com (https://iipmaps.com/view/infographic+title-p06ANyS0Jok1fuTnZiLo)

The next section analyses the top 15 countries in Table 7. With 592 publications overall, the United States ranked first, followed by China and Australia with 54 and 45 publications, respectively. India is in the fourth place with 37 publications and the United Kingdom is in fifth place with 36 publications. These rankings are based on total publications and the number of contributing authors representing each listed country. The United States ranked first with 702 contributing authors and recorded 4966 total citations in the whole Scopus database recorded at the time we are retrieving such data. China and India ranked as the second and third top contributors supplying expertise in financial stress, with 155 and 104 contributing authors who uphold and dedicate their research interests in this area. Australia is listed as the second country with the highest citations, which is 1114, after the United States. We believed all top-listed countries have their significant contribution in the financial stress field, which represents their continent, which has its uniqueness. The elaboration of data in Table 7 has also been visualized in graphical format, as stated in Figure 4. The spread of study in the financial stress area has been attracting many researchers from North America, Europe and Asia, which represents most of the people in respective continents.

This study presents a network visualisation of co-author mapping among various authors, as illustrated in Figure 5. This map utilises a fractional counting methodology and is derived from data provided by authors who have produced at least one document pertaining to financial stress. The strength of the relationship among writers is shown by the colour, circle size, text size, and thickness of the connecting lines. Associated authors are typically grouped together, as denoted by the same colour. The diagram illustrates that Aviral Kumar Tiwari, Mohammad Enamul Haque, Mabruk Billah, and Md. Abdul Rahman Forhad has interacted closely, as indicated by the red node. 12 different colour nodes show in Figure 5 also explain that each group of researchers is closely related to others according to their different clusters.

Table 7: Top 15 Influential Countries Contributing to Financial Stress Publications

Country	Number of Documents	Percentage (%)	Number of Contributing Authors	Total Citations
United States	235	39.70	702	4966
China	54	9.12	155	767
Australia	45	7.60	103	1114
India	37	6.25	104	439
United Kingdom	36	6.08	74	886
Canada	34	5.74	61	980
Germany	28	4.73	39	967
Turkey	22	3.72	37	646
South Africa	19	3.21	30	519
France	17	2.87	27	401
South Korea	17	2.87	21	397
Malaysia	14	2.36	45	250
Tunisia	12	2.03	25	75
Spain	11	1.86	28	301
Italy	11	1.86	20	71

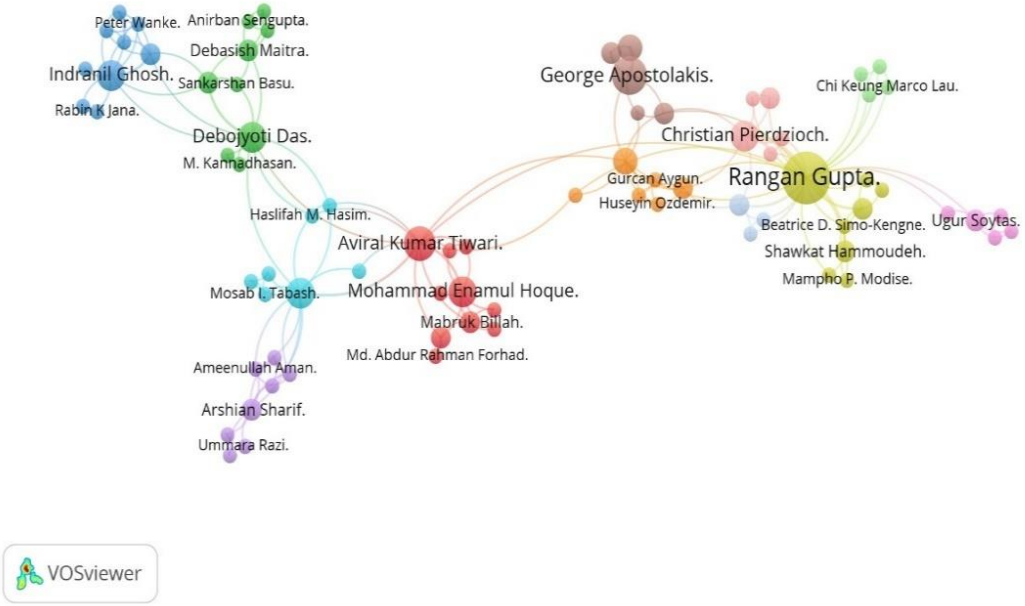
Note: NCA = number of contributing authors; TC = total citations.
Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024).

5. Conclusion and Recommendations

Our discoveries in this Bibliometrics data found that the first literature on financial stress was published in the 1940s, starting with a round-table discussion on the financial stress issue. The inception of financial stress studies mostly stemmed from Western scholars, predominantly from North America, resulting in the proliferation of this research domain. The interest was then spread among researchers from other continents such as Europe, Asia, South America, and Australia. Research on financial stress had stagnation until 1987, after which it began to rise dramatically and steadily until the present day. Historically, numerous economic crises have prompted the advancement of research in the field of financial stress. The 1987 U.S. Stock Market Crash, commonly referred to as Black Monday, is believed to have been attributed to the surge in awareness and research regarding financial stress worldwide. Numerous crises occurred in the 1990s, including the 1992 Black Wednesday resulting from the Sterling Crisis, the 1997 Asian Financial Crisis, the 1998 Russian Financial Crisis, the prolonged Argentine Great Depression from 1998 to 2022, the 2007 Subprime Mortgage Crisis, and the 2019 COVID-19 Pandemic, which severely impacted the global economy. These events have significantly contributed to the ongoing expansion of financial stress studies to the present day.

Our observation also finds that Rangan Gupta, Mohammad SiahPush and Wili Semmler are among the top scholars in financial stress studies. Journal of Financial Stability, Journal of Psychology and Aging, Journal of Psycho-Oncology, as well as Journal of Financial Counseling and Planning, were identified as the most influential sources that provide many resources regarding financial stress. On the other hand, this study has discovered that the United States, Australia, the United Kingdom, Canada and Germany are actively contributing to the literature on financial stress study. In the Asia Continent, Malaysia also proactively participates in this study collaboratively with India and China and Russia. Seventy-eight countries have collaborated to create their specific research areas, contributing towards the definition of financial stress, factors and antecedents of financial stress and solutions and theories conforming to the study. This study identifies that healthy cross-border collaboration is still limited to countries in one region.

Figure 5: Network Visualization Map of Co-Authorship Among Authors



Source: Generated by author(s) using VOS viewer

We accept that the Scopus database and the usage of keywords in document titles are the only sources of information for this study exploration. Other databases such as Web of Science and Google Scholar also have their potential information needed for this study is not considered. Notwithstanding these flaws, this research helps to better picture of research patterns. This study also adds to and complements the other findings in the study of financial stress using the bibliometrics technique.

Acknowledgement: Sincere appreciation is due to the University of Technology MARA (UiTM) Melaka, which generously provided the researchers with funding for the 2024–2025 research cycle through the TEJA Grant (GDT2024/1-10).

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Design for Diversity: Sensory Processing Disorder and Classroom Adaptations

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Abstract: Sensory Processing Disorder (SPD) is a neurological condition affecting individuals' perception and reaction to sensory stimuli. For children with special needs, SPD significantly hinders their ability to engage in traditional educational settings. This paper underscores the importance of understanding SPD in the context of developing inclusive classrooms tailored to meet their unique sensory and educational needs. The initial sections delineate SPD's definition, symptoms, and prevalence, integrating relevant literature from the past decade to provide a comprehensive overview. Key aspects of creating sensory-friendly classrooms are explored, emphasising modifications such as adjustable lighting, reduced noise levels, and the incorporation of sensory tools, aimed at fostering focus, alleviating sensory overload, and improving educational outcomes. This paper is vital for guiding scholarly pursuit in underexplored areas related to inclusive education, presenting an exhaustive literature review that identifies significant contributions, trends, and gaps. By addressing these gaps, future research can enhance understanding and support for children with SPD in educational contexts. The study concludes by advocating for the significance of sensory-friendly classrooms, which bolster academic achievement, emotional regulation, and social inclusion among children with special needs. Recommendations include incorporating SPD training into teacher education programs, applying evidence-based adjustments in classroom settings, fostering parental collaboration in interventions, and leveraging technology to promote sensory-friendly education. By prioritising sensory processing needs, educators can ensure equitable access to learning opportunities for all students, culminating in calls for further research and policy initiatives to enrich inclusive educational practices.

Keywords: *Classroom Adaptations, Sensory Processing Disorder, Special Education, Special Needs Education*

1. Introduction

The concept of diversity in education encompasses a multitude of differences, including cultural, linguistic, socio-economic, and neurodiversity. Neurodiversity particularly calls attention to variations in sensory processing, which significantly affects learning. Sensory Processing Disorder (SPD) represents a neurological condition wherein individuals experience difficulties in perceiving and responding to sensory stimuli, subsequently affecting their learning experiences. This issue is increasingly becoming a focal point in educational research as awareness of neurodiversity rises. Almakrob, Alduais, and Mhone (2024) pointed out that within educational institutions, traditional teaching methods may not adequately meet diverse learning needs, thereby contributing to a phenomenon termed the "disability of instruction," where the learning environment itself can become a barrier to educational equity.

Among the diverse learning needs, Sensory Processing Disorder (SPD) presents unique challenges in educational settings. SPD is a neurological condition that affects how individuals perceive and respond to sensory stimuli, leading to overstimulation, under-stimulation, or difficulty integrating sensory information. Studies estimate that sensory processing disorders affect between 1 in 20 and 1 in 625 children in the general U.S. population, while a study in Finland found sensory abnormalities in 8.3% of 8-year-old children (Silva, Schalock, Gabrielsen, Budden, Buenrostro, & Horton, 2015).

In the context of Malaysia, studies estimate that around 20% of children experience some form of sensory processing difficulty, underscoring the necessity for inclusion in educational settings. Specific statistics regarding SPD prevalence appear limited, yet anecdotal evidence suggests a growing recognition of sensory issues among children, particularly among those diagnosed with conditions such as autism and ADHD (Bakar

et al., 2023). This recognition echoes global trends, reflecting concerns voiced by researchers who argue that the prevalence of learning difficulties associated with neurodiversity necessitates more inclusive approaches within educational frameworks (Almakrob et al., 2024). Understanding the implications of SPD in educational environments is vital. Research indicates that children with SPD can display significant challenges in mainstream classrooms, where overstimulation from sensory inputs such as bright lighting and loud noises can impair their ability to learn effectively (Gigliotti et al., 2024). Traditional classroom settings may not provide the necessary accommodation, leading to issues such as academic underachievement and difficulties in social interactions (Bradley et al., 2024). Addressing these sensory challenges is crucial for fostering inclusive environments that support both cognitive and emotional development among all learners.

The increasing prevalence of sensory processing difficulties calls for timely interventions that integrate evidence-based strategies within teacher training programs. Educators must be equipped with the knowledge and skills necessary to discern and respond to the unique sensory needs of their students, ultimately bridging the gap between standardised curricula and individualised learning requirements (Nair & Geetha, 2023; Erkek & ÇEKMECE, 2023). This paper emphasises the necessity for designing sensory-responsive classrooms to foster equitable learning experiences, encouraging schools to embrace inclusive practices that honor the diversity of sensory processing among students.

2. Literature Review

Sensory Processing Disorder

Sensory Processing Disorder (SPD) is a condition in which the brain struggles to receive and respond appropriately to sensory information. According to Schaaf, Benevides, Mailloux, Faller, Hunt, Van Hooydonk, and Kelly (2014), children with SPD experience sensory input differently, which can impact their ability to interact with their surroundings and participate in daily activities. These sensory differences often manifest in various behaviors, such as avoiding noisy environments, seeking strong tactile sensations, or experiencing challenges in coordinating movements. A fundamental framework for understanding SPD is Dunn's Model of Sensory Processing, which categorises sensory responses into four (4) distinct patterns: sensory seeking, sensory avoiding, sensory sensitivity, and low registration (Dunn, 2014).

Dunn's Model of Sensory Processing helps explain the diverse ways in which children with SPD respond to sensory stimuli. For instance, sensory seekers actively pursue intense sensory experiences, while sensory avoiders tend to withdraw from environments they perceive as overwhelming. SPD is frequently associated with other developmental disorders, including autism spectrum disorder (ASD) and attention-deficit/hyperactivity disorder (ADHD). Miller, Anzalone, Lane, Cermak, and Osten (2007) estimate that SPD affects between 5% and 16% of children, highlighting the importance of addressing sensory needs within educational settings. Therefore, by recognising and accommodating these sensory challenges, educators can create supportive learning environments that enhance both academic engagement and overall well-being.

Designing the Classroom for Students with Special Educational Needs

Creating a sensory-friendly classroom is essential for accommodating children with Sensory Processing Disorder (SPD), as it enhances their ability to focus, self-regulate, and participate effectively in learning activities. Moore et al. (2014) emphasise that a well-designed sensory-friendly classroom should minimise sensory triggers while providing appropriate tools for self-regulation.

Next, one crucial aspect of classroom design is lighting. Using natural light or dimmable LED lights instead of fluorescent lighting helps reduce visual overstimulation, thus creating a more comfortable learning environment (Yuen, Wood, Krentel, Oster, Cunningham, & Jenkins, 2023). Additionally, acoustics play a significant role in sensory regulation. Installing acoustic panels and carpeting can help dampen noise levels, whereby this can reduce auditory distractions and promote a quieter atmosphere (Wilson, Harper-Hill, Ashburner, Downing, Armstrong, & Perrykkad, 2019).

Subsequently, providing flexible seating options is another effective strategy for accommodating diverse sensory needs. Seating alternatives such as wobble chairs, bean bags, and standing desks allow students to engage in movement while learning, which can help with focus and self-regulation (Rollo, Crutchlow, Nagpal,

Sui, & Prapavessis, 2019). Furthermore, incorporating sensory zones within the classroom, such as quiet corners or sensory stations, provides children with designated spaces where they can either calm down or engage in sensory activities as needed (Marwati, Dewi, Wiguna, & Aisyah, 2023).

Research by Schaaf et al. (2015) highlights that sensory-friendly classrooms not only benefit children with SPD but also create a more inclusive and supportive learning environment for their peers. By making thoughtful adjustments to the physical environment and integrating sensory-friendly teaching strategies, educators can foster a classroom atmosphere that meets the diverse needs of all learners.

Importance of Understanding SPD among Educators

Educators play a critical role in identifying and addressing sensory needs in the classroom. However, Miller-Kuhaneck, and Watling (2018) emphasise a significant gap in teachers' knowledge of SPD, which often leads to misinterpretation of sensory-driven behaviours. For example, a child experiencing sensory overload might exhibit aggression or withdrawal, which can be mistakenly viewed as defiance or inattentiveness. Therefore, teacher training in sensory processing and its impact on learning is essential. A study by Case-Smith et al. (2015) found that professional development programs focusing on sensory strategies significantly improved teachers' ability to manage classrooms and support children with SPD. These programs equip educators with skills to (i) identify sensory triggers in the classroom, (ii) implement sensory interventions such as sensory breaks or calming strategies, and (iii) adapt lesson plans to align with sensory needs.

Furthermore, collaboration with occupational therapists is also critical. Dunn et al. (2016) emphasise the importance of a multidisciplinary approach in designing Individualised Education Plans (IEPs) that incorporate sensory accommodations. Educators who understand SPD can better advocate for resources and policies that promote inclusion. Moreover, fostering an empathetic understanding of sensory needs among all students can reduce stigma and promote peer support. A study conducted by Robertson et al. (2017) found that inclusive environments where sensory differences are openly addressed foster a culture of acceptance and collaboration, benefiting the entire classroom community.

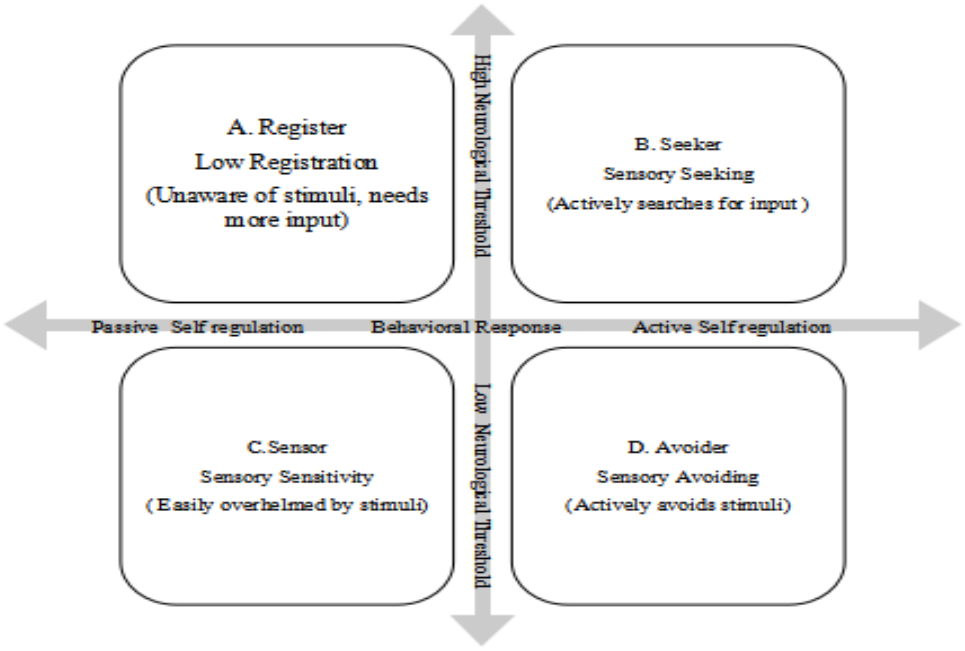
Model of Sensory Processing

Dunn's Model: Designing for Diversity in the Classroom Adaptation

Dunn's Model of Sensory Processing was introduced by Dr. Winnie Dunn in 1997. The framework explains how individuals perceive and react to sensory stimuli in their surroundings. The model is commonly used in occupational therapy, education, and psychology to comprehend sensory processing patterns and the impact they have on behaviour, learning, and daily functioning. Figure 1 is the overview of Dunn's Model of Sensory Processing, which consists of four (4) subtypes of sensory functioning, such as register, seeker, sensor, and avoider. These fall at a unique point between two spectrums of neurological threshold and self-regulation.

In addition, the model is specifically beneficial for designing modifications and adaptations for individuals with SPD or other sensory-related difficulties. Utilising Dunn's Model of Sensory Processing to inform classroom adaptation for diversity provides a systematic framework for categorising instructors and students according to their methods of acquiring, processing, and applying knowledge. By mastering these patterns, educators can optimise teaching strategies and learning environments to accommodate the diverse sensory and learning needs of all children.

Figure 1: Dunn's Model of Sensory Processing



Understanding Dunn's Model

Dunn's model proposes that individuals process sensory information based on two (2) main constructs: neurological threshold and self-regulation. Besides, Dunn's model of sensory processing proposes that individuals have different patterns of responding to sensory input, which are influenced by neurological thresholds and self-regulation. Dunn's model categorises sensory processing into four (4) patterns such as low registration, sensory seeking, sensory sensitivity, and sensory avoiding. This framework allows educators to tailor their teaching methods to better meet the sensory needs of each student, thereby promoting engagement and participation.

People with low registration have a high neurological threshold, meaning they need strong or intense sensory input to notice it. However, because they use a passive self-regulation strategy, they do not actively seek extra stimulation. For example, a student with low registration may not notice when the school bell rings or may be slow to respond to their name being called. They often seem "tuned out" or unresponsive, not because they are uninterested, but because the sensory input is too weak for them to detect easily. Next, sensory seeking is when people with a high threshold actively seek out sensory input to meet their needs. They enjoy and crave sensory-rich experiences and may go out of their way to stimulate their senses. For example, a child who constantly touches objects, moves around, or makes loud noises is likely a sensory seeker. They may love climbing, spinning, or engaging in messy play because these activities give them the intense input they need.

Subsequently, sensory sensitivity is when people have a low neurological threshold and easily notice even minor sensory input. However, they passively regulate their responses, meaning they do not take action to reduce or avoid stimuli. For example, a person who is easily distracted by background noise, such as the hum of a fluorescent light or the tapping of a pencil, may have sensory sensitivity. They may feel overwhelmed, but they endure the discomfort rather than trying to change the environment. Lastly, individuals with sensory avoidance tendencies have a low threshold and actively try to manage their sensory environment by avoiding stimuli. They are highly sensitive and take steps to reduce or escape from sensory input that feels overwhelming. For example, a person who wears headphones in noisy places, avoids crowded events, or refuses certain clothing due to texture issues may be a sensory avoider. They deliberately control their environment to prevent discomfort.

Understanding these patterns helps educators create supportive environments. For example, a sensory-

seeking child might benefit from fidget toys or movement breaks, while a sensory-avoiding adult may need a quiet workspace with minimal visual or auditory distractions. Besides that, Dunn's Model empowers educators to better understand the "why" behind student behaviours and respond with compassion, flexibility, and informed strategies. This not only enhances educational outcomes but also fosters a more inclusive, respectful, and supportive learning environment where all students can thrive.

Application for Classroom Adaptations

To effectively support students with diverse sensory processing needs, educators must begin with an assessment of individual needs. Utilising tools such as Dunn's Sensory Profile allows teachers to evaluate each student's sensory processing patterns and tailor classroom adaptations accordingly (Dunn, 2008). One key adaptation involves modifying the classroom environment to accommodate different sensory preferences. For instance, flexible seating options, such as exercise balls or standing desks, can benefit sensation seekers, enabling them to regulate their sensory input without disrupting the class (Al-Eisa et al., 2013; Schilling et al., 2003).

Research indicates that these types of seating arrangements can enhance attention and engagement, particularly for students with attention deficit hyperactivity disorder (ADHD) (Wu et al., 2012). Meanwhile, quiet spaces provide a low-stimulation retreat for sensory avoiders who may become overwhelmed in a traditional classroom setting (Dynia et al., 2022). The importance of creating a sensory-friendly environment is highlighted by studies showing that sensory-based interventions can significantly improve academic performance and behavioural outcomes in diverse classroom settings (Worthen, 2010).

In terms of teaching strategies, incorporating movement breaks can help sensation seekers maintain focus by integrating short, structured physical activities into the learning process. Research indicates that such movement breaks can enhance attention and reduce sedentary behaviour among students, therefore improving overall engagement in the classroom (Lynch et al., 2022). Similarly, students with low sensory registration may benefit from visual schedules, which provide clear, structured guidance on tasks and expectations, facilitating better understanding and task completion (Case-Smith et al., 2014).

By thoughtfully adapting classroom environments and teaching strategies, educators can foster a more inclusive and supportive learning experience for all students, ultimately enhancing their academic performance and social interactions (Donnelly et al., 2016). In summary, the integration of sensory assessments and tailored classroom adaptations is crucial for meeting the diverse needs of students. By implementing flexible seating and designated quiet areas, educators can create an inclusive environment that fosters learning and engagement for all students, particularly those with sensory processing challenges (Halidane et al., 2023).

Supporting Diversity

Supporting diversity in the classroom is essential for fostering an inclusive educational environment that accommodates the varied sensory processing needs of all students. By understanding and applying Dunn's Model of Sensory Processing, educators can create strategies that not only support students with SPD but also enhance the overall learning experience for all students by recognising and respecting individual differences. Implementing strategies based on Dunn's Model can significantly improve classroom dynamics.

For instance, incorporating sensory-friendly classroom designs, such as quiet zones for sensory avoiders or active learning spaces for sensation seekers, can help students feel more comfortable and focused. Additionally, the use of visual schedules and structured routines can benefit students with low sensory registration by providing clear expectations and reducing anxiety (Tuck, Chow, Kim, Malone, & Smith, 2024). Furthermore, by integrating Universal Design for Learning (UDL) principles, educators can ensure that all students have multiple means of engagement representation, and action, thus fostering a truly inclusive learning environment (Mallory & Keehn, 2021).

Framework for Interactive Classrooms Supporting Sensory Processing Disorder (SPD)

The development of interactive classroom frameworks specifically designed for students with Sensory Processing Disorder (SPD) is crucial for addressing the distinctive challenges these children encounter in

conventional educational environments. Such classrooms aim to cultivate a sensory-responsive space that enhances engagement and learning outcomes for students with SPD. A comprehensive and effective framework integrates several critical elements, including flexible seating arrangements, ambient noise management, and opportunities for sensory modulation, each aiming to mitigate sensory overload while promoting emotional regulation and social interaction.

Key components of this framework include the utilisation of sensory tools and resources. For instance, adjustable lighting and sound control tools serve to alleviate sensory overload, consistent with findings that excess stimuli can adversely affect children's engagement (Ouellet, Carreau, Dion, Rouat, Tremblay, & Voisin, 2018). Furthermore, creating a classroom environment that incorporates sensory breaks and designated quiet areas can help students better process sensory information and regain focus, which aligns with research emphasising the essential role of sensory integration in achieving positive educational outcomes (Ouellet et al., 2018).

Moreover, training educators in collaborative methods with occupational therapists is crucial for enhancing their ability to recognise and respond to sensory-related challenges in students. Research suggests that professional support significantly augments the success of sensory interventions within educational settings, thereby fostering a more inclusive and accommodating atmosphere for those with sensory processing difficulties (Araújo et al., 2021; Lane et al., 2022). This collaboration underscores the necessity for ongoing professional development and a team-oriented approach to crafting tailored educational strategies for children with SPD.

Relevant Theoretical Application

The Theory of Planned Behaviour (TPB) is particularly relevant in this context, as it provides a framework for understanding the adoption and implementation of sensory-friendly strategies within classrooms. This theory posits that an individual's intention to engage in specific behaviour is influenced by their attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). In educational settings, teachers' attitudes toward utilising sensory modifications, their understanding of available support systems, and the prevailing norms within their institution influence their readiness to adopt these strategies effectively.

Research highlights that misunderstandings surrounding sensory processing disorders can skew educators' perceptions, limiting their willingness to incorporate necessary modifications in the classroom (Jones, 2021). By fostering a deeper understanding of SPD among educators, it is possible to reshape these attitudes, encouraging the integration of innovative teaching strategies. The core assumption of the TPB is that improving educators' competency in sensory processing will enhance their confidence in implementing such practices, ultimately leading to a more inclusive learning environment for students with SPD (Ward, 2018).

The Ayres Sensory Integration Theory further supports this understanding by elucidating how sensory processing significantly influences behaviour, learning, and development in children with sensory integration challenges. Creating sensory-rich educational environments can enhance learning experiences for all students, highlighting the integral relationship between sensory interactions and cognitive processing, as recommended by various studies focused on sensory experiences and their impact on developmental coordination (Ringold et al., 2022).

3. Conclusion

This study significantly contributes to the targeted group of children with Sensory Processing Disorder (SPD) by elucidating the importance of understanding and accommodating diverse sensory needs within educational settings. By leveraging Dunn's Model of Sensory Processing, the research provides educators with a robust theoretical framework to identify, understand, and effectively respond to the specific sensory processing patterns exhibited by their students, namely Sensation Seeking, Sensory Avoiding, Sensory Sensitivity, and Low Registration.

The insights gleaned from this study advocate for the implementation of tailored strategies that not only cater specifically to students diagnosed with SPD but also enhance the overall classroom experience for all learners.

By utilising assessment tools such as the Sensory Profile, teachers can identify individual sensory needs, thereby facilitating the design of personalised classroom environments. Proposed adaptations include the incorporation of flexible seating arrangements, the establishment of quiet zones, scheduled movement breaks, the use of visual schedules, and differentiated instruction, each fostering a supportive learning atmosphere conducive to all students' success.

To ensure the successful adoption of these inclusive practices in classrooms, multiple parties must collaborate effectively. Specifically, school administrators play a crucial role in facilitating the necessary training and resources for teachers, ensuring that they are equipped to implement sensory-responsive strategies. Additionally, occupational therapists can contribute their expertise by guiding educators in understanding sensory profiles and programming sensory interventions tailored to individual students. Furthermore, parents and caregivers must be engaged as active collaborators in the educational process, providing insights and advocating for their children's unique needs.

This multifaceted approach enhances the likelihood of creating not only inclusive classrooms but also a supportive educational ecosystem that recognises and respects neurodiversity as an integral aspect of educational equity. The recommendations derived from this research underscore the necessity of a concerted effort among educators, administrators, therapists, and parents to cultivate learning environments that prioritise the sensory processing needs of all children, thereby promoting their academic achievement, emotional well-being, and social inclusion.

Acknowledgement: The authors would like to extend their gratitude to Universiti Teknologi MARA, Melaka, for funding this research project through TEJA Matching Grant 2023 (GST2023/1-4).

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Bibliometric Analysis of Global Research Trends in Inclusive Education

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Abstract: Inclusive education, which aims to provide equal learning opportunities for all students regardless of their abilities or disabilities, has gained considerable attention globally. This study presents a bibliometric analysis of literature on inclusive education, providing a comprehensive overview of research trends, influential publications, key authors, and collaborative networks within this domain. Using a comprehensive database search, the study analyses scholarly articles published in the Scopus database, employing bibliometric techniques such as citation analysis, co-authorship networks, and keyword co-occurrence mapping. A bibliometric analysis was conducted using data from prominent academic databases. This study utilizes bibliometric tools to examine scholarly discourse on inclusive education, identifying key themes, influential authors, and global research collaborations. Publications were analyzed based on metrics such as the number of publications, citation counts, authorship patterns, and geographical distribution. The findings reveal the evolution of research on inclusive education, highlighting significant shifts in focus areas, emerging themes, and the geographical distribution of research contributions. The analysis revealed a steady increase in publications on inclusive education over the past two decades, with a notable surge in the last five years. Influential authors and seminal works were highlighted, along with leading journals and institutions contributing to this field. The study also identified emerging trends and under-researched areas that warrant further exploration. This study used the Scopus database, specifically using biblioMagika®2.9. Therefore, the articles related to inclusive education in other databases were not included. This study is essential because it can help researchers focus their time on exploring topics that have not been thoroughly investigated.

Keywords: *Inclusive Education, Special Education, Special Needs Education*

1. Introduction

Inclusive education aims to cater to diverse learner needs by ensuring equitable access and participation regardless of individual differences (Ioannidi & Malafantis, 2022). It embodies the principles of equality, accessibility, and social justice, striving to create learning environments where every student can thrive. The shift towards inclusive education is not merely a pedagogical trend but reflects broader societal movements towards greater inclusivity and equity in all aspects of life (Ainscow, Slee & Best, 2019).

Despite the widespread endorsement of inclusive education, its implementation has been met with various challenges. The concept is multifaceted, involving not only the adaptation of physical environments but also significant changes in curriculum design, teaching practices, policy frameworks, and societal attitudes. Research in this field has thus proliferated, with scholars from various disciplines exploring the complexities of inclusive education, its impacts, and the conditions under which it can be most effectively realised. As the body of literature continues to expand, it becomes increasingly important to systematically analyse and synthesise the knowledge produced, to understand the evolution of the field, identify key contributions, and highlight emerging trends and gaps.

Bibliometrics involves the application of statistical and mathematical methods to assess the quantity and quality of publications, citations, and other relevant metrics within a particular field. Through bibliometric analysis, researchers can gain insights into the structure and dynamics of research communities, the development of key concepts, and the dissemination and impact of knowledge. By examining patterns in the literature, such as the frequency of citations, the co-authorship networks, and the distribution of research across different regions and disciplines, bibliometrics can reveal the underlying trends and trajectories that characterise a given field.

In the context of inclusive education, a bibliometric appraisal offers a comprehensive overview of the research landscape, providing valuable information on how the field has evolved, which areas have received the most attention, and which researchers, institutions, and publications have had the greatest impact. Such an appraisal not only highlights the strengths and achievements of the research community but also identifies gaps and underexplored areas that may warrant further investigation. By doing so, it can guide future research efforts, inform policy development, and support the implementation of more effective, inclusive education practices. The analysis is based on data from Scopus and employs a range of bibliometric indicators, including the number of publications, citation counts, h-index, and measures of collaboration and network centrality, to assess the influence and reach of different contributions.

The article begins by reviewing the historical development of inclusive education as a field of study, tracing its roots back to the broader movements for civil rights and educational reform. It then outlines the methodology used for the bibliometric analysis, including the criteria for selecting and processing the data, the specific indicators used, and the tools and software employed for analysis. The main findings are presented in several sections, each focusing on a different aspect of the research landscape: publication trends, citation analysis, key authors and institutions, and thematic evolution.

The discussion section interprets these findings in the context of the broader educational and social trends, considering how the research community has responded to the challenges and opportunities associated with inclusive education. It also addresses the limitations of the study, particularly in terms of the coverage of the data sources and the inherent biases of bibliometric methods. Finally, the article concludes with a reflection on the implications of the findings for future research and practice in inclusive education. This bibliometric appraisal aims to serve as a resource for scholars, educators, policymakers, and advocates who are engaged in the field of inclusive education. By providing a detailed and systematic analysis of the literature, it seeks to contribute to a more nuanced and comprehensive understanding of the state of research in this area and to support the ongoing efforts to create more inclusive, equitable, and effective educational systems worldwide.

2. Methodology

Data Collection

The first step in the bibliometric analysis involved selecting appropriate databases to ensure comprehensive coverage of the literature on inclusive education. An academic database chosen for this study is Scopus. This database was selected because it indexes a wide range of peer-reviewed journals, conference proceedings, and other scholarly materials across multiple disciplines relevant to inclusive education, such as education, sociology, psychology, and policy studies.

Subsequently, a systematic search strategy was developed to identify relevant publications within the selected database. The search was conducted using a combination of keywords and phrases related to inclusive education. The primary keywords included "inclusive education," "special education," and "special needs education." Boolean operators (AND, OR) were used to refine the search and ensure that all relevant articles were captured. The search was limited to publications in English to maintain consistency in data analysis.

Then, the bibliometric data were extracted from each publication, such as bibliographic information. The information includes title, authors, publication year, journal name, volume, and issue. Next, the citation data, such as the number of citations received, h-index, and citation patterns. The authorship data such as author affiliations, the number of co-authors, and collaboration networks. The data were extracted and stored in a structured format, suitable for subsequent analysis.

Data Analysis

The analysis employed several bibliometric indicators to assess the structure and impact of the literature on inclusive education, such as publication output, citation analysis, authorship and collaboration, keyword analysis, and geographical distribution. The publication output is the number of publications per year, was analysed to identify trends in research activity over time. Meanwhile, the citation analysis counts were used to assess the impact and influence of individual publications and authors within the field. The h-index was calculated to measure the productivity and citation impact of authors and journals. Next, the authorship and

collaboration are to identify the co-authorship networks to understand patterns of collaboration among researchers, identify prolific authors, and map institutional affiliations. Lastly, the geographical distribution was analysed by examining the country of origin of publications and authors, highlighting regions with high levels of research activity and identifying potential gaps in global research coverage.

3. Results

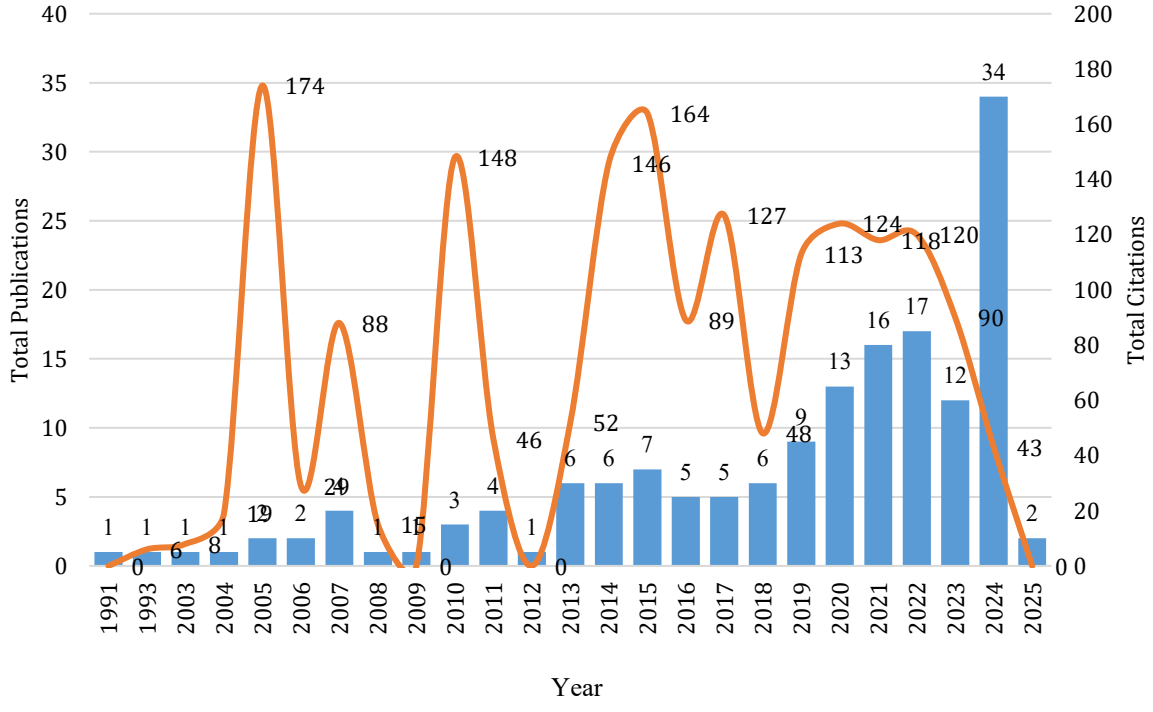
This study aims to evaluate and analyse the patterns of inclusive education publications, providing both visual and statistical analysis. The analysis was conducted based on the Scopus database, using biblioMagika®2.9.

Publication by Year Analysis

The search results query string key of "inclusive education," "special education," and "special needs education" yielded 157 results in the Scopus database. This study reviewed 157 publications from 1991 to 2025. Figure 1 highlights both the annual number of publications and the normalised citation impact. The number of publications remained relatively low and stable between 1996 and 2010, indicating that inclusive education was still an emerging research area during that period. A gradual acceleration in research output was evident from 2011 onwards, with a peak observed in 2022, likely driven by heightened policy emphasis and global awareness. This growth reflects a heightened global interest in inclusive education, driven by evolving educational policies, international frameworks, and increased advocacy for equity in education (Ainscow, 2020; UNESCO, 2015).

However, a slight decline in publication numbers is noticeable in 2023. This may be due to delayed indexing or incomplete data for the most recent year, and future trends may either continue to grow as the topic gains further momentum or plateau if the field reaches a saturation point. In terms of citation impact, earlier publications (e.g., from 1997, 2001, and 2004) demonstrated higher normalised citations, indicating the foundational nature of these studies. While the citation trend fluctuated over the years, it began to stabilise post-2016, suggesting a maturing field with more consistent scholarly contributions. The recent dip in citation impact in 2022 and 2023 is expected, as newer publications typically require more time to accumulate citations. Overall, the data reflect both the dynamic evolution of inclusive education research and the enduring influence of early scholarly work.

Figure 1: Publication by Year



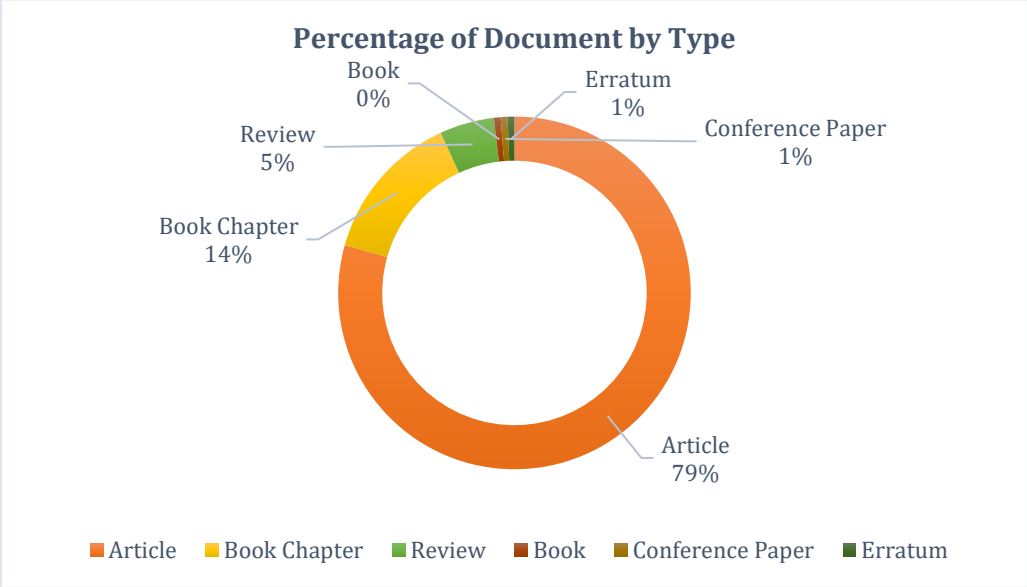
Document Type Analysis

The document was gathered from the Scopus database based on the document type, subject area, and source title. The document type can be either a journal article, a chapter in a book, a review, a conference paper, an editorial, or a book. Figure 2 presents the chart of the document type analyses from this study.

The analysis of document types in inclusive education research reveals that journal articles dominate the scholarly output, accounting for 79% of the total publications. This indicates that peer-reviewed journals are the primary platform for disseminating research findings in this field, reflecting both the academic rigor and accessibility associated with this format. Book chapters make up 14% of the documents, suggesting that inclusive education is also frequently explored within edited volumes, which often provide in-depth discussions or context-specific analyses. Review articles represent 5% of the total, highlighting a relatively smaller yet important body of work focused on synthesising existing knowledge and identifying research gaps.

Other document types, such as conference papers and errata, each account for 1%, with conference papers typically reflecting early-stage or emerging research, and errata indicating corrections to previously published work. Notably, books constitute 0% of the document types in this dataset, suggesting that full-length monographs are either underrepresented or less frequently indexed. Overall, the dominance of journal articles highlights the preference for peer-reviewed validation in the field, while the limited presence of books may indicate underexplored long-form research.

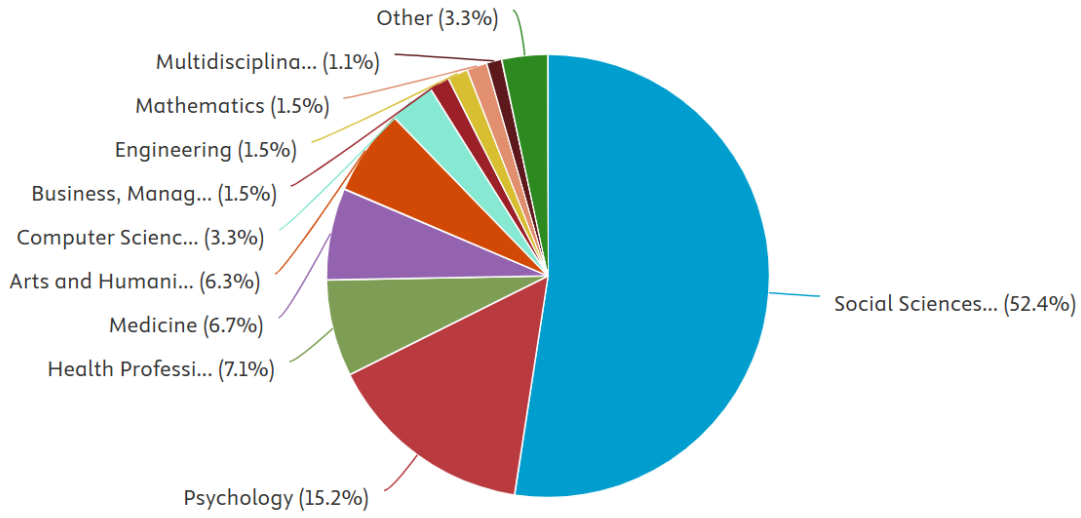
Figure 2: Documents by Type



Document by Subject Area Analysis

On the other hand, there are various document types by subject area where published articles on inclusive education. Referring to Figure 3, based on the subject area, this analysis provides insight into the disciplinary landscape of global scholarly contributions to the field.

Figure 3: Document by Subject Area



The dominant subject area is Social Sciences (52.4%), clearly reflecting the educational, sociological, and policy-oriented nature of inclusive education. Inclusive education is fundamentally a social endeavor that involves transforming educational systems, teaching practices, and institutional cultures to accommodate diverse learners. Therefore, it is not surprising that over half of the publications originate from this domain, focusing on equity in education, inclusive pedagogies, and educational reforms (Ainscow, 2020; Forlin & Sin, 2010; Symeonidou & Phtiaka, 2014).

The second most represented category is Psychology (15.2%), emphasizing the importance of understanding individual differences, including cognitive, emotional, and behavioral aspects that influence learning. Research in this area often addresses psychological assessments, interventions, and the socio-emotional development of students with special needs as crucial components for implementing effective inclusive practices. Next, Health Professions (7.1%) and Medicine (6.7%) collectively highlight the interdisciplinary involvement of health-related fields in inclusive education. These publications likely address the roles of allied health professionals (such as speech-language therapists, occupational therapists, and school nurses) in supporting inclusive practices, as well as medical conditions that influence learning and participation in educational settings.

Arts and Humanities (6.3%) contribute a critical lens by exploring the ethical, philosophical, and cultural dimensions of inclusion. Topics such as the rights of individuals with disabilities, the historical evolution of inclusive practices, and the portrayal of disability in literature and media fall within this category. Computer Science (3.3%) signals the growing role of digital innovation in inclusive education. Research in this area often centers on assistive technologies, e-learning platforms, accessibility in digital content, and the use of artificial intelligence in supporting diverse learners. Next, Business, Management and Accounting (1.5%) reflects a relatively small but emerging interest in inclusive practices beyond the classroom, particularly in organizational settings like inclusive leadership, diversity training, and workplace accommodation, which may have indirect implications for education systems, especially higher education.

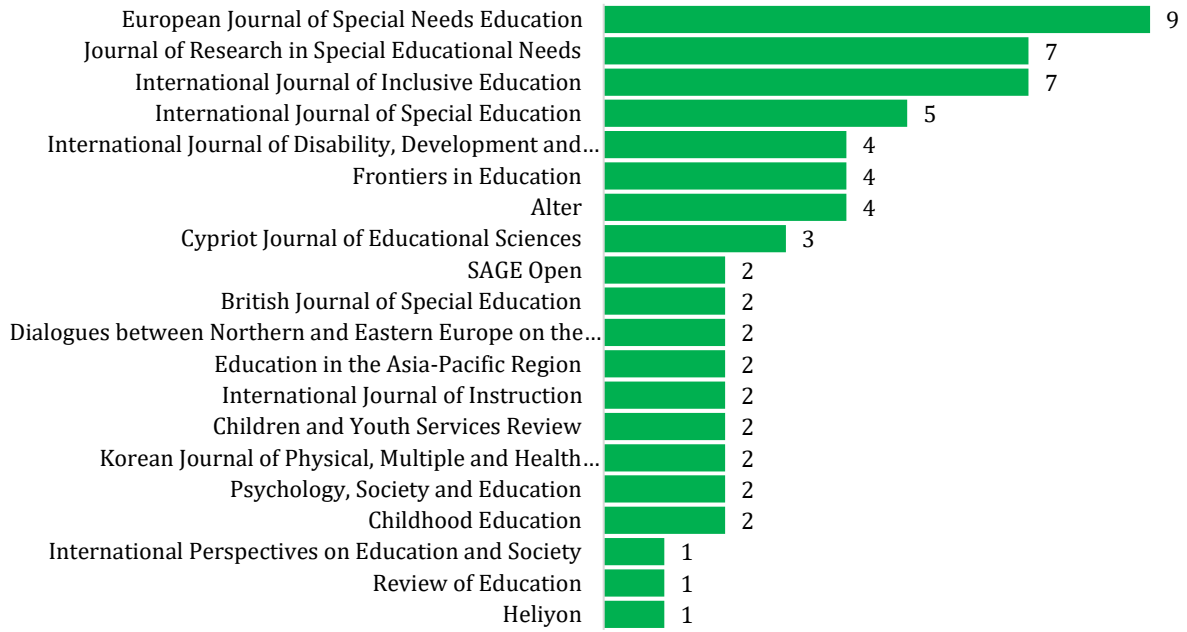
Subsequently, Engineering (1.5%) and Mathematics (1.5%) are less represented but remain relevant. Engineering contributions often involve the development of assistive devices and smart classroom tools that aid learners with disabilities. Mathematical research may support inclusive education through data modeling, statistical analysis of inclusive practices, or algorithmic approaches to personalized learning. Multidisciplinary studies (1.1%) and the Other category (3.3%) indicate a variety of cross-cutting or integrative research that combines perspectives from multiple fields. This aligns well with the inherently interdisciplinary nature of inclusive education, which draws from pedagogy, psychology, health, and technology to create inclusive environments.

The subject area analysis highlights that inclusive education is a deeply interdisciplinary field, with its scholarly foundation rooted in social sciences and psychology, yet increasingly enriched by contributions from health, technology, and the humanities. The dominance of social sciences reflects the global emphasis on inclusive policies, teaching strategies, and systemic transformation, while the presence of other domains illustrates the multifaceted support systems needed to ensure that inclusive education is not only theoretically sound but also practically effective.

Source Title Analysis

The studies of inclusive education were also published in numerous journals, proceedings, and books. Table 1 below presents the top 10 source titles for publications on inclusive education, highlighting the academic journals that contribute the most to this research area. Among the listed sources, the European Journal of Special Needs Education leads with 9 publications (5.73%), indicating its strong role in disseminating research related to inclusive and special needs education. It is followed by the International Journal of Inclusive Education, which has 7 publications (4.46%), reflecting its dedicated focus on inclusive education policies, practices, and challenges.

Table 1: Top Source Title



Other key journals include the Journal of Research in Special Educational Needs (6 publications, 3.82%) and the International Journal of Special Education (5 publications, 3.18%), both of which contribute significantly to the discourse on special and inclusive education. Additionally, Alter and the International Journal of Disability Development and Education each account for 4 publications (2.55%), suggesting their relevance in disability studies and educational development.

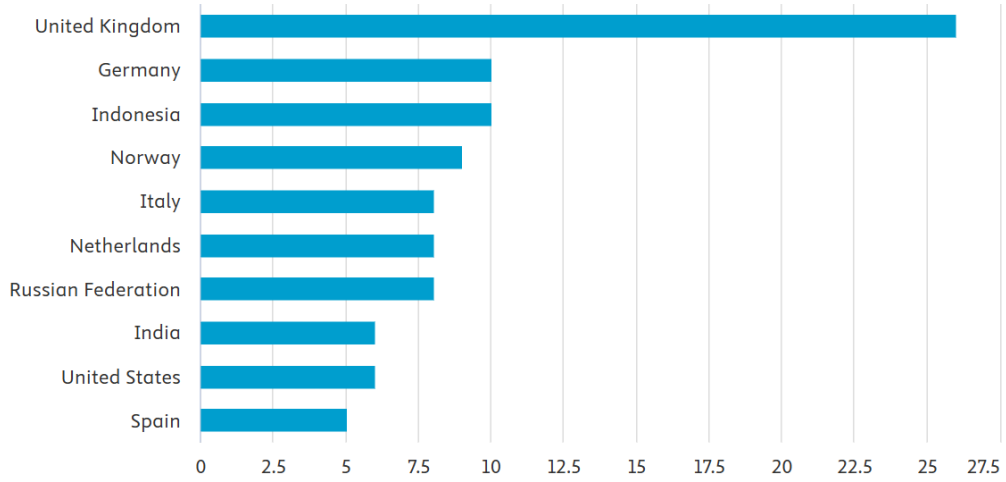
Smaller contributions come from the Cypriot Journal of Educational Sciences and Frontiers in Education, each with 3 publications (1.91%), while the British Journal of Special Education and Childhood Education each have 2 publications (1.27%). These findings suggest that research on inclusive education is primarily concentrated in specialised journals focusing on special needs education, disability studies, and broader educational sciences. The distribution of publications across these journals highlights the multidisciplinary nature of inclusive education, encompassing pedagogical, psychological, and policy-driven perspectives.

Geographical Distribution of Publication Analysis

In total, 59 countries are contributing to the articles on inclusive education, where the top 10 publishing countries are displayed in Figure 4. The analysis of publications on inclusive education based on geographical distribution reveals that the United Kingdom has the highest number of published articles, significantly surpassing other countries. This dominance is likely attributed to the UK's long-standing commitment to inclusive education policies, such as the Equality Act 2010 and the Special Educational Needs and Disability (SEND) Code of Practice. The UK also benefits from a robust academic infrastructure, strong funding support, and active discourse around equity in education, making it a global leader in the field (Ainscow, 2020; Lauchlan & Greig, 2015).

Next, Germany's strong position reflects its emphasis on educational reform, inclusion in mainstream schools, and ongoing research in pedagogy and special education. The country's federal education system has actively promoted the integration of students with disabilities, supported by scholarly work from institutions and regional (Kultusministerkonferenz, 2022). Meanwhile, Indonesia's growing contribution is noteworthy, especially as a developing country. It indicates increasing regional focus and government efforts to promote inclusive education as part of the Education for All (EFA) agenda and UN Sustainable Development Goals (SDG 4). The country's diversity and decentralised education system offer rich research contexts for inclusive practices (ADB, 2020; Rahmawati & Amka, 2022; Sunardi et al., 2011).

Figure 4: Geographical Distribution of Publication Analysis



Next, Norway's high output aligns with its progressive social policies and inclusive values. Its education system is well-regarded for promoting equity, accessibility, and support services for students with diverse needs. The presence of specialised research institutions and government-backed inclusion initiatives further explains its strong representation. Meanwhile, both Italy and the Netherlands are part of the European Union's inclusive education strategies and actively participate in cross-national projects on special needs education and inclusion. Their contributions reflect the academic interest in developing inclusive pedagogies and evaluating educational outcomes in mainstream schools.

Russia's inclusion in the top contributors reflects its ongoing transformation in education systems post-Soviet Union, including initiatives to support learners with disabilities and integrate inclusive principles in teacher training and curriculum development. Moreover, India's increasing publication count highlights the growing awareness and policy development around inclusive education, especially following the Right to Education Act and the National Education Policy (NEP 2020). Given its vast population and educational disparities, inclusive education is a critical area of academic inquiry.

Although the United States has a long history of special education law (e.g., IDEA) and inclusive practices, its relatively lower position may reflect a possible categorisation bias in Scopus indexing or a greater focus on

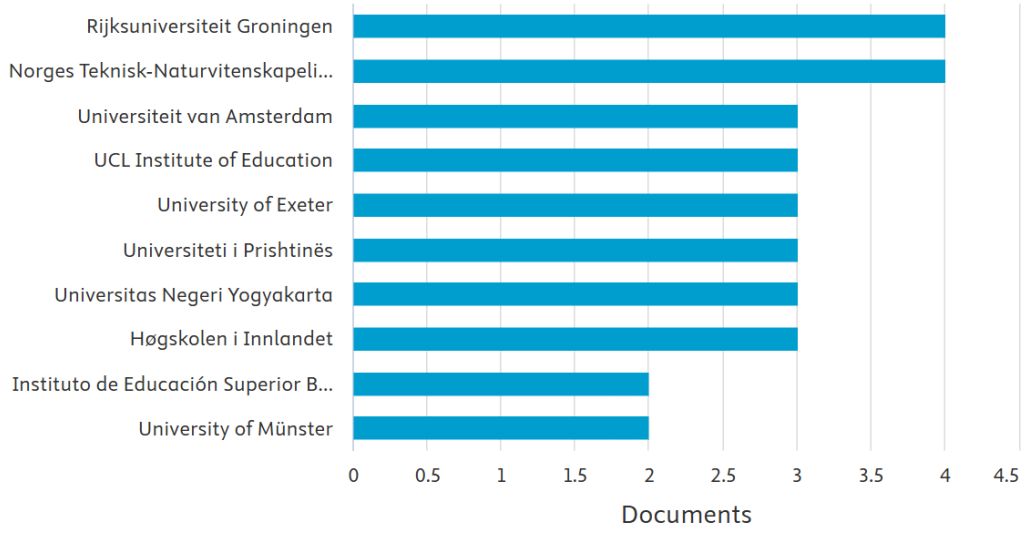
disability-related research being classified under psychology, health, or social work rather than explicitly under "inclusive education." Spain rounds out the top 10, with its research likely influenced by strong regional educational initiatives, European policy frameworks, and efforts to support linguistic and cultural diversity within inclusive education.

Overall, the geographical distribution of publications reveals a predominantly European focus, with the UK at the forefront, reflecting a regional concentration of inclusive education research. However, the presence of countries like Indonesia and India signals a positive trend of increasing engagement from the Global South. The global nature of this research field demonstrates the universal importance of inclusive education, though local contexts, policies, and resources significantly shape research output.

Active Institution Analysis

Figure 5 shows the top affiliation of the author, whereby the bar chart presents the number of documents published on inclusive education by different academic institutions. The institution with the highest publication count includes Rijksuniversiteit Groningen and Norges Teknisk-Naturvitenskapelige Universitet, both exceeding four documents. Other universities, such as Universiteit van Amsterdam, UCL Institute of Education, University of Exeter, Universiteti i Prishtinës, Universitas Negeri Yogyakarta, and Høgskolen i Innlandet, show consistent contributions, each having around three published documents. Meanwhile, the Instituto de Educación Superior and the University of Münster exhibit a lower publication count, indicating relatively lower engagement in this research area.

Figure 5: Active Institution Analysis



The high number of publications from universities in the Netherlands, the UK, and Scandinavia suggests that these regions have a strong academic focus on inclusive education. These countries are known for progressive educational policies and a commitment to equity in learning, which could justify their substantial research output. The involvement of institutions from Kosovo (Universiteti i Prishtinës) and Indonesia (Universitas Negeri Yogyakarta) signifies a growing interest in inclusive education in developing regions. Overall, the data highlights a global interest in inclusive education, with a concentration of research in Europe and select institutions from other regions. This distribution suggests that while inclusive education is gaining traction worldwide, certain regions lead in academic contributions, potentially due to policy priorities, funding availability, and institutional focus on educational equity.

4. Conclusion

This study presents a comprehensive bibliometric analysis of global research trends in inclusive education, using data extracted from the Scopus database. The analysis spans from 1991 to 2025 and includes 157

publications identified through keywords such as "inclusive education," "special education," and "special needs education." The objective is to understand the evolution, distribution, and key contributors to the field.
The results show a steady increase in publication output, particularly after 2011, with a notable peak in 2022. The document type analysis reveals that journal articles (79%) are the primary medium for disseminating research in this area. In terms of subject areas, most publications are in Social Sciences (52.4%), followed by Psychology, Health Professions, and Medicine, reflecting the multidisciplinary nature of the field. Geographically, the United Kingdom leads global contributions, followed by countries such as Germany, Indonesia, Norway, and India, indicating both developed and developing nations' growing interest in inclusive education. Institutional analysis shows that European universities, particularly from the Netherlands, the UK, and Scandinavia, are prominent contributors.

The paper also identifies the most active source titles and highlights important themes and keywords, such as special needs education and equity in education. The study utilises tools such as biblioMagika®2.9 to generate visualisations and metrics, including co-authorship networks and citation patterns. This bibliometric review offers valuable insights for researchers, educators, and policymakers by identifying key trends, influential publications, and under-researched areas. It underscores the need for continued collaboration and research to further enhance inclusive practices and educational equity worldwide.

Acknowledgement: The authors would like to extend their gratitude to Majlis Agama Islam Negeri Sembilan (MAINS) and Universiti Teknologi MARA, Melaka, for funding this research project (100-TNCPI/GOV 16/6/2 (038/2024)).

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Determinants of New Federal City of Indonesia (Nusantara) Impacting Medical Tourism in Malaysia

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Abstract: Medical tourism has experienced substantial growth in recent years, with Malaysia emerging as one of the premier destinations for Indonesian medical tourists, owing to its accessible and high-quality healthcare services. This medical tourism sector in Malaysia has evolved into an integral component of the broader tourism industry, significantly contributing to economic development, and enhancing the nation's global profile as a reputable healthcare destination. This study examines the factors influencing the selection of Malaysia as a preferred destination for medical services. It explicitly addresses geographical location, quality of healthcare services, medical expenses, and overall medical performance. Healthcare facilities in regions characterized by robust infrastructure, accessibility and superior service quality tend to attract more medical tourists. Additionally, providing high-caliber healthcare services attracts international patients and enhances the overall perception of the healthcare system within the host country. Medical care costs represent another significant factor in Malaysia's appeal to patients seeking treatment. The affordability of medical procedures plays a vital role in enticing medical tourists, as it directly influences their decisions to seek treatment abroad. Adherence to high standards of medical care attracts international patients and fosters trust and loyalty, which are essential for the sustainability of medical tourism. The intricate interrelationship among geographical location, service quality, medical costs, and healthcare performance is critical in attracting medical tourists. Each element enhances the destination's allure, influencing patients' decisions to pursue medical services internationally.

Keywords: *Location; quality service; cost; performance; medical tourism*

1. Introduction

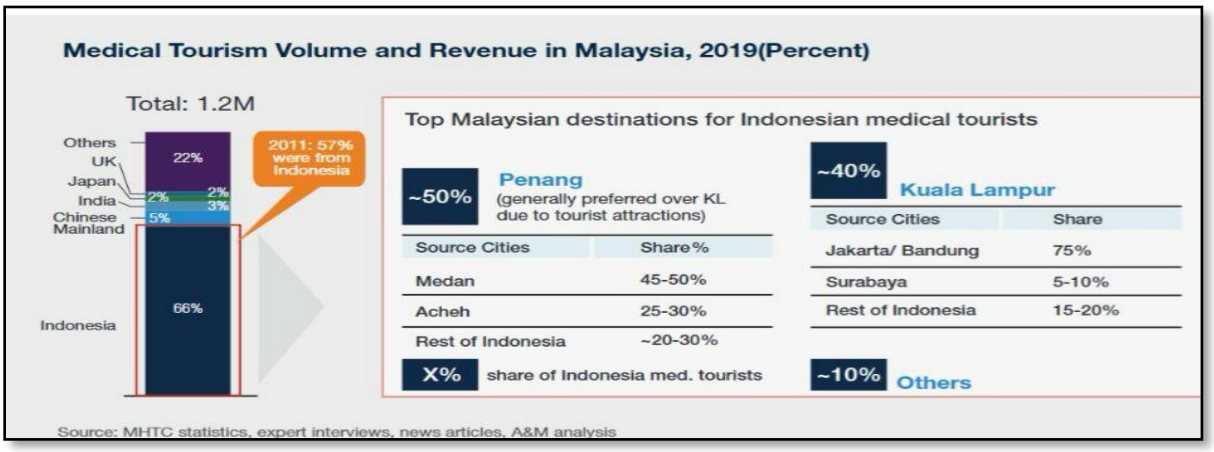
Indonesia's new capital, Nusantara, currently under construction on the island of Borneo, could significantly impact medical tourism in Malaysia. The location, which is closer to Malaysia's healthcare centers in East Malaysia and near major Indonesian islands like North Sumatra and North Kalimantan, could shift Indonesian consumer preferences and access to healthcare. As a result, Malaysia may become a more attractive destination for medical tourists from Indonesia. According to Saragih et al. (2019), Indonesia is already one of Malaysia's top healthcare consumers. The proximity of a destination is a key factor in choosing a medical tourism location. Historically, Malaysia has drawn Indonesian tourists with its affordable, high-quality healthcare and convenient travel options. As Abu Bakar noted in The Star, allowing visa-free entry makes it easier for patients to organize and manage their treatment. This policy reduces visa application costs, enabling health tourists to return for follow-up care, specialist consultations, and additional treatments.

Malaysia receives more than half of its medical tourists from Indonesia, with a strong focus on cardiology, oncology, and fertility treatments. The ongoing partnership between Malaysia and Indonesia in health and tourism suggests that this trend will likely continue, with Indonesia seeking medical treatment in Malaysia (Saragih et al., 2019). This is supported by their shared cultural heritage and Malaysia's active promotion of medical tourism within the ASEAN region. Over the past decade, Malaysia has become a top choice for Indonesians seeking healthcare, accounting for over 60 percent of the country's medical tourism (Business Today, 2023). However, as Indonesia improves its healthcare system in Nusantara, competition may increase, which could impact Malaysia's medical tourism industry in the long run.

Medical tourism has surged in recent years, with Malaysia becoming a leading destination for Indonesian medical tourists due to its affordable, high-quality healthcare services. Indonesians are seeking medical services in Malaysia because of the perceived benefits, as well as the actual advantages. This trend has significant implications for Indonesia's healthcare system and Malaysia's medical tourism industry. While Malaysian healthcare providers have built a reputation for being reliable and advanced, Indonesian healthcare

facilities struggle to retain patients due to limitations in infrastructure, specialist availability, and public trust. However, this phenomenon raises several issues and challenges that impact patients, the healthcare system, and bilateral relations.

Figure 1: Medical tourism revenue in Malaysia (2019)



Sources: MHTC Statistics (year published)

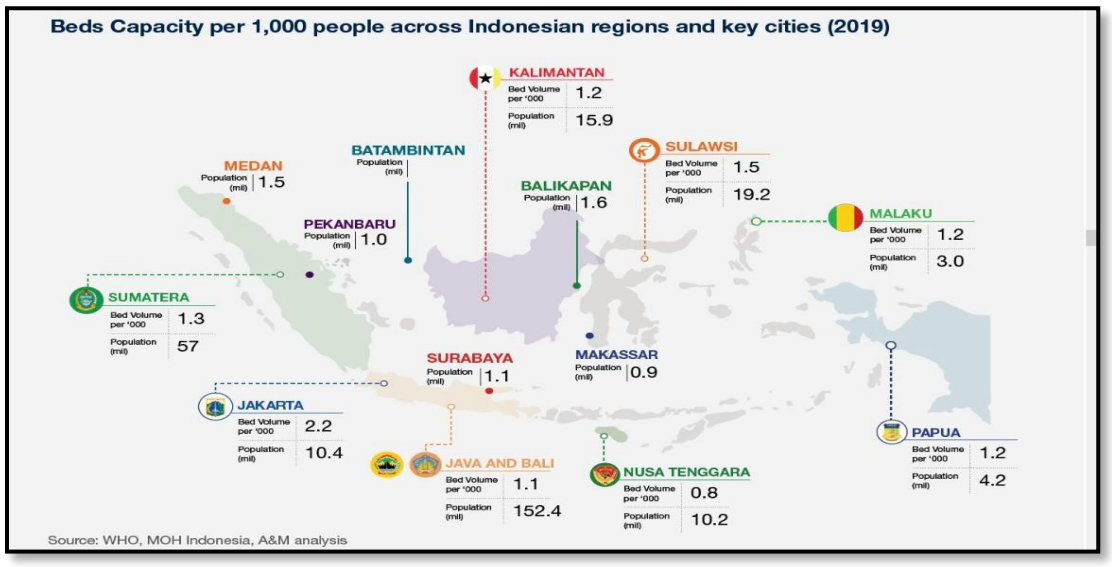
Several major issues are facing the Indonesian healthcare system, where providers face a double challenge: financial losses due to patients seeking care abroad and a widespread perception of lower-quality care at home. To improve service quality, address infrastructure gaps, and boost public trust, reform and investment are crucial (Health Ministry of Indonesia, 2020). In contrast, Malaysian patients tend to view their hospitals as providing higher-quality care, specialized services, and better access to advanced facilities. Many Indonesians, however, struggle to access certain procedures or treatments locally because of limited resources or a shortage of specialists.

Despite the Indonesian government's efforts to improve healthcare infrastructure, a lot more progress is needed to meet regional and global standards. Right now, Indonesia has 1.2 hospital beds per 1,000 people. Even with plans to add more hospitals and beds, the ratio is expected to only reach 1.7 by 2027, which is still below the World Health Organization's recommended 2.4 beds per 1,000 people. Additionally, Indonesia has one of the lowest rates of doctors per capita, with about 0.6 doctors per 1,000 people – roughly four times less than in Malaysia and significantly lower than the WHO's recommended levels.

Each year, a large number of Indonesians travel to Malaysia for medical treatment, thanks to the affordability, quality, and accessibility of healthcare services. In 2022, about 300,000 out of 1.5 million Indonesian visitors to Malaysia sought medical services, making up over 60% of Malaysia's medical tourists. Top destinations include Penang (with hospitals like Island Hospital, Gleneagles, and Loh Guan Lye), Kuala Lumpur (with hospitals like the National Heart Institute, Prince Court, and KPJ), and other states such as Melaka (with hospitals like Mahkota Medical Centre and Oriental Medical Centre). Popular treatments range from cardiology and oncology to orthopedics and ophthalmology.

Medical tourism has become a major player in Malaysia's tourism industry, boosting the country's economy and solidifying its reputation as a top healthcare destination worldwide. The sector now accounts for around 3.9% of Malaysia's Gross Domestic Product (GDP) (Omar et al., 2023). With over 900,000 international patients visiting Malaysia in recent years, demand for medical services has shown steady growth (Zahir et al., 2021). To attract medical tourists, Malaysia offers top-notch healthcare facilities, skilled professionals, and a range of treatments, including cosmetic surgery, dental care, and complex procedures like organ transplants (Seow et al., 2017). By incorporating Islamic values into healthcare practices, such as providing halal food and prayer facilities, Malaysia has become even more appealing to Muslim medical tourists (Alfarajat, 2022).

Figure 2: Bad capacity per 1,000 people across Indonesian regions and key cities (2019)



Although Malaysia reaps economic benefits from medical tourism, the trend reveals significant healthcare disparities between neighboring countries. To address these issues, it's crucial to understand why Indonesians choose Malaysia for healthcare, identify obstacles to improving healthcare in Indonesia, and mitigate the consequences of this trend. While Malaysia gains revenue from medical tourism, Indonesia misses out on potential economic gains as healthcare spending leaves the country. Moreover, Indonesians who need basic healthcare services may be forced to travel abroad, which has socio-economic implications. Additionally, Malaysia's cultural and linguistic environment is more familiar to Indonesians, making it a preferred destination for medical tourism compared to other countries offering similar services.

2. Literature Review

Medical Tourism

Medical tourism is the practice of traveling abroad for medical care, a trend that has seen a significant surge in recent years. This growth can be attributed to factors such as cost-effectiveness, access to advanced medical technologies, and the opportunity for patients to combine treatment with a vacation. The trend is particularly noticeable in countries with high healthcare costs, like the United States and Canada, where many people seek out more affordable options for procedures that can be extremely expensive at home (Crooks et al., 2010; Alsharif et al., 2010).

There are many reasons why people choose medical tourism. One major factor is the cost, as patients often find they can save a significant amount compared to what they'd pay for healthcare at home (Crooks et al., 2010; Johnston et al., 2010). For example, individuals from countries with public healthcare systems may wrongly assume they can get reimbursed for treatments abroad, which can influence their decision to seek medical care overseas (Crooks et al., 2010; Johnston et al., 2010). Furthermore, the high-quality medical services in countries like South Korea, India, and Iran—known for their strong medical tourism programs—play a key role in drawing international patients (Kim & Seo, 2020; Rokni & Park, 2020).

However, the growth of medical tourism raises important concerns about ethics and public health. There's a built-in conflict between the economic benefits medical tourism can bring to a country and the potential strain it may put on local healthcare systems (Xu et al., 2021; Snyder et al., 2013). Countries promoting medical tourism must make sure their public health services stay strong and fair, so local populations aren't left without necessary medical care because international patients are prioritized (Xu et al., 2021). Additionally, the quality of care and patient safety in foreign healthcare systems can vary greatly, making it essential to establish international standards to protect patients (Xu et al., 2021; Johnston et al., 2011).

It's crucial to prioritize patient experiences in medical tourism. Research reveals that while many patients report high satisfaction with their overseas healthcare experiences, concerns remain about post-operative care, ongoing treatment, and potential complications (Hwang et al., 2018; Majumdar, 2018). Medical tourism facilitators play a key role in guiding patients through the complexities of seeking care abroad, which is essential for informed decision-making and maintaining trust in the healthcare process (Snyder et al., 2013; Snyder et al., 2011).

Location

Where hospitals are located is key to boosting medical tourism, as it affects patient choices and how appealing a destination is. Generally, hospitals in areas with solid healthcare infrastructure, good access, and high-quality care attract more medical tourists. Research shows that well-established healthcare facilities with a broad range of services significantly enhance medical tourism by providing vital support for diagnosis and treatment (Latief, & Ulfa, 2024). This is particularly true in countries like Malaysia, where the strategic location of hospitals has been linked to the growth of the medical tourism industry (Turai, 2023).

Furthermore, the quality of information hospitals share, mostly through their websites, plays a crucial role in attracting medical tourists. Studies have found a strong link between having detailed and compelling information about hospital services on websites and the proportion of medical tourism in a region (Shaygani, 2023). This aligns with research emphasizing the importance of a solid online presence and effective communication strategies in engaging potential medical tourists (Sweidy, 2023). By compellingly presenting their services and facilities, hospitals can increase their appeal and improve their chances of attracting international patients.

Accreditation has a significant impact on medical tourism in a particular location. Hospitals with accreditation are typically seen as more trustworthy and equipped to provide top-notch care, which is essential for medical tourists (Yıldız & Khan, 2019). These accredited facilities enhance the reputation of healthcare destinations and give patients confidence in the quality of care they can expect, greatly influencing their choice of where to get medical treatment (Alshamsi, 2024).

Additionally, having hospitals located near major transportation hubs and tourist spots can make it easier for medical tourists to get around. Studies show that easy access plays a big role in medical tourists' decisions, affecting their overall satisfaction and convenience (Turai, 2023). By combining healthcare services with tourism infrastructure, areas can create a more appealing setting for potential patients, which could increase medical tourism in the region (Dag, 2024).

Healthcare quality services

High-quality healthcare services are key to growing medical tourism, as they significantly influence where patients choose to get treatment. When healthcare is top-notch, it draws international patients and boosts the reputation of the host country's healthcare system. Research indicates that the perceived quality of healthcare services has a direct impact on tourist decisions, with patients more likely to recommend destinations that offer excellent public healthcare services (Kapera, 2024). This connection underscores the importance of maintaining and improving healthcare standards to build a robust medical tourism sector.

For medical tourism providers to successfully market their services, they need a solid grasp of what quality service means. Studies show that providers should take into account how international patients perceive quality service when developing their marketing strategies. This means addressing patients' concerns about risk before, during, and after treatment, as these concerns can greatly influence their decision on where to get treatment (Guiry & Vega, 2015). By focusing on quality service, providers can boost patient satisfaction and build trust, a crucial factor in healthcare, especially for critical services like surgeries and specialized treatments.

Investing in healthcare infrastructure and advanced medical services is key to improving the quality of care in medical tourism. By upgrading healthcare facilities, countries can keep patients who might otherwise travel abroad for treatment, which helps preserve local financial resources (Johnston et al., 2010). Furthermore, providing top-notch healthcare services creates long-term, skilled job opportunities that are essential for a

strong healthcare system. This investment is particularly important in low- and middle-income countries (LMICs), where enhancing healthcare quality can increase medical tourism and improve health outcomes for the local population.

Accreditation of healthcare facilities is crucial in delivering high-quality service in medical tourism. It's a quality assurance process that boosts the credibility of healthcare providers, making them more appealing to international patients (Alshamsi, 2024). By introducing long-term training programs that meet accreditation standards, healthcare services can be further improved, keeping medical tourism a viable option for patients seeking care abroad.

Moreover, the link between service quality and patient outcomes is crucial. Studies show that factors such as safety, hygiene, and having skilled healthcare professionals are key to drawing medical tourists (Dag, 2024). These elements not only boost the patient experience but also increase the destination's overall reputation as a reliable place for medical care.

Medical cost

Medical costs have a major impact on whether patients choose to go abroad for treatment, as they significantly influence patients' decisions. Research has consistently shown that high healthcare costs at home often drive patients to consider medical tourism as a viable option. For instance, a study by Crooks et al. found that patients frequently seek more affordable options abroad due to high out-of-pocket expenses for medical procedures at home (Crooks et al., 2010). This trend is particularly noticeable in countries with extremely high healthcare costs, prompting patients to turn to medical tourism as a more budget-friendly solution (Johnston et al., 2010).

Furthermore, the perception of cost savings constitutes a critical factor in the decision-making process of medical tourists. Research indicates that numerous patients are attracted to destinations that provide considerable savings on medical procedures in comparison to their home countries. For example, a study concentrating on Arab medical tourists in Turkey demonstrated that cost savings, in conjunction with the quality and accessibility of healthcare services, were essential determinants in the selection of medical tourism destinations (Dag, 2024). Similarly, a study carried out in Bangladesh revealed that affordable treatment costs, along with the quality of care, profoundly influenced the decisions of patients seeking medical services in India (Zakaria et al. 2023).

Some countries have made medical tourism more appealing by offering competitive prices for medical services. India, Thailand, and Mexico, for example, have become leading players in the medical tourism industry by providing high-quality healthcare at much lower prices than developed countries (Mishra & Sharma, 2021). This price difference draws patients in and encourages them to explore treatments that might not be covered by their insurance, increasing demand for medical tourism (Runnels & Carrera, 2012). Insurance coverage plays a crucial role. Many patients find their insurance plans limit access to essential procedures at home, driving them to seek more affordable options abroad. This trend is particularly relevant in the US, where rising healthcare costs and inadequate insurance coverage lead many people to consider medical tourism as a viable solution (Shi & Gan, 2021). Furthermore, medical tourism can also promote competition within domestic markets, potentially leading to lower prices and greater transparency in healthcare costs (Johnston et al., 2010).

Medical performance

Medical services must be effective to boost medical tourism, as this directly impacts patient satisfaction, treatment outcomes, and a healthcare destination's overall reputation. Providing high-quality care not only draws international patients but also builds trust and loyalty, which are key to long-term medical tourism success. Research has examined the link between medical performance and medical tourism growth, revealing important findings. First, medical service quality is essential for attracting medical tourists. Studies show that patients increasingly seek destinations offering top-notch care, state-of-the-art medical technologies, and experienced healthcare professionals. According to Pocock and Phua, countries like Thailand and Malaysia have established medical tourism committees to promote their healthcare facilities, known for their high-quality services and competitive pricing (Pocock & Phua, 2011). By focusing on improving medical performance, these countries have become leading destinations for medical care tourism.

Accreditation is crucial for maintaining high medical performance standards. It acts as a quality assurance system that enhances the credibility of healthcare providers, making them more attractive to international patients. Hiring qualified staff and upgrading technological capabilities are common strategies for improving medical performance in countries like Iran and Turkey, which are key players in medical tourism (Najafinasab et al., 2020). Accreditation ensures patients receive the quality of care they expect and helps healthcare facilities align with international standards, increasing their appeal. Gathering and using patient feedback to improve services is vital for enhancing medical performance. Earlier research shows that understanding patient experiences and expectations can significantly improve service delivery and outcomes. According to Crooks et al., patient experiences have a profound impact on their decisions about medical tourism, and addressing their concerns can enhance the overall quality of care (Crooks et al., 2010). This feedback loop is essential for healthcare providers seeking to attract and retain medical tourism patients.

Medical performance has a substantial impact on tourism's economic growth. Research by Johnston et al. shows that the costs of post-operative care for patients who travel abroad for procedures can be considerable. However, medical tourism can also bring significant cost savings that outweigh these expenses (Johnston et al., 2010). To boost a destination's appeal to medical tourists, it's essential to maintain high medical standards, minimize complications, and ensure positive outcomes. Additionally, effective marketing of medical services is vital in shaping how medical performance is perceived. By highlighting the quality of care, success rates, and patient reviews through strong communication strategies, destinations can significantly influence the choices of potential medical tourists. A study by Shaygani on the importance of hospital websites in providing comprehensive information about services underscores the need for transparency and effective marketing to promote medical performance (Shaygani, 2023).

3. Malaysia as a Medical Tourism Destination

Malaysia has truly blossomed into a standout destination in medical tourism, attracting international patients with its exceptional healthcare services, great pricing, and a broad array of medical treatments. The country is home to cutting-edge medical facilities and talented healthcare professionals who offer everything from cosmetic surgery to dental care, as well as complex medical procedures, all at prices that are much more affordable than those found in Western countries (Turai, 2023). Moreover, Malaysia's thoughtful marketing strategies, which focus on promoting healthcare options that cater to Muslim travelers, enhance its appeal to a diverse range of medical tourists (Gopalan et al., 2021). With a steady increase in the number of international patients, Malaysia is firmly securing its place in the global medical tourism scene. Table 1 dives into several studies about medical tourism in Malaysia, showcasing how the country is growing as a premier destination in Southeast Asia. The table highlights Malaysia's strategic efforts, competitive advantages, and the challenges it encounters in the vibrant medical tourism sector.

Table 1: Summary of Literature Review on Medical Tourism in Malaysia

Authors	Research Areas	Research Study Abstract	Key Findings
Chandran, Puteh, Zianuddin, & Azmi (2018).	Key drivers of medical tourism in Malaysia.	Malaysia has emerged as one of the most preferred medical tourism destinations in Southeast Asia.	- Malaysia is a popular medical tourism destination in Southeast Asia. - Medical tourism is a rapidly growing industry in Malaysia, and Malaysia has become one of the top medical tourism destinations in Southeast Asia. - The paper examines the key drivers behind the growth of medical tourism in Malaysia, and how globalization has contributed to this development.
Cham, Lim, Sia, Cheah, & Ting (2021)	Medical Tourism Destination Image and its Relationship to Revisit: A Study of	Malaysia is an attractive medical tourism destination for Chinese tourists due to country-specific and social	- Country-specific factors (knowledge, safety, accessibility, price) and social factors (word-of-mouth, social media) predict the image of Malaysia as a medical tourism destination.

	Chinese Medical Tourists in Malaysia	factors that influence its destination image and revisit intention.	- The image of Malaysia as a medical tourism destination affects the perceived value and intention to revisit.
Sarwar (2013).	Medical Tourism in Malaysia Prospects and Challenges	Malaysia's medical tourism industry is driven by destination competitiveness and service quality.	- Destination competitiveness and service quality are important factors contributing to the development of medical tourism in Malaysia. - Malaysia should promote its medical success stories and services to attract more foreign medical tourists. - The study contributes to the theoretical development of medical tourism by identifying key factors that contribute to its growth in Malaysia.
Abd Manaf, Hussin, Jahn Kassim, Alavi, & Dahari (2015).	Country perspective on medical tourism for the Malaysian experience.	Malaysia is a promising medical tourism destination, with high patient satisfaction and intention for future treatment.	- Indonesian patients form the largest group of international patients in Malaysia's medical tourism industry. - The five key factors influencing medical tourism in Malaysia are hospital and staff, country factors, combining tourism and health services, cost savings and insurance, and unavailability of treatment, with hospital and staff being the most important factor for patients. - International patients have a high perception of value, overall satisfaction, and intention for future treatment, indicating that Malaysia is well-positioned in the growing medical tourism industry.
Nemie, & Kassim (2009).	Cross-border issues in the development of medical tourism in Malaysia from the perspective of legal challenges and opportunities.	Malaysia has become a key player in medical tourism, but the legal framework needs to be strengthened to address cross-border issues.	- There is currently no internationally accepted legal framework to regulate medical tourism and address cross-border legal issues. - The economic benefits of medical tourism must be supported by a solid legal and regulatory framework, strong ethical standards, and high-quality healthcare services. - It is important to assess the existing legal framework for medical tourism in Malaysia to identify gaps and opportunities for legal and regulatory reform.
Abd Manaf, Ghazali, & Marikar (2010)	Positioning Malaysia in medical tourism	Malaysia is positioning itself as a major player in the growing medical tourism industry in Asia.	- The medical tourism industry in Asia is expected to grow significantly, with Malaysia positioning itself as a major player in this industry. - Malaysia has already seen a significant number of medical tourists and revenue generated from the medical tourism industry. - The paper explores the development and growth of medical tourism in the global and Asian contexts, as well as the role of various key stakeholders in the development of the

			medical tourism industry in Malaysia.
Chee, (2007).	Medical Tourism in Malaysia in the Aspect of International Movement of Healthcare Consumers and the Commodification of Healthcare	Malaysia has developed medical tourism as a deliberate strategy to attract foreign patients, facilitated by the state's role in providing a conducive policy environment.	- The rise of medical tourism was crucial for the survival and growth of Malaysia's healthcare industry. - The medical tourism industry in Malaysia has seen consolidation through regional integration of hospital ownership, as well as expansion of the medical tourist market. - The Malaysian government has played a key role in facilitating the commodification of healthcare through various policy measures to support and promote the medical tourism industry.

Theory of Planned Behavior

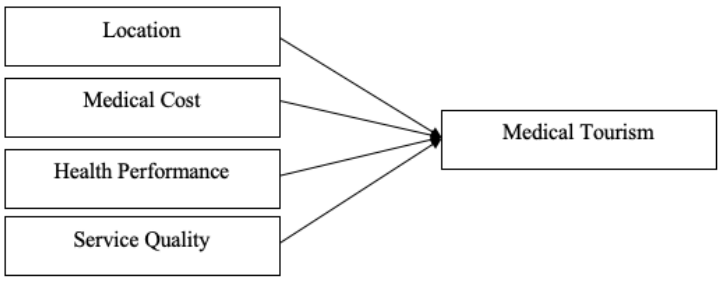
By applying the theory of planned behavior (TPB), we can examine more closely how location, service quality, cost, and performance intersect in the context of medical tourism. According to this theory, individual actions are driven by intentions that are influenced by attitudes, subjective norms, and perceived control over behavior. In the context of medical tourism, these factors help us understand why patients choose to receive medical treatment overseas.

Choosing the right location is so important in medical tourism because patients often seek out places that offer outstanding medical services at prices that won't break the bank. Research indicates that countries like Thailand, India, and South Korea have developed thriving medical tourism industries by enhancing their healthcare facilities and service standards, which in turn attract international patients. (Xu et al., 2021; Mishra & Sharma, 2021; Chang-Won, 2017). On another note, the quality of medical facilities and the expertise of healthcare professionals play a major role in shaping patient satisfaction and influencing their decisions (Chang-Won, 2017; Ghanbari et al., 2019). Many studies have revealed that patients frequently express high levels of satisfaction with their medical tourism experiences, which can foster a positive outlook towards future medical travel (Hohm & Snyder, 2015). The perceived quality of care, along with successful health outcomes, can have a substantial impact on patients' willingness to recommend medical tourism to others, thus influencing the social norms related to this choice (Ghosh & Мандал, 2018). Therefore, it becomes clear that factors such as location, service quality, medical expenses, and health outcomes are vital in determining customer acceptance.

Conceptual Framework

Figure 3 presents the conceptual framework for this study. It shows four main factors that contribute to medical tourism: location, medical cost, health quality, and service quality.

Figure 3: Conceptual Framework



4. Conclusion

Researchers have looked into what drives people to choose a hospital for medical tourism. According to existing research, the top hospitals for medical tourism are chosen based on location, service quality, medical costs, and healthcare performance. All these factors are crucial for success in the medical tourism industry. A combination of location, service quality, medical costs, and healthcare performance is key to attracting medical tourists. These elements greatly enhance a destination's appeal, influencing patients' decisions to seek treatment abroad. Location plays a major role in medical tourism, considering both geographical proximity and the availability of healthcare services alongside tourist amenities. Destinations that are easily accessible and offer a mix of medical treatments and leisure options tend to attract more medical tourists. Service quality is another vital aspect of medical tourism. Delivering high-quality healthcare is essential for patient satisfaction and building trust in medical providers. Studies show that perceived service quality has a significant impact on patients' choices of medical treatment destinations. Hospitals that prioritize service quality, including the professionalism of medical staff, access to advanced medical technology, and overall patient experience, are more likely to draw in and retain medical tourists.

Medical expenses play a huge role in the decisions of medical tourists. Many people seek treatment abroad because the costs of procedures in their home country are incredibly high. Research has shown that affordable medical services combined with top-notch care are a powerful draw for international patients. The quality of medical care is crucial for the success of medical tourism. High standards of care, successful treatment results, and efficient medical services are key to attracting patients. Studies have found that patients are more likely to choose destinations known for their exceptional medical care, including accreditation, qualified healthcare providers, and access to advanced medical technology.

In short, the combination of location, service quality, medical costs, and medical performance is vital for drawing medical tourists. Each of these elements makes a destination more attractive, influencing patients' decisions to seek healthcare abroad. By focusing on these interconnected factors, healthcare providers can boost their appeal to international patients, driving growth in the medical tourism industry.

Acknowledgment: This research wishes to acknowledge the Universiti Teknologi MARA (UiTM) for the funds granted through the Strategic Research Partnership (SRP). 100-RMC 5/3/SRP INT (013/2022)

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Parental Choices in Childcare Services: Customer Experience and Risks of Unregistered Childcare

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Abstract: Parental decision-making in selecting childcare services is crucial to ensuring children's safety and well-being. However, many parents face difficulty accessing reliable information, often relying on unverified sources such as social media and personal recommendations. This study explores parental experiences in choosing childcare, focusing on challenges, risks, and consequences. A qualitative phenomenological approach was adopted, using semi-structured interviews with parents whose children experienced neglect or abuse at childcare centres. Thematic analysis, supported by NVivo software, revealed three key findings. First, many parents rely heavily on informal sources like Facebook, which often lack credible reviews or verification. This reliance increases the risk of selecting unsafe childcare. Second, affordability and proximity significantly influence decisions. Financial pressures and work commitments often compel parents to choose unregistered providers despite known safety concerns. Convenience and cost were prioritised over regulatory status in many cases. Third, children exposed to unsafe childcare environments exhibited concerning physical and behavioural changes, including fear, withdrawal, speech delays, bruises, and recurring illness. Some suffered lasting trauma, negatively affecting emotional and social development. Parents often hesitated to report abuse, especially when dealing with unregistered centres, due to legal ambiguity and lack of evidence. This study highlights the urgent need for a centralised digital platform offering verified reviews, ratings, and registration status to aid parents in making informed decisions. Enhancing transparency can significantly reduce risks associated with unregulated childcare. Future research should examine the role of government oversight and parental awareness in strengthening childcare selection practices.

Keywords: *Parental Decision-making, Childcare Services, Customer Experience, Unregistered Childcare, Safety Risks*

1. Introduction

Childcare services play a vital role in supporting working parents and ensuring children's early development and well-being. The choice of childcare service is a significant decision for parents as it directly impacts the safety, health, and development of their children. Lingering in Malaysia, even with regulation from the government that has been enforced by the Childcare Centres Act 1984, there continue to be numerous childcare centres in operation without formal registration. For instance, by May 31, 2024, there were a total of 506 unregistered childcare centres identified by the Social Welfare Department (Astro Awani, 2024). In Penang, 358 unregistered kindergartens, nurseries, and childcare centres have also been reported to the authorities (Astro Awani, 2023).

From the perspective of parents as customers, safety, cost, location and access to reliable information influence the choice of the childcare centre. Many parents have little more than informal sources of information, such as social media, online forums, word of mouth recommendations and so on, when deciding which childcare service to use. Although commonly employed, this approach does not have a robust way of being verified. Some parents are opting to go with unregistered providers despite knowing the risks involved due to economic pressures and insufficient registered childcare centres.

One of the main issues is that there is no proper monitoring system for unregistered childcare centres, which has resulted in increased incidences of child neglect and child abuse. Statistics indicate that there were a total of 4,424 child abuse and neglect cases reported until a year ago (August 2024), with incidents that involved unregistered childcare centres being the highest (Sinar Harian, 2024). There were also 23 cases of infant abuse in childcare centres reported up to September 2024 (Kosmo, 2024). Parents with safety complaints about unregistered childcare centres find it hard to take legal action because there is little evidence and unclear regulations.

This study aims to assess parents' experiences in selecting childcare services, explore the major factors contributing to parents' choice of childcare centres, assess the effects of using unregistered childcare centres on children's wellbeing and suggest approaches to enhancing transparency and safety when selecting childcare centres. The findings of this study will be used to support improvements to policy on monitoring childcare centres and will assist parents in making informed and safe choices for their children. Moreover, this study opens a discussion on the potential to establish a centralised online registry for childcare providers to be rated on their regulatory status and an access point for parents to find validated customer reviews and safety ratings.

2. Literature Review

Parents' Perspective as Customers in Selecting a Childcare Centre

As customers, parents assess childcare services based on safety, cleanliness, availability and reputation of the childcare centre (Forry, Isner, Daneri, & Tout, 2014). Nevertheless, studies suggest that they usually decide based on their own experiences and advice from relatives and friends, as well as social media reviews, without checking the registration or registration of the caregiver (Mansor, Eng, & Rasul, 2022). This presents a gap in the official information available that would allow parents to make decisions with greater clarity.

Parents' Satisfaction and Expectations in Choosing a Childcare Centre

Factors influencing decisions about childcare services help determine parents' satisfaction with the service. Safety, friendliness of caregivers, cleanliness, and communication with management are the most important aspects that parents value (Pilarz, Sandstrom, & Henly, 2022). Conversely, studies have shown that some parents choose unregistered childcare centres that offer lower fees with flexible operating hours despite high safety risks (Jamaludin, Azman, & Roslan, 2018). This speaks volumes about the lack of quality and affordable registered childcare facilities.

Risks and Implications of Parental Decisions

Previous studies have had similar findings about the risks of unregistered childcare centres. Prabhakaran (2020) stated that unregulated childcare centres have greater potential for child safety issues, including neglect and abuse. Similarly, the absence of monitoring mechanisms and formal channels for complaints also creates difficulties for parents to seek redress in the event of an incident (Mansor et al., 2022). Existing research indicates a need for further examination of how parents evaluate and mitigate such risks in childcare decision-making.

Centralized Information and Monitoring System Requirements

Many countries have adopted digital solutions that allow parents to access greater information transparency about childcare centres, including whether they are registered and have any safety ratings. However, Mansor et al. (2022) revealed that Malaysian parents yet experience difficulties in finding reliable information about childcare centres. Hence, this gap in the information delivery system creates a need for providing a digital platform to parents to get verified customer reviews, regulatory reports and compliance information of the childcare centres. This system also increases transparency in the childcare industry and helps parents make more data-based and more confident decisions in the best interest of their children and their safety.

Summary

Choosing a childcare centre is an important decision for parents because it directly affects the safety and well-being of their children. However, many gaps need to be addressed, especially in understanding the factors, challenges, and impacts of parents' decision-making in choosing a childcare centre. Therefore, this study was conducted to understand the main factors that influence parents' choice of childcare centres, the challenges they face in making decisions, and the impact of their choices on the safety and well-being of children. This study also benefits policymakers and childcare providers. A deeper understanding of parents' challenges can help authorities formulate more effective policies for improving the monitoring of childcare centres while improving their services to meet customer needs. Furthermore, this study also emphasizes the need to develop a more transparent and structured childcare information system to ensure that parents can make more accurate, safe decisions based on valid and verified data to ensure the safety and well-being of children in using childcare centre services.

3. Methodology

Research Design

This research used a qualitative approach with a phenomenological design to explore the experiences of parents in choosing childcare services, particularly those whose children had been neglected or abused in an unregistered childcare centre. The phenomenological approach was chosen because it allowed for a deeper understanding of the participants' subjective experiences, allowing the researcher to identify shared patterns and themes. Compared to case studies or ethnography, phenomenology provides a more holistic perspective on parents' experiences, allowing for a more comprehensive understanding of the challenges and factors that influence parents' decisions and the consequences of those decisions. This scientific approach ensures the authenticity of the experiences collected by the participants to comply with scientific standards.

Study Subject

Using purposive sampling, six parents from various employment backgrounds around Peninsular Malaysia were selected and prepared to be interviewed from 3 November 2024 to 4 January 2025. Inclusion criteria included (1) parents who worked and were dependent on childcare centres, (2) children aged between 1 and 4 years at the time of the incident, (3) involved in at least one incident involving neglect, abuse, or negligence at childcare centres, (4) using unregistered childcare centres (home-based childcare, care by neighbours or relatives, etc.) and (5) parents who were willing and able to share their experiences in detail. The number of respondents required was determined by interviewing parents who met the inclusion criteria until data saturation and no new themes were generated. According to Wan Ruslan, Samat, and Yusof (2014), participants must have criteria set by the researcher and the number of participants for a qualitative study is sufficient at least 2 to 10 people until the data obtained is saturated.

Interview Protocol

The interview guide was developed based on a literature review and consultation with experts. A semi-structured interview format was chosen to ensure flexibility in obtaining in-depth data while maintaining consistency in the topics studied. This method is more suitable than structured interviews, which can limit participants' responses or unstructured interviews that may produce inconsistent data. Key questions asked included (1) Can you share your personal experience of using the services of a child care centre before?, (2) How did you find out about this child care service?, (3) What are the main factors you considered in choosing the care centre?, (4) What experiences or signs led you to suspect neglect or abuse?, (5) How has your child's behaviour or health changed after attending the care centre?, and (6) What challenges did you face after discovering this issue and how did you overcome them?. Supplementary questions were also used to obtain more detailed information based on the participants' individual experiences.

Data Collection

One-to-one interviews were conducted in a quiet and private environment via face-to-face meetings, online video calls, or telephone calls. The flexibility in the interview method was intended to ensure participant comfort and maintain the depth of data obtained. Each session lasted 45 to 60 minutes and was audio-recorded with the participant's permission. Field notes were also taken to document important observations, including participants' emotional expressions and responses. Participants were also assured that their participation was voluntary and that they could withdraw from the study at any time without any implications. The researcher also ensured neutrality throughout the interviews by using techniques such as active listening and explanation to avoid bias in data collection.

Data Analysis

Interview transcriptions were made verbatim within 24 hours of each session. Data were analysed using thematic analysis using NVivo software to ensure that key patterns could be systematically identified. Thematic analysis was chosen because it provides flexibility in identifying meaning from the data, compared to other approaches such as grounded theory, which are more focused on the formation of new theories. The analysis process followed six steps by Braun and Clarke:

Data identification: iteratively reading and reviewing the transcripts to identify initial ideas.
Initial code generation: identifying meaningful segments of the data and systematically coding them using

NVivo.
Developing themes: collating codes into potential themes.
Theme revision: review and refining the identified themes with the full data set
Naming and defining themes: giving each theme a clear name and developing its overall description.
Reporting: the process of transforming findings into an understandable narrative.

The data were coded independently by two researchers to ensure consistency, with any disagreement being resolved in discussion with a third researcher. This step aids in making the data analysis more reliable and accurate.

Ethical Review
This study was reviewed and approved by the Human Research Ethics Committee of Universiti Pendidikan Sultan Idris (2024-0279-01). All participants provided written informed consent before participating in the study. This study followed the research ethical principles, including the confidentiality of data, no compulsion to participate, and a voluntary decision to join the study with the right to leave at any time. As a researcher, it is important to uphold the principles of academic integrity, which include refraining from any form of misconduct, including plagiarism, data fabrication, or false information. These steps ensure that this study is performed with complete ethics and transparency.

4. Findings and Results

In this study, six parents were selected as interview participants. These participants came from a variety of employment backgrounds and had experience with sending and using childcare services, particularly unregistered childcare centres associated with cases of abuse or neglect. All participants in this study were parents of children aged between one and four years old at the time of the incident at the unregistered childcare centre. In addition, participants had been involved in at least one case of abuse or neglect that had a negative impact on their child's well-being. Table 1 outlines in more detail the criteria for participants in this study. This study explores parents' experiences in making decisions about childcare in Malaysia. A phenomenological method was used, focusing on parents who had directly experienced situations where their children were victims of abuse or neglect at unregistered childcare centres. The findings of this study were analysed thematically using NVivo software and divided into three main themes. Sample quotes for each theme are presented in Table 2, Table 3, and Table 4.

Table 1: Participant criteria

Criteria	Description
Employment Status	Parent(s) who are working and dependent on the childcare centre.
Child Age Group	The child was between 1 and 4 years of age at the time of the incident.
Type of Incident	At least one incident involving neglect, abuse, or negligence at the childcare centre.
Type of childcare used	Unregistered childcare centre (home caregiver, care by neighbours or relatives, etc)
Willingness to Participate	Parents who are willing and able to share their experiences in detail

Theme 1: Sources of Information in Selecting a Childcare Centre
The decision to choose a childcare centre is a big challenge for parents, especially when they do not have access to authentic and reliable information. In this study, it was found that parents tend to rely on three main sources in obtaining information about childcare centres, namely social media, personal social networks, and informal advertisements.

Social media, especially platforms like Facebook and Instagram, are a major source for parents when searching for childcare. Parents join Facebook groups related to childcare services to get recommendations, find, or advertise for caregivers. They also rely on reviews and testimonials shared in these groups. Unfortunately, the insights acquired from these channels rarely have a proper assessment process while being very bias-prone. This trend has been reflected by the fact that some of the parents in our study said that they found caregivers

through Facebook and selected them according to comments posted in social media groups. While this method is easy and fast, it puts parents at risk of choosing a caregiver who is unregistered or unqualified.

Parents also receive information from neighbours, friends or family, in addition to social media. Since these social networks are based on direct experiences of people they know, this makes it a more reputable source of referrals. Participants in this study noted that they will first reach out to neighbours inquiring about services through their friends' children before even considering a search on Facebook for a childcare centre. This demonstrates that parents trust information that they received from a person whom they know personally more than the information received from an unknown online source. Even though referrals from these social networks still cannot guarantee that a certain childcare centre is safe or meets the established standard. Decisions are made based on the experiences of certain individuals without a formal assessment of the level of safety and child welfare at the centre.

In addition, some parents also obtained information through informal advertisements placed in public places such as apartment elevators, housing area bulletin boards, or exposed leaflets. These advertisements usually contained the phone number of the caregiver or childcare centre and offered services directly to parents in need. In this study, participants stated that they found an advertisement for a childcare centre in their apartment elevator and then contacted the caregiver based on the number listed. Although this method made it easier for parents to quickly obtain services, it also posed a high risk because there was no additional information about the background, experience, or qualifications of the advertised caregiver. Table 2 below shows a summary of the sub-themes and interview excerpts that supported this theme.

Table 2: Summary of sub-themes and excerpts from interviews for theme 1

Themes	Sub-themes	Quotations
Sources of Information in Selecting a Childcare Centre	Social media	"I'm looking for a caregiver through Facebook."
		"So, from Facebook, when we search, we'll look for a caregiver. Caregiver around, like us in Shah Alam."
		"Ha, join the Facebook group. Because when we see it, they write there, what age can they look after, until what time."
		"My husband, my husband posted an ad on Facebook."
		"Teacher just reviewed from their Instagram."
	Social networks	"Before I found Facebook, I took a neighbour. A neighbour, a neighbour in a block of houses."
		"I took a neighbour who used to babysit my friend's child."
		"We asked the neighbours. They sent it there."
		"I asked the member. The member said he sent it there so far okay, when he sent it early, okay. So, we decided to send it"
	Informal advertising	"I saw the caregiver's phone number on the apartment elevator"
		"Same apartment. There's her number on the elevator, what's up? Level this, this, this. Want to send your child here, here"

Theme 2: Factors to Consider in Selecting a Childcare Centre

Apart from the source of information obtained, parents also consider several other factors when making their decision to select a childcare centre. In this study, the three main factors that influenced parents' decision-making were location, cost, and flexibility of operating hours.

The location of a childcare centre plays an important role in parents' decision-making. Most parents in this study were more likely to choose a childcare centre that was close to their home or workplace. This preference was given to make it easier to drop off and pick up their children, especially for parents with busy schedules. This was supported by several participants who stated that they chose the childcare centre because it was close to their home or workplace, allowing them to easily drop off their children before work and pick them up quickly after work. This factor indicates that convenience and logistical convenience are priorities for parents when making decisions. However, this location preference can sometimes cause parents to neglect the safety

and/or quality of childcare services. They are more concerned with convenience than whether the childcare is registered or run by trained professionals.

Cost is the other common thing that influences the decision-maker for parents and parents try to choose a childcare centre. This study showed that parents are likely to select childcare centres which provide flexible and economical fee structures. Fees at childcare centres that do not require charges remain open to families with moderate or low income because they enable payment based on the financial capacity of the family. One participant stated that the childcare centres they chose were not tied to a fixed fee but charged fees according to the parents' ability and willingness. In addition, parents were also more likely to choose unregistered childcare that offered cheaper prices compared to registered and regulated childcare centres. However, such a decision carries risks as cheaper childcare centres may not have the equipment, facilities, or trained carers, thus increasing the risk to the safety and well-being of children.

In addition to location and cost, flexibility of operating hours is also an important factor in choosing a childcare centre. Most parents in this study emphasized that they chose a childcare centre that could adjust its operating hours to their work schedule. As evidenced by one participant stating that she considered the time factor because she had to go to work as early as 7:30 am. Therefore, childcare centres that accept children earlier in the morning were the top choice. The ability of the childcare centre to adjust the hours of care to the parents' schedule played a large role in their decision, especially for parents who work in sectors with irregular work schedules. However, childcare centres that offer flexible hours are often unregistered childcare centres that operate independently. This is because registered childcare centres usually have more regular operating hours and follow certain regulations. Table 3. Below is a summary of the sub-themes and interview excerpts that support theme 2.

Table 3: Summary of sub-themes and excerpts from interviews for theme 2

Themes	Sub-themes	Quotations
Factors to Consider in Selecting a Childcare Centre	Location	"That time because it's close. After that, the most important thing for teachers is that it's close to home. Close to home."
		"The only reason is that it's close to my house, right?"
		"That's why we think it's close to my house, brother, in the morning it's easy to drop it off close by. Then it's close to pick it up from work because it's a park."
		"That area is close to my work area. It's not even five minutes away"
	Cost	"Then the second one, he didn't set a fee. He seemed to ask how much we could afford to pay like that"
		"Our cost with the caregiver"
		"It's not far off, we think, it's a lot of cost, right?"
	Time flexibility	"Ha, time and cost. Time.."
		"Ha, it suits my time"
		"The first factor is the teacher's time, right? Time."
		"I also consider time because I will be going to work at seven thirty"

Theme 3: The Effect of Using an Unregistered Childcare Centre

The findings show that parents turning to unregistered childcare services is a worrying trend and has a negative impact on children's health and well-being. With a failure to monitor and regulate childcare facilities, children in unregistered care are at higher risk of health issues, physical injury, emotional harm, and even death.

Registered childcare follows certain health and safety regulations not only to protect the child physically, but also mentally. In addition, it can also potentially lead to long-term health issues and a slow decline in quality of life if the complications and effects are not addressed. In this study, several parents said that their child experienced health problems such as vomiting, diarrhoea, and prolonged fever after being sent to an unregulated childcare centre. For example, another mother claimed that her child vomited wind and vomited

water as soon as he was brought home from the childcare centre. This suggests that the child was not being fed enough or that the child was experiencing physical stress. One mother also stated that her child had a fever that lasted for two weeks and did not improve despite seeking medical help. It is possible that the health care offered in the unregistered childcare centre may not meet the standards of health care and children are more likely to become ill or susceptible to diseases.

Health issues are not the only complaints. According to parents, physical injuries are another common problem among children that sent to unregistered childcare centres. If children are not closely supervised, they are more likely to suffer injuries that affect their long-term health and development. This is supported by statements from parents describing bruises on their children's faces, cuts on their limbs, and (in more severe cases) brain haemorrhages. For example, one mother found bruises on her child's cheek and did not get an explanation from the caregiver, while another mother found bruises on her child's legs and did not know the cause of the injury. This is evidence that there is negligence or violence in these unregistered childcare centres that will affect the safety of the child.

Not only do the physical consequences lead to detrimental effects, but negative experiences in unregulated childcare centres also harm the emotional and psychological well-being of children. Other parents said their children had displayed symptoms of trauma after being placed at the centre, including intense fear and changes in behaviour. As illustrated by one mother, her child became silent and does not speak after the negative experience at the childcare centre. As a result, her child still has lingering fears of people surrounding her, which shows the extent to which the experience at the childcare centre has taken its toll on the child's emotional well-being.

In some of the most tragic cases included in this study, parents also described losing their children due to negligence in unregistered childcare centres. Without strict safety procedures and trained caregivers, children are at risk of life-threatening incidents. As evidenced by one mother's experience of losing her child due to choking on milk in an unregistered childcare centre. She stated that when informed of her child's condition, the child showed no response despite being given emergency treatment. In another case, a mother reported that doctors had to remove her child's ventilator after 13 days because the injuries sustained in the unregistered childcare centre could not be saved. Incidents like this demonstrate the serious risks faced by children when placed in childcare centres that do not have adequate safety systems and health services. Table 4. Below is a summary of the sub-themes and interview excerpts supporting theme 3.

Table 4: Summary of sub-themes and excerpts from interviews for theme 3

Themes	Sub-themes	Quotations
The Effect of Using an Unregistered Childcare Centre	Physical health	"I want to take my child back, the child is throwing up wind, vomiting water as if he hasn't eaten for a day."
		"The fever hasn't gone down for two weeks"
		"The fever lasted for three days, I took him to the clinic twice, then he seemed to have diarrhoea.. He had a fever and wasn't feeling well."
		"After a few weeks, he was vomiting badly. Vomiting, pooping."
	Physical injury	"After that, I noticed bruises on my cheeks, cuts and bruises"
		"When I was about to pick him up, he just said that the bruises on his face were from a fall"
		"I can see that he has all those wounds. The inside, the first skin is torn"
		"After that, I was also shocked when I went home to pick up my son, he looked like he was blue, right?"
		"He fell. The hospital confirmed that there was a brain haemorrhage"
		"After that, when I sent him away, suddenly in the morning he sent him away fine, when I came back I saw that my son's eyes were bruised"

	"The tip of my son's toe was injured. He looked like he was injured. I don't know what it was."
Psychology and emotions	"My son is scared and doesn't want to talk"
	"He's traumatized by people to this day"
Risk of death	"Suddenly his face turned blue. maybe he choked on milk. So, it's been half an hour since I did CPR. There's really no heartbeat."
	"He said my son was covered in a blanket. His face was all blue… The doctor said my son was gone."
	"On the thirteenth day, the doctor took everything he had, including oxygen, because he couldn't be saved"
	"He died at the caregiver's house less than 2 weeks later."

Discussion

This study explores parents' experiences of using childcare centres, particularly unregistered ones, from a consumer perspective. The findings of this study can be summarized according to three main themes which relate to: (1) sources of information in selecting childcare centres, (2) factors considered by parents in choosing a childcare centre, and (3) the effect of using unregistered childcare centres on children's well-being.

In the early stages of selection, parents often face uncertainty and anxiety in looking for a suitable childcare centre during the selection process. The reliance on social media such as Facebook and Instagram as the only source of information shows that parents have information without a valid evaluation mechanism. A study by Mat Seri, Mamat, Omar, and Kamaruddin (2020) shows that parents often make decisions based on their perceptions of childcare centre quality without verifying the qualifications or registration status of the centre. This means that an unregistered and not safe childcare centre can be utilized.

Parents' decisions are mainly driven by location, cost and operational hours flexibility. Parents engaged in work want childcare centres that are convenient in terms of location, as stated in a study done by Bernama (2021) shows that accessibility is a key factor in childcare centre selection. Furthermore, cost is one of the main factors, where most of the parents choose cheaper childcare centres even though they are not registered, which is in accordance with Hisamudin's (2020) findings that parents tend to choose childcare centres based on their financial capacities. Operating hours flexibility is also a key consideration, particularly for parents in other fields requiring irregular working hours. Yet many unregistered childcare centres, or 'flexi-care centres' are available, and are unsupervised by any authorities, endangering the safety of children.

The choice of an unregistered childcare centre has a detrimental effect on children's well-being. Infants and toddlers forced into unlicensed care are at greater risk of encountering health issues including persistent fever and being violently sick, as well as physical injuries like unexplained bruises and open wounds. Astro Awani (2021) found that unregistered childcare centres predisposed children to neglect and abuse. Aside from the physical impact, children are displaying trauma, including severe fear and changes in behaviour. This aligns with the results of Bernama (2021), stating that children who had a negative experience related to childcare would potentially face long-term emotional and social development disorders.

Strengths

Unlike most retrospective studies, this study involved direct interaction with parents who had just experienced difficulties in choosing a childcare centre. The phenomenological approach allowed for a deeper understanding of the parents' real experiences, producing richer and more authentic data. The use of NVivo software also increased the accuracy of the thematic analysis, ensuring that the patterns identified were based on strong evidence.

Limitations

Due to the criteria of qualitative research, the sample size of this study was limited. Firstly, the limited sample size may affect the applicability of the findings to a larger population. Second, the study focused only on the perspective of parents without involving other parties such as service providers and authorities, which could provide a more comprehensive picture. Third, the study was retrospective, which may be affected by

participant recall bias. Finally, the scope of the study, which was limited to the context of Peninsular Malaysia, limits the generalizability of the findings to the population in that region only, without considering the variations that may exist in Sabah and Sarawak.

5. Conclusion and Recommendations

This study provides a deeper understanding of the challenges parents face in choosing childcare. Factors such as unreliable sources of information, lower costs, and flexible operating hours lead many parents to choose unregistered childcare despite being aware of the risks. The study also shows the negative impacts on children's well-being resulting from such decisions, including health problems, physical injuries, and emotional trauma. Therefore, there is an urgent need for stricter monitoring systems, increased parental awareness, and the development of digital platforms to ensure parents have access to reliable information before making decisions regarding their child's care. One practical recommendation is the establishment of a centralized digital system that provides up-to-date and verified information on the registration status and safety ratings of childcare centres. Models such as the Ofsted Early Years Register in the UK and the National Quality Framework in Australia have proven effective in improving accountability in the childcare sector (Tang, Hallam, & Sawyer-Morris, 2020), and a similar system in Malaysia could empower parents to make better-informed choices while discouraging the use of unregistered services. Additionally, the government should consider offering financial incentives or subsidies to support childcare centres in meeting regulatory requirements. This could encourage more operators to register formally, thereby expanding the availability of safe, affordable, and legally compliant childcare options. Future studies could examine the long-term impact on children sent to unregistered childcare and the effectiveness of government interventions in improving the system for selecting safer childcare.

Acknowledgement: This research is supported by the Malaysian Ministry of Higher Education through the Fundamental Research Grant Scheme (FRGS/1/2023/SS02/UPSI/02/6). The researchers would like to extend their gratitude to Universiti Pendidikan Sultan Idris for managing this research grant.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Behavioral and Psychological Factors Influencing Retirement Decisions Among Young Workers in Rural and Urban Sabah, Malaysia

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Abstract: This study examines how young workers in rural and urban Sabah, Malaysia, base their retirement choices on psychological and behavioral aspects. Numerous factors, including individual beliefs, societal conditions, and environmental settings, influence retirement, a significant life transition. While everyone should make retirement plans, workers in rural and urban areas differ from one another. Rural workers typically have lower financial literacy and less access to financial services, whereas urban workers usually enjoy greater financial education and services. To better understand the variables and challenges influencing retirement behavior in these diverse settings, this research will examine theories of aging, such as the theory of planned behavior (TPB), continuity theory, and disengagement theory. This study evaluates how current policies affect young workers' retirement planning and identifies the main factors influencing retirement savings behavior. The research will take a quantitative approach, analyze the data using the PLS-SEM model, and test validity and reliability against common method bias in two steps. The results emphasize the necessity of specialized policy interventions to guarantee the well-being and financial stability of young workers in Sabah's rural and urban settings about the need for focused financial literacy programs and retirement planning initiatives catered to Sabah, Malaysia's rural and urban areas, by offering insightful information about the behavioral and psychological factors influencing young workers' retirement decisions.

Keywords: *Retirement planning, human behavior, psychological aspects, rural and urban differences, theory of planned behavior*

1. Introduction

Retirement is a complex phenomenon that can be viewed as an act or a process (Beehr, 1986), involving a number of factors that influence people's decisions to plan for or take retirement. Because the retirement phenomenon is subjective, different people and populations may interpret it differently. People who view retirement as a good thing engage in social and other activities that they were unable to do before because of their work commitments, pressures, and lack of time, while others view retirement as a bad thing that diminishes their value in society (Saeed and Sarwar, 2016). Regardless of their perception of retirement as a good or bad thing, people usually plan for their retirement. When people retire, they typically carry over their current dispositions, attitudes, and habits. One consequence of the continuity between pre-retirement and retirement is that prospective retirees might need to before transitioning to establish a retirement lifestyle and perspective. To comprehend the problems surrounding retirement, theories of aging are frequently useful. According to Mead and Miller (1983), these include role theories of retirement, continuity theory (Atchley, 1989), and disengagement theory (Cumming et al., 1960). Retirees are less socially involved, and this lack of interaction is linked to their self-perception, according to the disengagement theory. According to the continuity theory, older adults would be more psychologically well-off if they continued to live the same lifestyle in retirement. This theory recognizes that a healthy work-life balance is linked to happiness and views retirement as a stage of life.

Role theory holds that people's roles influence their self-image and are connected to the behavioral expectations of their social environment. Employees who plan for retirement demonstrate their concerns about their post-retirement lives and prepare for their needs. The preparations for the changes that come with retirement are referred to as retirement planning (Mustafa et al., 2017; Taylor and Doverspike, 2003). Additionally, early retirement planning sets people up for success in their post-retirement years. Two crucial components of retirement planning behavior are retirement decisions (intention to retire) and retirement planning (preference) (Topa et al., 2009). Ajzen's (1991) theory of planned behavior (TPB) is essential to comprehending retirement planning behavior. To better understand the connection between attitudes,

intentions, and behavior, this theory was developed. In Sabah, the differences in retirement practices between young workers in rural and urban areas present serious obstacles to long-term financial stability. While urban workers have greater access to financial education, rural workers frequently experience lower income levels, less financial literacy, and limited access to financial services. The purpose of this study is to compare and identify the factors and difficulties affecting retirement behavior in these two different contexts and to suggest policy solutions to successfully address these problems. The factors that influence young workers' retirement savings behavior in rural and urban areas are not well-documented, and current policies may not sufficiently address the unique needs and challenges of young workers in various geographic settings. As a result, there is a lack of thorough knowledge regarding how rural and urban environments affect young workers' retirement planning behavior in Sabah. This study's primary research questions are:

- What are the key behavioral factors that influence the retirement decisions among rural and urban young workers in Sabah?
- How do psychological attitudes towards retirement decisions differ between rural and urban young workers in Sabah?
- What are the common challenges faced by young workers in rural and urban areas when making the retirement decision, and how do they address these challenges?

More specifically, this study will be carried out to meet the following objectives:

- To identify and analyze the key behavioral factors influencing retirement decisions among rural and urban young workers in Sabah.
- To examine the psychological attitudes towards retirement and assess how they differ between rural and urban young workers in Sabah.
- To explore the common challenges faced by young workers in both rural and urban areas when making retirement decisions and evaluate the strategies they employ to address these challenges.

The legal age at which employees must retire is not universally applicable. Usually, the parties involved agree on the retirement age together. A retirement age is usually set by the parties to an employment contract, either by consent or by following rules regarding retirement funds or company policies. The Retirement Age Act 2012 (MRA Act), which went into effect on July 1, 2013, stipulates that private sector workers in Malaysia must be at least 60 years old to retire. The previous retirement age was 55. The government officials' minimum retirement age was raised gradually from 55 to 56 in 2001, then to 58 in 2008, and finally to 60 in 2012. As a result, it is extremely rare for people in Malaysia to work past the age of sixty (Malay Mail, Apr 22, 2017). In Malaysia, employment plays a major role in retirement planning. It leaves out a significant section of the population that does not receive a regular income payment, such as stay-at-home moms and people working in the unorganized sector. The Malaysian government has allowed voluntary contributions to the Employees Provident Fund (EPF) from people working in the gig economy, including delivery riders and e-hailing drivers, since 2018. To encourage them to do so, a matching incentive of RM50 million (US$11.67 million) was offered. The nation currently has five well-known pension plans that cater to different kinds of workers. Malaysia inherited the British government's basic universal pension scheme. When the British introduced both public and private sector pension plans in 1951, it began to take shape. When it attained independence in 1957, it was formally established. For the protection of its workers against a variety of unforeseen circumstances, the Federal List of the Federal Constitution, Article 74, 9th Schedule, List I, Paragraph 6(d), provides for a pension plan that is funded and run by the government acting as an employer. Their terms of employment in the public sector include pension benefits. Employees in the public sector who are eligible for pensions are covered by this plan. The purpose of this program is to protect its workers from various unanticipated events. In the public sector, pension benefits are a part of the terms and conditions of employment. Public sector workers who have earned pensionable status are covered by this pension plan. The Statutory and Local Authorities Pension Act of 1980 (Act 239) and the Pension Act of 1980 (Act 227) currently govern the government pension plan. The second kind of retirement plan is provided by the Employee Provident Fund (EPF). The most popular investment choice for private sector workers looking to save for retirement is the DC plan. An employee contributes a certain amount of their pay to the account or fund under this arrangement. After that, the employer will contribute the appropriate amount to the worker's account. The primary purpose of the EPF DC scheme is to

provide retirement savings. These contributions are expertly managed by EPF, which also pays out yearly dividends to members from the profits of investments.

The total of a member's monthly contributions, employer contributions, and dividends from EPF investment returns makes up the final balance of the member's EPF account. For members who earn more than RM5,000 per month, the required minimum contribution is currently 11% and 12%, while for those who earn less, it is 11% and 13%. Under the EPF Act of 1951, the government of Malaya created the EPF, also known as KWSP (Kumpulan Wang Simpanan Pekerja). The pension fund's management is its goal. This law was later reviewed, and the Employees Provident Fund Act of 1991 currently governs it. The EPF reported that, as of December 31, 2023, its assets totaled RM1,087.94 billion, or roughly USD 250 billion, placing it among the top 10 pension fund institutions worldwide. The EPF reported that its investment income for the fiscal year that ended on December 31, 2023, was RM66.99 billion. Furthermore, the data presented shows that over the previous forty (40) years, the EPF has continuously seen an increase in its investment assets (EPF, 2024). By the end of 2023, there will be 16,073,317 registered members in the EPF. 606,187 employers actively participate in the fund, and 8,524,975 individuals among the registered members make active contributions.

Specifically created for enlisted military personnel, the Armed Forces Retirement Fund, also known as Lembaga Tabung Angkatan Tentera (LTAT), is a defined-contribution retirement plan. The Tabung Angkatan Tentera Act 1973 (Act 101) was passed in August 1972, marking the organization's founding. Commissioned officers, non-commissioned officers, and volunteers in the Malaysian Armed Forces can receive benefits through a retirement savings program from this legally established government organization. As per the plan, the government, acting as the employer, contributes 15% to LTAT, while individuals are required to donate 10% of their monthly salary to the government. Contributions from voluntary contributors must range from a minimum of RM25 to a maximum of RM2,000 per month. Dividends from investments are paid out once a year. Additionally, bonuses are given out in the form of free shares of LTAT's mutual fund subsidiaries. After they turn fifty, members can withdraw their savings, including dividends and bonuses. On the other hand, a monthly retirement stipend is funded by the government allocation. Therefore, the defined benefit (DB) and defined contribution (DC) schemes' features are both included in the LTAT scheme. PERKESO, or Pertubuhan Keselamatan Sosial, is another name for SOCSO, which is short for Social Security Organization. According to the Employees' Social Security Act of 1969, the organization was founded on January 1, 1971, as a government department under the Ministry of Labor and Manpower. It is an oversight organization that protects Malaysian workers' rights and welfare in accordance with the Employees' Social Security Act of 1969.

The law in Malaysia requires all employers to register their business and staff with SOCSO. According to the government-specified percentage, both employers and employees must contribute each month. The Employment Injury Scheme and the Invalidity Scheme are the two social security programs that SOCSO is in charge of overseeing. Employees are protected by the Employment Injury Scheme from unanticipated circumstances, including occupational diseases and mishaps that occur while traveling for work. 24/7 protection against invalidity or death from any cause is provided by the Invalidity Scheme. All employees who meet the eligibility requirements and are citizens or permanent residents of Malaysia must register. Every person working in the private sector under a contract or apprenticeship, as well as temporary or contract employees of the federal or state government and federal or state statutory bodies, is required to be registered and insured under the Social Security Organization (SOCSO). The maximum monthly payment for the contribution would be RM4,000.00.

Foreign workers, domestic servants, self-employed people, sole proprietors or owners of partnerships, spouses of sole proprietors or partners, and permanent employees of the federal and state governments are all exempt. The foundation of SOCSO Social Security Protection is the idea of collective responsibility, which entails sharing risks, pooling resources, and replacing income. According to the 1952 International Labor Organization (ILO) Convention, namely Convention 102: Minimum Standards for Social Security, it is imperative that social security protection be provided. Through the Employment Injury Scheme and the Invalidity Scheme, SOCSO's main goal is to provide social security coverage to employees and their families. As a result, the SOCSO plan essentially serves as a defined-contribution insurance retirement plan that provides benefits if accidents at work cause injuries or disabilities. Members who are injured can benefit from the system in many ways, including a lifetime monthly income. Employees can increase their retirement savings by participating in

voluntary long-term savings and investment plans called Private Retirement Schemes (PRS). It aims to give Malaysians who work for themselves or are employed more options for augmenting their retirement funds in a controlled and organized setting. PRS are private sector retirement savings plans designed to help Malaysian workers and their employers participate in the EPF program. Each PRS offers a range of retirement funds from which individuals can select based on their individual retirement needs, goals, and risk tolerance. To encourage participation, the government provided tax breaks to participants. As of the end of 2018, a little over 300,000 employees participated in 56 offers from 8 fund managers, totaling RM2.23 billion in funds.

Under section 139C of the Capital Markets and Services Act of 2007, the Private Pension Administrator (PPA) was granted authorization to act as the central administrator of Malaysia's Private Retirement Schemes (PRS). PPA and the PRS were founded on July 18, 2012, and the Securities Commission Malaysia has given PPA permission to protect PRS members' interests and educate the public about PRS. PPA's main responsibilities include keeping records, handling administrative issues, and providing members and contributors with customer service regarding their contributions to private retirement plans. Each PRS applicant needs to create a PPA account. They become PRS members after the account is successfully created. The Government Pension Plan is the only one of the five pension plans available to Malaysians that is categorized as a true Defined Benefit (DB) plan.

The defined contribution (DC) types include the EPF, SOCSO, and other PRS systems. Furthermore, the SOCSO program is primarily intended as a retirement system that provides worker protection insurance, as opposed to the EPF and PRS schemes, which are primarily focused on savings. In addition, the LTAT is a hybrid that combines elements of defined contribution (DC) and defined benefit (DB) plans. Furthermore, the vast majority of the plans under review were centered on offering benefits to people who work in the formal economy and are paid a regular salary. The DC plans ultimately placed the onus of retirement planning and saving on the workers. Theoretically, this exposes workers to a great deal of risk because they are solely in charge of choosing the investment options included in the plan. Research on retirement planning and financial literacy has already been conducted, but little attention has been paid to the behavioral and psychological aspects that affect young workers' retirement choices in Sabah, Malaysia's rural and urban areas. Current policies frequently fall short in addressing the distinct challenges in retirement savings behavior caused by the unique socioeconomic disparities between these settings. Furthermore, previous research has not fully integrated aging theories, such as the theory of planned behavior (TPB), continuity theory, and disengagement theory, to explain the cognitive and motivational components of young workers' retirement decision-making.

2. Literature Review

Therefore, the primary focus of the current research is job satisfaction to assess person-environment fit and its influence on decisions about career retention, including the anticipated retirement age. This variable is being focused on for a number of reasons, two of which are especially significant. In the field of entrepreneurship, there is currently a growing recognition that, in addition to financial rewards, many people decide to become entrepreneurs due to strong subjective motivations like independence, autonomy, and the chance to work on projects they find fulfilling (Baron and Henry, 2010; Hmieleski and Corbett, 2008). As a result of this discovery, scholars have begun to investigate non-monetary markers of entrepreneurial achievement. One important predictor of entrepreneurial success is job satisfaction. Due to increased job autonomy, flexibility, and psychological capital—all of which are strongly associated with self-employment—entrepreneurs typically report higher levels of job satisfaction (Benz and Frey, 2004; Prottas and Thompson, 2006; Schjoedt and Shaver, 2007; Stoner and Fry, 1982; Baron et al., 2016). A summary of employment status is reported by the job satisfaction measure. The relationship between job satisfaction and retirement decisions hasn't been made clear by retirement studies, though (Topa et al., 2009). According to a meta-analysis by Topa et al. (2009:49), the best indicator of retirement planning is job satisfaction. However, the worst predictor of the decision to retire was job satisfaction. Additionally, they contend that conclusions are complicated by the mandatory retirement age. Retirement planning is the process of investigating and selecting the best plans to guarantee stable post-employment living and sufficient levels of income protection in old age. Its scope can be limited to financial security alone, for example, or it can be broad to include social security, health maintenance, and generative retirement activities like volunteering and social work.

Retirement planning, according to Gutierez & Hershey (2016), is preparing for life after active employment. According to Mohd Sidek Jantan (2019), the country's macroeconomic and fiscal stability is impacted by the aging population. This is because as the population ages, the government must spend more on healthcare, social security, and pensions, which takes money away from projects that promote productive development and education. An increase in life expectancy will make people more reliant on their retirement savings or available funds. In light of this, it is crucial to make appropriate retirement plans while still employed. Retirement planning is the process of analyzing and choosing the best ways to ensure adequate financial stability in old age and a stable way of life after leaving the workforce. It may be more comprehensive, covering topics like social security, health maintenance, and retirement activities that benefit society, like volunteering and social work, or it may be more narrowly focused, focusing only on financial security. Retirement planning, according to Gutierez & Hershey (2016), entails getting ready for the stage of life that comes after active employment. According to a 2019 study by Mohd Sidek Jantan, the country's financial and general economic stability is impacted by the growing number of elderly people. The reason for this is that the government must allocate more funds for healthcare, social security, and pensions when the population's proportion of elderly people increases. As a result, funds that were initially meant to support initiatives for productive economic growth and education are diverted. On an individual basis, a longer life expectancy will result in a greater dependence on retirement funds. In this case, it's critical to have a solid retirement plan in place during one's employment. Employers offer a variety of benefits to entice, keep, inspire, and involve workers to increase their commitment to achieving organizational goals.

Participation in programs that offer benefits beyond retirement is one of these contributions. When employees leave their jobs, most companies offer them two main retirement options. An employer-funded plan known as a defined benefit (DB) retirement scheme guarantees that workers will receive a set amount of money upon retirement. According to their length of service and income at retirement, employees are guaranteed a certain level of benefits under this program. The formula used to calculate the benefits is linked to the member's earnings and/or the length of their pensionable service. Employees are typically prohibited from taking money out before their employment ends. Instead, at a certain age predetermined by the plan's regulations, people are entitled to receive their benefit as a lump sum or, in some cases, as a lifetime annuity (Khorasanee, 1996). The employer is in charge of making decisions and bears the burden of the pension. To create the conditions and limitations required for its administration, a database's structure is usually regulated. Common law can also serve as the foundation for or the establishment of rights and limitations. Employees are always qualified to get the benefits they have accrued up to this point. The benefits that an employee has accrued up until that point are immobilized and placed in a trust when they leave their employer before they reach retirement age. Alternatively, in some circumstances, the worker might decide to transfer the value to another pension plan or receive a lump sum payment (Bodie et al., 1988; Munnel et al., 2007). Conversely, a defined contribution (DC) is a retirement plan in which a worker consistently contributes a fixed sum or a portion of their income to an account that is exclusively used to finance their retirement. Furthermore, the employer typically contributes in proportion.

However, the employer does not provide the worker with any other clear benefits. As a result, the total of the contributions and investment gains is used to determine the employee's benefits. Individual accounts, defined contributions, direct sponsor contributions to augment individual contributions, and benefit prefunding are four common features of DC schemes. Both the employer and the employee contribute, and any profits from investments made on the account's funds are added to the employee's trust account. Consequently, one way to think of a DC plan is as a money-saving strategy that is put off until later. Each contributor's future benefits are contingent on the amounts credited to their account, which are subject to change based on fluctuations in investment profits.

In a defined contribution plan, the employee or retiree bears the primary responsibility for investment risk and returns, not the sponsor or employer. According to Munnel et al., employers in the private sector favor the defined contribution (DC) plan because of organizational features, job security, and employee mobility, whereas the defined benefit (DB) plan is more common in the public sector. They argued that governments have historically implemented state-provided pensions due to political, economic, and social factors, as well as the legislative nature of government-owned businesses and their emphasis on producing non-tradable goods. In contrast, DC is more popular in the private sector since strict market discipline determines a company's

ability to survive. Naturally, they are worried about financial instability and how it might impact their financial statements and long-term ability to pay for future retirement commitments. According to Ross (2000), DB was a traditional retirement plan provided to government workers when the workforce was small. Additionally, these benefits are a crucial component of the government's shared responsibility as an employer to guarantee the financial security of its workers upon their retirement, which makes this decision reasonable.

3. Methodology

In both rural and urban areas, create and distribute structured questionnaires to a representative sample of young workers between the ages of 18 and 35. To guarantee that both rural and urban populations are represented, use stratified random sampling. Based on the population size and the required level of confidence, calculate the sample size. To determine the sample size, G-Power Analysis will be utilized. The data collection process for this study may include designing survey questionnaires, distributing surveys to chosen participants in both urban and rural areas, conducting pilot tests, and using the SMARTPLS of the instruments to analyze the data. Finalize the instruments after making revisions based on feedback. This will ensure data is collected systematically and ethically. Theoretically, this study will compare the factors that influence young workers in rural and urban Sabah when it comes to retirement, difficulties they face, and the policy implications of their choices. It will also look at the psychological and behavioral aspects of retirement.

4. Findings and Results

Starting retirement planning early is essential for Malaysians aiming to build a secure financial future. The power of compounding returns means that even modest contributions can grow significantly over time, enhancing retirement funds. Early planning also allows individuals to take advantage of various investment options and strategies to maximize their savings. The key components of retirement planning such determining retirement goals, estimating future expenses, calculating retirement income, exploring different retirement plans, seeking professional advice and reviewing plans regularly. There are a few decision-making processes that need to be emphasized such as information gathering, seeking professional advice, evaluation of options, risk assessment, considering costs and benefits of various retirement planning strategies, action plan and execution as well as monitoring and reviewing the progress of retirement savings and investments. Retirement planning is a crucial aspect of financial management that requires careful consideration of various factors. For young workers in both rural and urban areas, effective retirement planning and decision-making involve understanding their unique circumstances, setting clear financial goals, and making choices to secure a comfortable future. Understanding the context in rural areas, socio-economic challenges often mean that the young workers in rural areas often face limited access to financial resources, lower income levels, and fewer job opportunities. These factors can make it challenging to save for retirement. Financial literacy impacts the lower levels of financial literacy, which can affect their ability to make informed decisions on retirement planning. Cultural influences, where the cultural attitudes towards retirement in rural areas may emphasize family support and community living, impact retirement planning behaviors. In the context of urban areas, higher living costs impact the urban young workers typically face higher living costs, which can strain their ability to save for retirement. Access to resources, they usually have better access to financial education, advisory services and diverse investment options. Work-Related Stress, the fast-paced urban lifestyle and work-related stress can influence their retirement planning and decision-making processes.

5. Conclusion and Recommendations

The rise of the gig economy has significantly impacted retirement planning, particularly for young workers. Many gig workers, such as food delivery drivers and platform workers, face challenges in saving for retirement due to the lack of employer-sponsored retirement benefits how this issue connects with retirement adequacy and coverage. Gig workers typically experience fluctuating incomes, making it difficult to set aside a fixed amount for retirement savings. This unpredictability can result in inadequate retirement funds. Many gig workers may lack the financial knowledge needed to effectively plan for retirement, further exacerbating the issue of inadequate savings. Despite the structured approach provided by the EPF, many Malaysians face challenges in achieving adequate retirement savings. A significant number of EPFs have introduced initiatives such as the Retirement Income Adequacy (RIA) Framework, which provides guidelines for achieving different

levels of retirement savings. In conclusion, retirement planning in Malaysia is a multifaceted process that requires early planning, goal-setting and continuous review. By leveraging the resources and tools provided by the EPF and seeking professional advice, Malaysians can work towards a secure and comfortable retirement income. The EPF offers a voluntary contribution scheme called i-Saraan, which provides incentives for self-employed and gig workers to save for retirement. However, participation in this scheme is not mandatory, leading to coverage gaps. There have been calls to extend EPF coverage to all workers, including gig workers, through mandatory contributions. This would help ensure that more young workers have access to retirement savings.

The Malaysian government has introduced initiatives to encourage gig workers to save for retirement, such as matching grants and special incentives for voluntary contributions. These efforts aim to address the coverage gaps and improve retirement adequacy among the informal sector, especially the young workers. This study highlights the significant behavioral and psychological factors influencing retirement decisions among young workers in rural and urban areas of Sabah. The findings reveal that while both groups recognize the importance of retirement planning, the approaches are shaped by distinct socioeconomic conditions and access to financial resources. Rural workers face challenges such as lower financial literacy and limited access to financial services, whereas urban workers generally benefit from better financial education, financial institutions and infrastructure. The research underscores the need for tailored interventions, policies, and educational efforts that address the distinct needs of rural and urban communities by fostering greater awareness, enhancing access to financial tools, and addressing psychological barriers, stakeholders can pave the way for more informed and secure retirement planning among young workers. Early retirement planning, financial literacy and policy support ensure secure future savings and comfortable retirement income.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Reforming Housing Policies in Malaysia: Insights from Singapore's Success, the UK's Challenges and Budget 2025 Initiatives

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Abstract: Housing policies are crucial in shaping accessibility, affordability, and social stability. This study critically examines housing policy frameworks in Malaysia, Singapore and the United Kingdom to identify actionable insights to enhance Malaysia's housing landscape. The study draws on government reports, policy documents, and international academic literature using a qualitative research design based on secondary data. A comparative methodology highlights the successes of Singapore's comprehensive policies, including affordability-driven strategies and ethnic integration, alongside the challenges faced by the UK's fragmented and market-driven housing approach. Key findings reveal that Singapore's policies, underpinned by centralized governance and proactive planning, have achieved high homeownership rates, inclusivity, and economic resilience. Conversely, the UK's housing policies illustrate the detrimental effects of inadequate regulation, insufficient investment in social housing, and over-reliance on private markets, contributing to housing unaffordability and social disparities. Malaysia's current housing policies, while showing promise through initiatives like subsidies and loan guarantees, remain constrained by issues such as affordability gaps, project delays, and market volatility. The study proposes policy recommendations for Malaysia, including expanding financial assistance programs, adopting a Build-Then-Sell system, aligning house prices with median income levels, and fostering social cohesion through community-centric policies. Furthermore, strengthening governance structures, enhancing land use strategies, and addressing market inefficiencies are emphasized to create a sustainable and inclusive housing framework. This research highlights the importance of adapting successful international models while avoiding their pitfalls, providing a roadmap for Malaysia's housing policies to ensure affordability, equity, and resilience.

Keywords: *Housing Policies, Affordability, Social Stability, Comparative Analysis, Malaysian Housing Market*

1. Introduction

Housing is a fundamental component of a nation's socio-economic framework, directly impacting individuals' quality of life, social stability, and economic growth (Akinsulire et al., 2024; United Nations, 2024). A well-functioning housing system ensures citizens access to affordable, quality housing options, fostering inclusivity and reducing social inequalities. Globally, countries prioritize housing policies as they significantly contribute to public health, economic mobility, and community well-being (Akinsulire et al., 2024). Adequate housing schemes promote stable families, enhance productivity, and support sustainable urbanization. In Malaysia, housing policies have historically aimed to balance affordability with economic development. Initiatives such as the People's Housing Project (PPR) and Skim Rumah Pertamaku (First Home Scheme) reflect efforts to address affordability and accessibility, particularly for low- and middle-income groups (Economic Planning Unit, 2021). However, challenges persist, including rising property prices, inefficient land management, and inadequate social housing options. Urbanization has also exacerbated these challenges, creating a growing demand for housing that outpaces supply in major cities (Khazanah Research Institute, 2024). This has left many Malaysians, particularly first-time homebuyers and lower-income households, struggling to secure affordable homes.

A healthier housing scheme brings substantial benefits to a country. It reduces poverty by ensuring housing affordability, enhances social integration through mixed-income neighborhoods, and improves public health by providing safe and sustainable living conditions. Furthermore, robust housing policies contribute to economic stability by stimulating construction and related industries (Akinsulire et al., 2024). Well-planned housing schemes also foster environmental sustainability through efficient land use and eco-friendly building practices. Recognizing these benefits, Malaysia stands at a critical juncture to reform its housing policies by learning from global successes and avoiding failures (The Edge, 2024; The Sinar Daily, 2024). A comparative

study of Singapore's successful housing policies and the UK's struggles offers valuable lessons that can help Malaysia design more effective strategies. Such reforms can significantly contribute to the nation's socio-economic development and improve the overall quality of life for its citizens.

Problem Statement

The housing sector is critical to social stability, economic growth, and community well-being (Akinsulire et al., 2024; United Nations, 2024). However, Malaysia continues to face persistent challenges in ensuring affordable, accessible, and high-quality housing for its population (Bank Negara Malaysia, 2024). Despite various government initiatives, rising property prices, inadequate social housing, and inefficiencies in land management have exacerbated housing disparities, particularly for middle- and lower-income groups. These challenges necessitate an examination of successful global housing policies and their applicability to Malaysia's unique socio-economic context. With household debt reaching 84.2% of GDP in 2023, housing loans dominate 60.5% of total household debt, highlighting the impact of urbanization and government initiatives like stamp duty exemptions and Syarikat Jaminan Kredit Perumahan (SJKP) guarantees (Arfa, 2024; The New Straits Times; The Star, 2024). However, rapid house price growth—escalating at a CAGR of 23% between 2012 and 2014 compared to median household income growth of only 11.7%—has rendered Malaysia's housing market seriously unaffordable (Awani International, 2024; Khazana Research Institute, 2024; The Edge Malaysia, 2024). To address affordability, innovative financial measures such as extended mortgage tenures and high loan-to-value (LTV) ratios have been introduced. While these mechanisms temporarily ease monthly repayment burdens, they inadvertently inflate housing prices and total financing costs, risking market instability akin to the 2008 U.S. subprime mortgage. Moreover, abandoned housing projects remain a critical issue. As of October 2024, 113 abandoned projects affect over 16,000 buyers, leading to significant financial strain and emotional distress. The reliance on the Sell-Then-Build (STB) system exacerbates the problem, with low and high sales rates alike linked to project viability issues (Khazana Research Institute, 2024; The Malaysian Reserve, 2024). Developer mismanagement, financial instability, inadequate enforcement, and broader economic factors, including the COVID-19 pandemic, further compound the crisis.

Singapore's housing policies have achieved remarkable success by focusing on homeownership, efficient land management, affordability, and social cohesion (Centre for International Governance Innovation, 2018; Housing & Development Board, 2024). Initiatives like the Housing and Development Board (HDB) and the Central Provident Fund (CPF) have enabled widespread homeownership and community integration. Conversely, the UK's housing sector highlights a cautionary tale, with fragmented governance, insufficient housing supply, unaffordable prices, and declining social housing contributing to a long-standing housing crisis (Crisis, 2024; The UK Parliament, 2024; The Guardian, 2024).

In Malaysia, addressing similar challenges requires a critical analysis of the policy and governance mechanisms that drive housing accessibility, affordability, and quality. A comparative study of Singapore's successes and the UK's failures provides a unique opportunity to derive actionable insights. Specific focus is required on policy consistency, economic dynamics, and the integration of social and community considerations to craft sustainable and inclusive housing strategies. This study aims to address the pressing gaps in Malaysia's housing policies by exploring strategies that align with the country's socio-economic aspirations. Through this examination, the research will identify practical and context-specific policy recommendations to achieve housing equity, sustainability, and economic inclusivity in Malaysia.

Research Objectives

- To examine the impact of homeownership schemes on housing accessibility and social stability, drawing lessons from Singapore's successes and the UK's failures for potential application in Malaysia.
- To analyze the role of land management and planning efficiency in addressing housing supply challenges and identify strategies for balancing development needs and land constraints in Malaysia, inspired by the approaches of Singapore and the UK.
- To evaluate how housing policies can ensure affordability while maintaining quality standards, leveraging insights from Singapore's achievements and the UK's challenges to inform Malaysia's housing strategies.
- To explore the ways housing policies can foster social harmony and community integration, and to assess the relevance of Singapore's ethnic integration models and the UK's social housing

shortcomings for Malaysia.

- To investigate the influence of governance structures and policy consistency on housing outcomes, using Singapore's transparent and consistent policies and the UK's fragmented approach as benchmarks for improving housing governance in Malaysia.
- To identify the economic and market factors affecting housing affordability and accessibility, and to propose measures for addressing economic disparities in Malaysia, based on Singapore's proactive interventions and the UK's policy shortcomings.

2. Literature Review

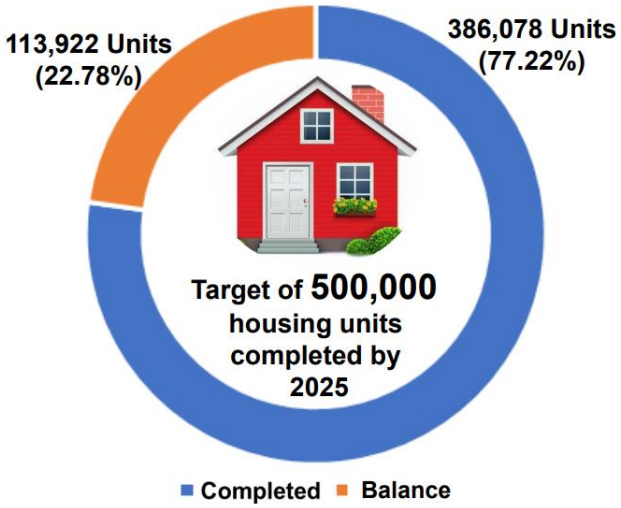
Housing Policies in Malaysia

Figure 1: Historical Trend on Public Housing Scenarios in Malaysia



Development Plan focused on civil servants and rural infrastructure, resulting in the construction of 23,236 government quarters; however, they fell short of low-cost housing targets (Liu & Ong, 2021). The introduction of the Housing Crash Program under the First Malaysia Plan marked the beginning of formalized efforts to tackle squatter issues (refer to Figure 1). During the New Economic Policy (1971–1985), low-cost housing initiatives aligned with socio-economic goals, but projects often failed to meet targets due to limited resources (Lee, 2022; The World Bank, 2021). The economic downturn in the late 1980s prompted the Fifth Malaysia Plan (1986–1990) to emphasize private sector involvement, which led to the establishment of recovery funds and cross-subsidy schemes to enhance affordability (OECD, 2016; Ministry of Economy Malaysia, 2021). The 1990s introduced the Human Settlement concept, expanding low-cost housing initiatives through targeted funds and policies like the Low-Cost Housing Fund (Khazanah Research Institute, 2023). Despite these successes, the 1997 Asian Financial Crisis highlighted vulnerabilities in both affordability and project sustainability. Post-2010 reforms under the National Housing Policy and subsequent Malaysia Plans have emphasized financing innovations such as Rent-to-Own schemes, Build-Then-Sell models, and maintenance programs that ensure long-term housing quality (Liu & Ong, 2021). However, a mismatch between supply and demand persists, compounded by unaffordable housing prices for low- and middle-income groups (refer to Figure 2). Recent Federal Budget incentives aim to address these challenges by focusing on affordable housing construction and enhanced financing options, signaling the government's commitment to equitable urban development.

Figure 2: Adequate Supply of Affordable Housing



Singapore's Housing Model

Singapore's Housing and Development Board (HDB) exemplifies a successful housing policy model rooted in affordability, inclusivity, and sustainability (Lee, 2023; The United Nations, 2020). Utilizing a land-lease system, the government retains ownership of the land, leasing it for 99 years to homeowners. This model generates significant revenue for public housing development while maintaining low taxation, enabling Singapore to achieve an impressive homeownership rate of 89.7% as of 2023. The HDB integrates public-private partnerships and leverages the Central Provident Fund (CPF) for housing finance (Central Provident Fund Singapore, 2024; Housing Development Board Singapore, 2024; Singapore Statutes Online, 2024). CPF savings can be used for down payments, creating a closed-loop system in which mortgages are managed by HDB rather than commercial banks. This integration reduces reliance on external financing and ensures affordability for middle-class families. Priority schemes favor first-time buyers, young couples, and families wishing to live near their parents, thereby enhancing social cohesion. HDB's inclusive approach encompasses diverse housing options and ethnic diversity quotas in resales to promote integration. Restrictions on resale profits prevent speculative windfalls, ensuring that public investments benefit the broader population. Over the decades, HDB has shifted from basic designs to more sophisticated units, balancing cost efficiency with quality (Housing Development Board Singapore, 2024). Singapore's focus on dense urban development maximizes limited land resources, fostering a dynamic economy and urban landscape. This approach ensures accessibility, affordability, and inclusivity while safeguarding long-term sustainability through proactive planning and financial integration. The Singapore housing model serves as a benchmark for countries looking to address urban housing challenges holistically.

The UK's Housing Policies

The UK faces a multifaceted housing crisis characterized by affordability issues, supply shortages, and barriers to innovation. A persistent imbalance between supply and demand, driven by population growth, the rise of single-person households, and economic migration, has pushed property prices to unaffordable levels (Barton et al, 2023). The government's 2022 target of 300,000 new homes fell short by 90,000, worsening the housing shortage. Experts estimate that at least 340,000 homes are needed annually to address the affordability crisis (Formston et al.,2024; National Housing Federation). Social housing providers struggle with limited funding for construction and maintenance, compounded by cuts to public spending. Lengthy waiting lists and substandard housing conditions highlight a critical gap in meeting basic needs. Retrofitting older properties to meet modern safety and quality standards is prohibitively expensive, and energy efficiency upgrades, vital for reducing carbon emissions, face budgetary constraints. The rental market offers little relief, as rising competition drives up costs and reduces security for tenants. Meanwhile, smaller housing associations face challenges in complying with complex regulations, risking penalties and reputational damage (JRF, 2024). Additionally, modern prefabricated construction methods, which could reduce costs and accelerate development, remain underutilized. Addressing these challenges requires substantial investment in affordable housing, improved resource allocation for planning departments, and support for SME builders. Innovative

policies, such as releasing reasonably priced land for development and fostering public-private partnerships, are essential for long-term solutions. The UK's housing sector must also prioritize green building practices and sustainability initiatives to ensure both environmental and economic resilience.

Comparative Studies and International Best Practices

Limited studies have focused on comparative housing policies, with existing research emerging from 2005 onwards. These studies emphasize the significance of affordable and sustainable housing, particularly in developing nations like Malaysia. For instance, Malaysia's efforts to ensure access to suitable housing for lower-income groups are often compared to practices in Singapore and China (Amirah Fuad et al., 2021). Singapore's policies, which include stringent market controls, buyer eligibility criteria, and salary-based financing mechanisms, are highlighted as exemplary. Many advocate for similar approaches in Malaysia to enhance homeownership (Raslim et al., 2020). Comparisons with Indonesia reveal shared challenges in providing low-cost housing, emphasizing the importance of inclusive policies that benefit society (Aqmar Mahamud & Hasbullah, 2011). Furthermore, studies highlight the dual physical and social dimensions of housing provision, advocating for a policy shift from output-focused approaches to addressing housing inputs, as evidenced by analyses of Malaysia, the UK, and Australia (Sulaiman et al., 2005). Challenges such as affordability and accessibility gaps, as observed in comparisons between Malaysia and Nigeria, emphasize the necessity of user-centric design, location, and public participation in policy development (Ubale, 2013). Persistent issues like abandoned housing projects in Malaysia, despite existing laws, further highlight the need for adaptive rehabilitation strategies, drawing lessons from Singapore's practices (Dahlan, 2011). Collectively, these studies highlight the critical role of comparative research in improving housing policies and addressing diverse socio-economic challenges.

Federal Budget 2025 and Housing

The housing-related incentives and reforms in Malaysia's Federal Budget 2025 reflect the government's commitment to enhancing housing affordability, accessibility, and community well-being. The increase in the quotation limit to RM1.2 million for elevator maintenance and replacement in public housing and government quarters demonstrates a focus on infrastructure upgrades, ensuring safety and convenience for residents. The Urban Development Authority's allocation of RM200 million for affordable housing development on waqf lands, along with Permodalan Nasional Berhad and Pelaburan Hartanah Berhad's continued efforts to utilize Malay Reserve Land for housing and commercial purposes, highlights the strategic use of land resources to address housing needs.

The Syarikat Jaminan Kredit Perumahan (SJKP) initiatives, which include RM12.8 billion in guarantees for over 57,000 first-time homebuyers and an additional RM10 billion guarantee for 20,000 buyers, highlight the government's commitment to facilitating homeownership. Additionally, tax relief of up to RM7,000 on housing loan interest payments further incentivizes first-time buyers. The maximum assistance of RM90,000 for building public housing and raising the repair ceiling rate to RM20,000 addresses the needs of underprivileged communities, including Program Perumahan Rakyat Termiskin (PPRT) residents and fishermen. Efforts to improve the People Housing Project (PPR) housing aim to create humane living environments. Additionally, the allocation of RM10 million under the Extraordinary People Impacting Communities (EPIC) Homes program, which provides housing and essential utilities to the Orang Asli, reflects a commitment to inclusivity and sustainability. Additionally, the allocation of RM50 million for the maintenance of non-Islamic houses of worship signifies the government's commitment to preserving cultural and religious harmony. These reforms collectively aim to create a more equitable and sustainable housing ecosystem throughout Malaysia.

3. Methodology

Research Design

This study employs a qualitative research design based on secondary data analysis. Secondary data was chosen for its ability to provide comprehensive insights into housing policies, affordability, and socio-economic implications across multiple contexts. The research leverages existing data from government reports, policy documents, international organizations, and peer-reviewed academic literature. This approach ensures a broad and systematic understanding of housing issues in Malaysia, Singapore, and the UK. Secondary data analysis enables the identification of historical trends, policy impacts, and cross-national comparisons without the

resource-intensive requirements of primary data collection. Additionally, this design supports the formulation of evidence-based policy recommendations tailored to Malaysia's context.

Data Sources

The study draws on a diverse range of secondary data sources to ensure the richness and reliability of the findings. Key sources include:

- Malaysian Government Reports: Documents from the Ministry of Housing and Local Government, Budget 2025 reports, and Bank Negara Malaysia data on housing loans and household debt.
- Singapore HDB Reports: Policies, statistical data, and success case studies from the Housing and Development Board.
- UK Housing Policy Documents: Reports and white papers from the Department for Levelling Up, Housing and Communities, and studies on the UK's housing challenges.
- International Studies: Reports from international organizations like the World Bank, the IMF and UN-Habitat that offer a global perspective on housing.
- Academic Literature: Peer-reviewed studies on housing affordability, governance, and socio-economic impacts, providing theoretical and empirical foundations for the analysis.

Comparative Approach

A comparative methodology is central to this study, enabling the evaluation of housing policies in Malaysia, Singapore, and the UK. The approach involves:

- Identification of Key Themes: Affordability, accessibility, governance, land management, and social integration.
- Data Collection: Extracting relevant policy details, outcomes, and socio-economic impacts from secondary sources.
- Evaluation: Analyzing similarities and differences across the three countries.
- Contextual Adaptation: Assessing how lessons from Singapore's successes and the UK's challenges can inform Malaysian policies. This method ensures a better understanding of what works in different socio-economic and governance contexts.

Analytical Framework

The data analysis follows a structured framework:

- Contextual Analysis: Examining the socio-economic, political, and historical factors influencing housing policies in each country.
- Thematic Analysis: Categorizing findings into core themes such as affordability, governance, land management, and community integration.
- Policy Evaluation: Using Singapore as a benchmark for successful policies and the UK as a cautionary example, assessing the strengths and weaknesses of each approach.
- Recommendations: Drawing evidence-based policy recommendations tailored to Malaysia's housing challenges, leveraging best practices and avoiding identified pitfalls.

4. Findings and Results

The above table summarizes the major clusters associated with housing policies, Singapore's success, and the UK's pitfalls.

Singapore's housing policy success lies in its comprehensive and forward-thinking approach, designed to ensure homeownership and societal cohesion. The Housing and Development Board (HDB) has played a central role in this success by building and selling flats directly to citizens, prioritizing first-time buyers and young couples. Strict land management, including the acquisition and efficient utilization of limited land resources, has enabled the development of high-density, well-planned housing estates. Government-subsidized housing schemes and grants ensure affordability, particularly for middle-income earners. Compulsory savings through the Central Provident Fund (CPF) reduce financial barriers by mandating salary deductions for housing and

retirement, enabling citizens to finance their homes sustainably. Policies restricting public housing eligibility to citizens and permanent residents ensure that the system benefits locals, while transparent allocation systems prioritize families in need, fostering trust and equity.

Integrating amenities such as schools, parks, and transportation within housing estates has promoted convenience and community living. Ethnic integration policies ensure racial diversity, contributing to social harmony and reducing segregation. The government's dominance in the housing market ensures stable pricing and prevents speculative bubbles, while continuous investment in upgrading existing estates sustains high living standards. Singapore's long-term vision and commitment to adaptability, along with consistent policy reviews, further solidify its housing strategy. This comprehensive approach—focused on homeownership, affordability, and inclusivity—establishes Singapore as a global model for effective housing policy, successfully addressing both economic and social dimensions.

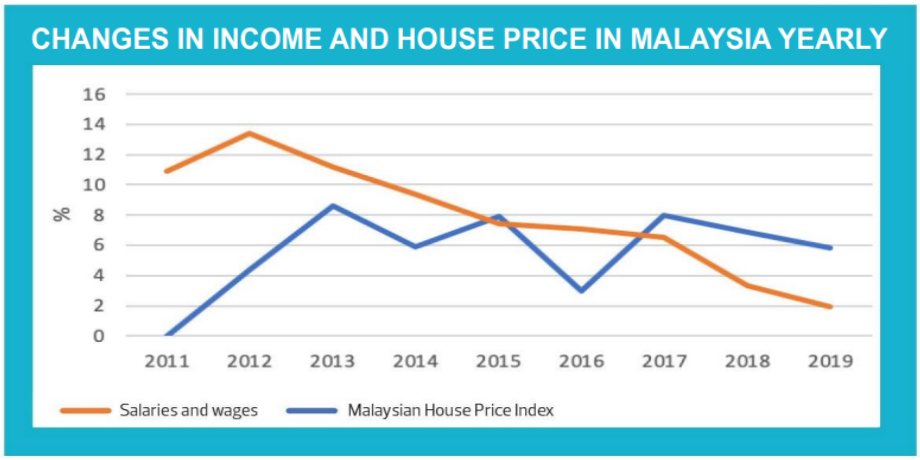
Meanwhile, the UK's housing policy failure stems from systemic issues, including insufficient housing supply and a lack of affordability. Chronic underinvestment in new housing developments has resulted in a deficit of over 4.3 million homes, while slow construction rates have exacerbated this shortfall. Strict planning regulations, combined with a scarcity of land, have hindered development. Protected areas, such as the green belt, which are intended to preserve open spaces, have become barriers to necessary housing projects. Social housing has been in decline, with a net loss almost every year since 1981. Between 2022 and 2023 alone, 11,700 social rent homes were lost, leaving vulnerable groups without adequate options. The rise of the private rental market has pushed more people into high-cost rentals, widening the affordability gap. Poor enforcement of regulations has resulted in substandard housing, with over 3.5 million households living in homes that fail to meet Decent Homes Standards.

Policy fragmentation and frequent changes have created instability, while austerity measures have defunded local authorities, reducing their capacity to address housing needs. Economic inequality is exacerbated by policies favoring property investors, which drive up property prices and make homeownership inaccessible to lower-income groups. Regional disparities further highlight this policy failure, as economically disadvantaged areas struggle to meet housing demands. The UK's housing crisis reflects a failure to comprehensively address affordability, quality, and supply, with ineffective social housing programs and regulatory oversights exacerbating the issue. A lack of long-term vision has undermined housing stability, leaving the UK far behind in ensuring adequate and affordable housing.

How do homeownership schemes influence housing accessibility and social stability, and what lessons can Malaysia draw from the contrasting approaches of Singapore and the UK?

Government-led homeownership schemes play a pivotal role in enhancing housing accessibility and fostering social stability. Singapore's policies exemplify how comprehensive and strategically designed schemes can achieve these goals. The Housing and Development Board (HDB) prioritizes affordability and accessibility through subsidized pricing and grants, ensuring that homeownership is within reach for most citizens. Additionally, strict eligibility criteria safeguard these benefits for residents, while ethnic integration policies promote social cohesion. The Central Provident Fund (CPF) further empowers citizens by mandating savings for housing and reducing financial barriers. These measures have enabled Singapore to maintain high homeownership rates, create inclusive communities, and foster economic stability. In contrast, the UK's fragmented approach highlights the adverse effects of inadequate homeownership policies. Chronic underinvestment in new housing, a loss of social housing stock, and unaffordable housing prices have exacerbated inequalities (refer to Figure 3 below). Planning constraints and insufficient government intervention have shifted the burden to the private rental sector, where rising costs and insecure tenancies undermine housing stability. The lack of a cohesive long-term strategy has left vulnerable groups without adequate support, contributing to social instability and economic disparities.

Figure 3: Annual changes in Income and House prices in Malaysia



Malaysia can draw vital lessons from these contrasting approaches. By adopting Singapore's emphasis on affordability, social cohesion, and long-term planning, Malaysia can address its housing challenges. Implementing comprehensive homeownership schemes that prioritize local needs, promote inclusivity, and integrate financial mechanisms like the CPF can enhance accessibility and stability. Simultaneously, avoiding the UK's pitfalls, such as over-reliance on private markets and insufficient regulation, is crucial to creating sustainable and equitable housing policies tailored to Malaysia's unique socio-economic context.

What role do land management and planning efficiency play in addressing housing supply challenges, and how can Malaysia balance developmental needs with land constraints by studying Singapore and the UK?

Land management and planning efficiency are central to addressing housing supply challenges, as they dictate how effectively land resources are utilized to meet growing demand. Singapore demonstrates how robust land management can transform limited resources into sustainable housing solutions. The government's active role in acquiring and efficiently utilizing land has enabled the development of high-density, well-planned housing estates. Innovative land use strategies, such as vertical developments and integrated amenities, maximize space while maintaining livability. This comprehensive approach ensures a steady housing supply and supports long-term socio-economic stability.

Conversely, the UK's inefficient planning and fragmented land management worsen housing shortages. Strict planning regulations, local opposition, and greenbelt policies often delay or block developments, leading to chronic underinvestment in new housing. The lack of strategic land use planning has restricted housing supply, driving up prices and creating disparities in accessibility. These challenges highlight the consequences of inadequate governmental intervention in land management.

Malaysia, facing similar constraints in land availability, can benefit from these contrasting experiences. By adopting Singapore's proactive approach to land acquisition and strategic urban planning, Malaysia can optimize its limited land resources. Incorporating high-density developments and mixed-use planning can address housing shortages while accommodating population growth. However, it must also avoid the UK's pitfalls by streamlining planning regulations, minimizing bureaucratic delays, and fostering community support for new developments. Striking a balance between developmental needs and land constraints will require a cohesive strategy that prioritizes efficiency, inclusivity, and long-term sustainability tailored to Malaysia's unique urban and rural dynamics.

How can housing policies ensure affordability and maintain quality standards, and what strategies from Singapore's success and the UK's shortcomings can inform Malaysia's housing initiatives?

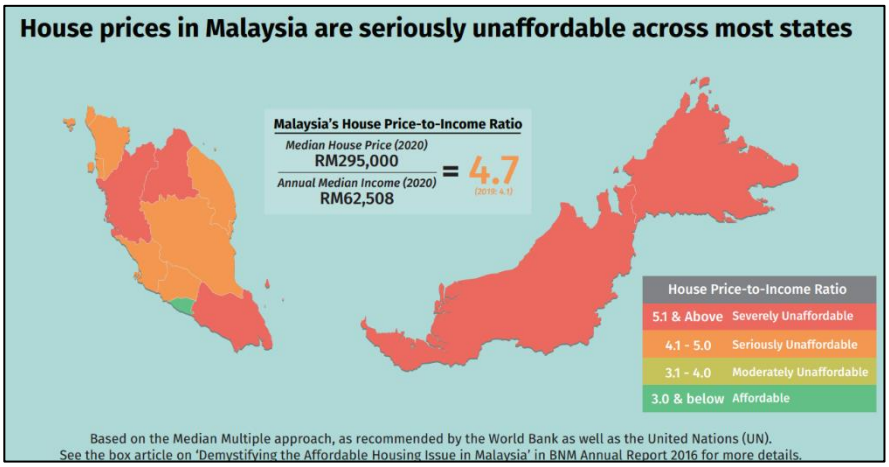
Housing policies must strike a balance between affordability and quality to address the needs of diverse population segments. Singapore's housing policies exemplify how governments can achieve this balance. Through extensive subsidies, transparent allocation systems, and government-dominated housing markets, Singapore ensures affordable homeownership for the majority of its citizens. The Housing and Development

Board (HDB) plays a pivotal role in maintaining quality standards, constructing well-designed flats with access to integrated amenities and ensuring regular upgrades. By aligning affordability with quality, Singapore creates sustainable living environments that enhance residents' quality of life and foster social cohesion.

In contrast, the UK's housing policies highlight the adverse outcomes of neglecting affordability and quality. Skyrocketing house prices have rendered homeownership unattainable for many, pushing a significant portion of the population into the private rental market with escalating costs. Compounding this, substandard housing is prevalent, with millions of households failing to meet basic quality benchmarks. Reduced investment in social housing and reliance on private developers have further exacerbated affordability issues, leaving vulnerable groups without adequate options.

The house price-to-income ratio shows that the current House Price-to-Income Ratio stands at 4.7 (refer to Figure 4 above), indicating a serious affordability issue. It highlights the challenges many face in accessing affordable homes, with a significant portion of the population earning below the necessary income to purchase houses priced at RM300,000. A significant portion of the population earns below the required income to afford homes priced at RM300,000. Specifically, 76% of households earn RM8,333 or less per month, while to afford such a house, a household needs to earn RM100,000 annually or RM8,333 monthly. House prices have been growing at a faster rate than incomes. From 2014 to 2020, house prices increased by 4.1% annually, while income growth was only 2.1% during the same period, leading to a widening gap between what people earn and what they need to pay for housing. Only 36% of newly launched housing units are priced at or below.

Figure 4: Malaysian House Price-to-Income Ratio (Bank Negara, 2024)



RM300,000, which is the maximum price set by the National Affordable Housing Policy 2019. This limited supply exacerbates the affordability issue. Many prospective borrowers are already highly indebted, with a significant number having existing car or personal loans. This existing debt can constrain their capacity to take on additional housing loans. A large percentage of households have savings that can only cover less than three months of living expenses, which limits their ability to manage down payments and other costs associated with purchasing a home.

The House Price-to-Income Ratio significantly impacts different income groups. The ratio is used to classify housing affordability. A ratio of 3.0 or below is considered affordable, while ratios above this indicate varying levels of unaffordability. For instance, a ratio of 4.1 to 5.0 is classified as "seriously unaffordable," and a ratio of 5.1 and above is deemed "severely unaffordable". In Malaysia, the current House Price-to-Income Ratio is 4.7, indicating that housing is seriously unaffordable for many. To afford a house priced at RM300,000, a household needs to earn RM100,000 annually (or RM8,333 monthly). However, since 76% of households in Malaysia earn RM8,333 or less, this means that a large portion of the population cannot afford homes at this price point. This disparity highlights how lower-income groups are disproportionately affected by high housing prices.

Higher ratios mean that lower-income groups face greater barriers to homeownership. With limited income,

these households may have to settle for lower-quality housing or may be forced to rent, which can further strain their financial situation. As the House Price-to-Income Ratio increases, households may take on more debt to afford housing, leading to financial stress. Many prospective borrowers are already highly indebted, which can limit their ability to secure housing loans and further exacerbate the affordability crisis. Households with lower incomes and higher ratios may struggle to save for down payments or invest in other areas, as a significant portion of their income goes towards housing costs. This can perpetuate a cycle of financial instability and limit upward mobility.

Malaysia can learn from these contrasting approaches. Incorporating Singapore's emphasis on government subsidies and market regulation can make housing more accessible to middle- and lower-income groups. Simultaneously, ensuring stringent construction standards and regular maintenance can uphold housing quality. Avoiding the UK's pitfalls will require prioritizing affordability over speculative profits and fostering partnerships between the public and private sectors to balance accessibility, sustainability, and quality in Malaysia's housing initiatives.

In what ways can housing policies promote social harmony and community integration, and how might Malaysia adopt Singapore's ethnic integration models or address the UK's lack of cohesion?

Housing policies are powerful tools for fostering social harmony and community integration. Singapore's ethnic integration model demonstrates how thoughtful planning can promote cohesive living among diverse communities. By mandating a balanced ethnic composition in housing estates through the Ethnic Integration Policy (EIP), Singapore ensures that no single ethnic group dominates any neighborhood. This policy fosters daily interactions among different communities, reducing segregation and nurturing mutual understanding. Coupled with integrated amenities such as schools, parks, and public spaces within housing estates, Singapore's approach strengthens social ties and collective identity.

Conversely, the UK's housing policies reveal the consequences of insufficient focus on social cohesion. High levels of segregation and a lack of community-focused planning have led to fragmented neighborhoods. Rising economic inequality, exacerbated by unaffordable housing and rental costs, has widened the social divide, while inconsistent policy efforts to promote integration have had limited success. The absence of a cohesive, long-term strategy has further hindered the development of inclusive communities.

Malaysia can draw valuable insights from both contexts. Adopting Singapore's ethnic integration model, adapted to Malaysia's unique multi-ethnic demographic, could mitigate residential segregation and promote unity. Policies prioritizing the development of mixed-income housing estates with shared public spaces can further support social cohesion. Simultaneously, Malaysia should address economic disparities in housing access to prevent the social fragmentation seen in the UK. With inclusive planning and a focus on equity, Malaysia can create housing policies that serve as a foundation for stronger, more harmonious communities.

How do governance structures and policy consistency impact housing outcomes, and what insights from Singapore's transparency and the UK's fragmented policies can enhance Malaysia's housing governance?

Governance structures and policy consistency are critical determinants of housing outcomes, influencing affordability, accessibility, and community well-being. Singapore's governance framework, led by the Housing and Development Board (HDB), exemplifies how centralized oversight, transparency, and long-term policy vision can produce positive results. The HDB controls a significant portion of the housing market, ensuring stable prices and prioritizing homeownership for citizens through consistent and well-structured initiatives. Transparency in allocation systems, which prioritize family needs and income levels, has built public trust and minimized corruption. The government's commitment to continuous upgrades and policy adaptability further supports the system's resilience to demographic and economic shifts.

In contrast, the UK's housing governance highlights the risks of fragmented policies and inconsistent implementation. Frequent policy changes, a lack of cohesive strategy, and inadequate funding for social housing have resulted in housing shortages, unaffordability, and diminished trust in government interventions. Weak enforcement of planning regulations and the absence of a centralized authority have led to inefficiencies, delays, and substandard outcomes. These issues have exacerbated housing inequalities and hindered

sustainable development.

Malaysia can draw important lessons from these contrasting governance models. Adopting a centralized, transparent governance structure, akin to Singapore's HDB, could streamline housing initiatives and ensure efficient resource allocation. Developing a long-term housing strategy with consistent policy implementation would prevent the instability seen in the UK. By fostering transparency, prioritizing equitable access, and committing to adaptive governance, Malaysia can create a robust housing system that meets the needs of its citizens and supports sustainable urban development.

What economic and market factors drive housing affordability and accessibility, and how can Malaysia mitigate economic disparities by analyzing Singapore's proactive measures and the UK's policy gaps?
Economic and market factors significantly influence housing affordability and accessibility, shaping social equity and economic stability. In Singapore, proactive measures have mitigated economic disparities by aligning housing policies with market dynamics. The Central Provident Fund (CPF) enables citizens to build savings for housing, alleviating financial barriers to homeownership. Subsidized Housing and Development Board (HDB) flats are priced relative to median incomes, ensuring affordability. Furthermore, Singapore's government actively regulates housing supply and demand through strict eligibility criteria and ownership restrictions for public housing, preventing speculative market behavior. These measures have fostered a stable housing market and equitable access to housing.

Conversely, the UK's housing affordability crisis highlights the consequences of economic and market imbalances. A chronic underinvestment in housing supply, coupled with soaring real estate prices, has marginalized lower-income households. The loss of social housing stock due to policies like Right to Buy, without adequate replacements, has exacerbated the reliance on private rentals. Rising rental costs and insecure tenancies have deepened economic disparities, leaving vulnerable groups without sustainable housing solutions.

Malaysia can draw critical lessons from these contrasting approaches. By adopting Singapore's integrated financial mechanisms, such as savings-linked housing schemes, Malaysia could reduce economic barriers to homeownership. Additionally, regulating speculative practices and implementing income-adjusted pricing models could stabilize housing markets and enhance affordability. Avoiding the UK's pitfalls, such as over-reliance on private markets and inadequate social housing investment, Malaysia can prioritize equitable access to housing. Such strategies will promote economic inclusivity, ensuring that housing remains a cornerstone of social stability and growth.

Federal Budget 2025 Impact
The Malaysian Federal Budget 2025 includes several housing incentives aimed at addressing challenges related to affordability and inclusivity in the housing sector. Initiatives such as the continuation of stamp duty exemptions for first-time homebuyers, expanded guarantees under the Syarikat Jaminan Kredit Perumahan (SJKP), and increased allocations for public housing projects highlight the government's focus on promoting homeownership and supporting low-income groups. While these measures are commendable, their long-term effectiveness requires careful alignment with structural reforms to tackle systemic challenges. From an affordability perspective, Singapore's success highlights the importance of integrating financial support mechanisms with policies that ensure equitable access. Singapore's Housing and Development Board (HDB) combines subsidized housing, strict eligibility criteria, and financial empowerment through the Central Provident Fund (CPF) to create a sustainable housing ecosystem. In contrast, the UK's reliance on market-driven solutions has aggravated affordability gaps. Malaysia's approach in 2025 mirrors Singapore's efforts by targeting vulnerable populations, but it must avoid the pitfalls of excessive reliance on financial instruments, such as extended loan tenures, which may inflate housing prices, as observed in previous Malaysian housing trends.

Inclusivity is another critical dimension. Singapore's ethnic integration policies, implemented through HDB allocation strategies, have significantly promoted social harmony. In contrast, the UK's failure to ensure inclusivity has contributed to fragmented communities and social tensions. Malaysia's 2025 budget includes initiatives for public housing; however, these must be coupled with effective governance structures and

community-centric planning to achieve true inclusivity. Moreover, adopting the Build-Then-Sell (BTS) system and leveraging prefabricated construction technologies, as recommended in broader structural reforms, could address issues such as project abandonment and affordability more sustainably. Learning from Singapore's proactive governance and avoiding the UK's fragmented approach, Malaysia can transform its housing incentives into a robust framework for long-term affordability and inclusivity.

5. Conclusion and Policy Recommendations

Summary

This study examines the critical factors influencing housing accessibility and social stability in Malaysia by analyzing the successes of Singapore's policies and the shortcomings of the UK's approach. Key areas explored include homeownership policies, where Singapore's Central Provident Fund (CPF) and subsidized public housing ensure affordability and inclusion, while the UK's over-reliance on private markets creates instability. Land and development strategies highlight Singapore's effective land optimization and urban planning, offering valuable insights into Malaysia's constrained land availability in contrast to the UK's planning inefficiencies. Affordability and Quality are addressed through Singapore's controlled pricing mechanisms and quality standards, in contrast to the UK's rising costs and substandard housing stock. The study highlights the potential of integrating median multiple affordability metrics in Malaysia to promote economic equity. Social and Community Policies in Singapore, such as ethnic integration and community-building initiatives, foster harmony, unlike the fragmented housing policies in the UK, which lack inclusivity. In Policy and Governance, Singapore's streamlined governance and transparency sharply contrast with the UK's fragmented regulatory frameworks, highlighting the need for cohesive strategies in Malaysia. Finally, Economic and Market Factors, including financial assistance and market stability measures, are examined to address disparities.

Policy Recommendation on Homeownership

To ensure sustainable homeownership policies prioritizing affordability and social stability, Malaysian policymakers must adopt a holistic approach that draws lessons from Singapore's success while avoiding the pitfalls of the UK's housing failures. The government should strengthen affordability by expanding financial assistance programs, such as targeted subsidies and grants for first-time homebuyers, with clear eligibility criteria to benefit low- and middle-income households. For example, expanding financial assistance programs can be the introduction of a "First-Home Assistance Grant" targeted at low- and middle-income households earning less than RM8,000 per month. This grant could provide a one-time subsidy of a certain amount to first-time homebuyers for properties priced below a benchmarked amount. Additionally, mechanisms like the Central Provident Fund (CPF) in Singapore, which empowers citizens to save for housing, could be adapted to Malaysia's context, fostering greater financial independence and reducing household debt dependency.

The adoption of a Build-Then-Sell (BTS) housing model should be prioritized to address the risks associated with project abandonment under the current Sell-Then-Build (STB) system. Stricter regulations and monitoring mechanisms for developers, along with mandatory insurance schemes to protect buyers against project delays or cancellations, would build public trust and enhance market resilience. For example, a "Housing Project Assurance Act" should be introduced that mandates developers to adhere to stringent standards and provides safeguards for homebuyers. Developers must purchase insurance policies covering project delays or cancellations. In case of a default, the insurance pays buyers for financial losses, such as mortgage payments and rental costs incurred during delays. A fixed percentage of buyer payments must be placed in escrow, only to be released upon verified completion of construction milestones, reducing the risks of mismanagement. A centralized digital platform overseen by the Ministry of Local Government Development could track project progress, ensuring transparency and providing real-time updates to buyers and regulators. Additionally, the federal government should consider incentivizing private developers to construct affordable housing units by offering tax benefits and access to public land.

Furthermore, Malaysia should integrate policies that promote social cohesion, such as ethnic integration quotas modelled after Singapore's successful HDB schemes, to ensure harmonious and inclusive communities. Emphasizing comprehensive urban planning that prioritizes accessibility, connectivity, and amenities will make homeownership more desirable and viable. The government must commit to continuous data-driven evaluations of its housing policies to align with shifting demographic and economic trends, ensuring

sustainable homeownership opportunities for generations to come.

Policy Recommendation on Land and Development

Malaysia must prioritize efficient land management and development strategies to address housing supply challenges while balancing developmental needs with land constraints. Drawing lessons from Singapore, where land scarcity is effectively managed through comprehensive planning and innovative solutions, Malaysia should establish a centralized national land management authority to oversee the allocation, zoning, and utilization of land for housing development. This body would ensure transparent decision-making, minimize land hoarding, and encourage development in high-demand areas. Besides this, a critical step is adopting prefabricated construction technologies, which can accelerate the development process and reduce costs while maintaining quality standards. Policies that promote sustainable and space-efficient building designs, such as high-density mixed-use developments, can optimise land use in urban areas and ensure proximity to essential services. Incentives for developers to prioritise these approaches could include tax reductions, subsidies for technology adoption, and expedited planning approvals. Malaysia should intensify policies that protect green spaces and promote environmentally sustainable development. The government can prevent overdevelopment and ensure a higher quality of life for residents by mandating a balance between urban expansion and conservation.

Policy Recommendation on Affordability and Quality Housing

To ensure that housing in Malaysia remains affordable without compromising quality, policymakers should adopt a multifaceted approach informed by Singapore's successes and the challenges faced by the UK. A primary step is to link house prices to the "median multiple affordability" metric, where housing prices are aligned with the median household incomes in specific localities. For example, within a particular city, assuming the median household income is RM5,000 per month. Using the median multiple approach, a home should cost no more than 3 times the annual household income for it to be considered affordable. This means the price of an affordable home should be around RM180,00. If the current market prices for homes in the area are RM300,000 or higher, this would be considered unaffordable for the median household. To address this, the government could introduce policies that cap new housing developments at the RM180,000 price point, or offer incentives like subsidies for developers building within this price range, ensuring that homes are within reach for the average household in that locality. This would ensure that housing costs better reflect residents' earning capacities and reduce the financial strain on homebuyers. Moreover, Malaysia must transition away from its reliance on prolonged loan tenures and high loan-to-value ratios, which create an illusion of affordability while inflating housing prices. Instead, the government should implement direct subsidies and grants targeting first-time homebuyers and low- to middle-income households, similar to Singapore's HDB schemes. Additionally, imposing a cap on profit margins for affordable housing developers could help stabilise prices without deterring construction.

To address quality concerns, Malaysia should establish stringent construction standards and enforce compliance through robust monitoring mechanisms. Incentivising developers to adopt advanced construction technologies, such as modular and prefabricated building methods, can enhance efficiency and ensure consistent quality. Additionally, housing projects should be planned with integrated community facilities, prioritising proximity to schools, healthcare, and public transportation to improve the overall living experience. The government must also allocate funds for the periodic maintenance and refurbishment of public housing projects to prevent degradation and ensure long-term habitability.

Policy Recommendation on Social and Community Policies

To foster social harmony and community integration, Malaysian housing policies from 2026 onwards must prioritise inclusivity and equitable access. Drawing lessons from Singapore’s ethnic integration policies, Malaysia should adopt a balanced allocation framework that ensures diverse ethnic and socio-economic representation within residential communities. Implementing quotas in public housing projects to encourage multi-ethnic cohabitation can strengthen national unity while reducing segregation. Additionally, housing developments must incorporate shared community spaces such as parks, community centres, and recreational facilities. These spaces should be designed to promote interaction among residents and foster a sense of belonging. The government should collaborate with urban planners and sociologists to create neighbourhoods that prioritise walkability, accessibility, and inclusivity.

Policies should also address the unique needs of marginalised groups, including single parents, persons with disabilities, and the elderly. Affordable housing projects must incorporate units designed with universal design principles to ensure accessibility and usability for everyone. Additionally, integrating services such as childcare centres, elder care facilities, and vocational training hubs within housing complexes can further enhance community well-being and support vulnerable populations. Regularly engaging local communities in the planning and implementation phases of housing projects can strengthen trust and ensure that policies reflect residents' needs. Introducing participatory budgeting mechanisms allows communities to voice their priorities and collaboratively shape their living environments.

Policy Recommendation on Policy and Governance

To enhance the effectiveness of housing policies, Malaysia's governance structures must prioritise transparency, consistency, and proactive regulation from 2026 onwards. Drawing on Singapore's success, Malaysia should establish a centralised housing authority similar to the Housing and Development Board (HDB) to oversee policy implementation, streamline processes, and ensure accountability. This authority should be responsible for long-term strategic planning, efficient resource allocation, and monitoring housing supply to prevent market distortions. A key recommendation is the development of a comprehensive, data-driven housing policy framework. This framework should integrate demographic trends, economic conditions, and housing demand projections to guide decision-making. Leveraging digital tools such as Geographic Information Systems (GIS) can enhance planning accuracy and monitoring. Additionally, Malaysia must establish a unified housing database that is accessible to policymakers and researchers, promoting informed governance.

Lessons from the UK highlight the dangers of fragmented policies and insufficient oversight, emphasising the need for clear and enforceable housing regulations. Strengthening developer accountability through stricter licensing requirements, performance bonds, and penalties for non-compliance will ensure project viability and reduce risks such as abandoned housing. To promote inclusivity, participatory governance mechanisms should be institutionalised to allow community stakeholders to contribute to policy formulation and evaluation. Additionally, introducing independent audits of housing programs and regular public reporting can also enhance trust and transparency.

Policy Recommendation on Economic and Market Factors

From 2026 onwards, Malaysian housing policies must focus on stabilizing economic and market factors to ensure affordability and accessibility for all income groups. Malaysia should adopt strategies that regulate market volatility while addressing systemic affordability issues by drawing on Singapore’s proactive measures and avoiding the pitfalls of the UK’s market-oriented approach. Malaysia should reform its mortgage policies by capping loan-to-value (LTV) ratios to prevent speculative buying and mitigate the risk of housing bubbles. Incentives should prioritize first-time homebuyers and lower-income groups through targeted subsidies, progressive grants, and capped interest rates, ensuring equitable access to housing finance. Additionally, introducing a shared equity scheme can help bridge affordability gaps by allowing citizens to co-invest in homes with the government.

On the supply side, innovative measures are needed to counteract escalating costs. Expanding prefabricated construction technologies can reduce production expenses and shorten project timelines. Furthermore, encouraging public-private partnerships (PPPs) through tax incentives and co-financing schemes can stimulate private sector involvement in affordable housing projects. The government must implement stricter affordability metrics to align housing prices with income levels, such as tying housing costs to median income using the "Median Multiple" standard. Periodic price adjustments based on regional economic conditions can also help maintain affordability and prevent market overheating. Finally, Malaysia must strengthen regulatory mechanisms to monitor property developers and curb speculative activities such as excessive land banking and flipping. Transparent reporting and tax mechanisms for speculative investments can help deter artificial price inflation.

Acknowledgement: The authors wish to thank Swinburne University of Technology, Sarawak Campus, for

funding this project through the Early Career Researcher (ECR) Grant.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

From Use to Habit: Rethinking Consumer Spending Behavior in Malaysia's Digital Payment Ecosystem

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Abstract: The rise of digital payment systems has significantly reshaped financial transactions across Southeast Asia, with Malaysia emerging as a key player in this transformation. This study examines how specific features of digital payment platforms—such as convenience, perceived security, and rewards programs-alongside demographic factors, influence consumer spending behavior. Guided by the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), the research focuses not just on adoption but on post-adoption behaviors among Malaysian users. A structured survey of 500 active digital payment users was conducted, and the data were analyzed using regression and ANOVA techniques. Interestingly, the results challenge common assumptions in both academia and industry. Although participants expressed generally positive views about the convenience and security of digital payments, none of these factors-including rewards or demographics, were found to predict their spending behavior significantly. These findings suggest that once consumers become accustomed to digital payments, their usage patterns may be shaped more by habit, emotional response, or lifestyle fit than by the platform features themselves. This insight opens up new conversations around how digital finance should be designed, marketed, and studied going forward. The study concludes by calling for more nuanced, behaviorally grounded models and practical strategies that go beyond technical efficiency.

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Keywords: *Digital Payment Systems, Consumer Spending Behavior, Convenience, Perceived Security, Rewards Programs, Fintech, Malaysia, Post-Adoption Behavior*

1. Introduction

The digitalization of financial services has significantly reshaped consumer behavior across emerging economies, particularly in Southeast Asia. In Malaysia, the proliferation of digital payment systems—including e-wallets, online banking, and QR-based mobile payments—has transformed everyday transactions and ushered in a new era of cashless commerce (Bank Negara Malaysia, 2022). Propelled by government-led initiatives such as the MyDIGITAL blueprint and the Central Bank's Financial Sector Blueprint 2022–2026, Malaysia has emerged as one of the region's fastest adopters of digital payments. These systems offer consumers not only convenience and speed but also enhanced security, traceability, and integration with loyalty and rewards programs (Leong et al., 2021; Sia & Kwek, 2020).

While much of the existing research has focused on the determinants of digital payment adoption—such as perceived usefulness, ease of use, and technological readiness (Davis, 1989; Balakrishnan & Eesan, 2024)—relatively fewer studies have explored the behavioral consequences of these systems, especially in terms of how they shape spending decisions. Building on foundational TAM work (Davis, 1989), recent Malaysian research shows that perceived usefulness, ease of use, and security significantly influence digital payment intention across age groups. Digital payments, by minimizing the psychological friction associated with cash handling, may encourage higher transaction frequencies, reduce spending inhibition, and even promote impulsive consumption behavior (Cheong et al., 2020; Baker, 2020). This phenomenon, sometimes referred to as the "invisibility effect" of money, suggests that digital transactions may distort consumers' perception of value, leading to altered financial behavior.

The COVID-19 pandemic further accelerated the adoption of digital payments due to heightened demand for contactless transactions, contributing to an enduring behavioral shift in how Malaysians manage purchases across sectors such as food delivery, transportation, and e-commerce (Pereira et al., 2020; Yang, 2021). As more consumers—especially younger, urban populations—adopt mobile wallets and cashless solutions, businesses are racing to optimize their platforms to meet evolving expectations. However, there remains a lack of empirical

clarity on how specific features of digital payment systems—such as convenience, perceived security, and reward mechanisms—translate into measurable changes in spending behavior.

Moreover, the demographic distribution of digital payment adoption raises equity-related questions. While urban and tech-savvy users readily embrace digital platforms, rural populations and older demographics may lag due to limited access, digital illiteracy, or security concerns (Csiszárik-Kocsir, 2021). This uneven usage poses challenges to achieving inclusive financial participation and requires an empirical understanding of how demographic factors influence spending behaviors linked to digital systems.

This study addresses these gaps by investigating the impact of digital payment systems on consumer spending behavior in Malaysia. It examines the extent to which convenience, security perceptions, and rewards programs influence purchasing patterns, spending frequency, and impulsive buying tendencies. Furthermore, it explores how demographic variables—including age, income, education, and location—moderate these relationships. Drawing upon the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), this research builds a conceptual framework that integrates both cognitive and behavioral predictors of digital spending (Davis, 1989; Ajzen, 1991).

Through a survey of 500 digital payment users and subsequent regression-based analysis, the study provides empirical insights into the mechanisms through which digital payment systems influence consumer behavior. The findings aim to inform FinTech developers, marketers, and policy architects on how to enhance digital payment infrastructure and encourage financially responsible behavior. In doing so, this research contributes to the expanding literature on FinTech and consumer psychology, with particular relevance to emerging markets navigating rapid digital transitions.

2. Literature Review

Convenience

Convenience is widely regarded as one of the most influential factors driving the adoption and frequent use of digital payment systems. In the context of consumer behavior, convenience refers to the perceived ease, speed, and simplicity with which a consumer can execute a transaction using a digital platform. Unlike traditional payment methods—such as cash or credit cards—that may require manual steps or physical presence, digital payments eliminate much of this friction by allowing users to complete transactions via mobile applications, QR codes, or near-field communication (NFC) technologies in a matter of seconds (Leong et al., 2021). In Malaysia, the convenience of using e-wallets such as Touch ‘n Go, GrabPay, and Boost has made them integral to daily commerce, particularly in urban areas.

From a behavioral perspective, convenience reduces cognitive and physical effort, making it more likely that consumers will engage in frequent and repeated purchases. This aligns with the Technology Acceptance Model (TAM), which posits that perceived ease of use significantly influences an individual's intention to adopt and continue using a new technology (Davis, 1989). In digital payments, this translates into faster checkouts, minimal user input, and fewer authentication steps, which collectively streamline the purchasing experience. Studies have shown that the more convenient a payment method is perceived to be, the more likely it is to be used in high-frequency, low-value transactions such as food delivery, ride-hailing, or e-commerce purchases. Wang et al. (2022) explored how mobile payments not only reduce the traditional “pain of paying” but also generate a new effect: the “pleasure of paying.” This cognitive ease and positive experience elevate spending likelihood, even for small, frequent transactions

In the Malaysian context, government support and infrastructure development have enhanced convenience by enabling interoperability between banks, merchants, and fintech providers. Initiatives such as DuitNow and JomPAY have increased transaction speed and reduced barriers for both consumers and merchants. Additionally, QR code payment acceptance has expanded beyond urban centers to include small vendors and hawker stalls, allowing consumers to use digital wallets in diverse retail environments (Bank Negara Malaysia, 2022). This expansion has increased the perception that digital payments are not only convenient but also universally applicable across different types of transactions.

Convenience also encourages impulsive and habitual spending. When the purchase process is effortless, consumers are more likely to make spontaneous purchases without extensive deliberation. Features such as one-click payments, saved payment credentials, and auto-renewals further facilitate habitual behaviors, where transactions become part of daily routines rather than conscious decisions. Research by Cheong et al. (2020) confirms that consumers are significantly more inclined to engage in unplanned purchases when using digital payments, due to the reduced time and effort involved in completing a transaction.

Moreover, mobile applications are often designed with user-friendly interfaces, intuitive navigation, and integrated support systems such as real-time notifications and spending summaries. These elements reinforce positive user experiences and lower the learning curve, particularly for first-time users or digitally inexperienced demographics. Convenience, in this sense, is not only a functional feature but also an emotional and psychological driver that shapes how consumers perceive and interact with the payment system. In conclusion, convenience plays a critical role in shaping consumer behavior in digital payment environments. By reducing transaction time and effort, it promotes both increased frequency and spontaneity in spending. In Malaysia, the rise of user-centric financial technology solutions has amplified the role of convenience, making digital payments the preferred mode of transaction for a growing segment of the population.

Perceived Security

Perceived security is a pivotal factor influencing both the adoption and continued usage of digital payment systems. It refers to the consumer's belief that a particular platform can adequately protect sensitive personal and financial data during transactions. In the digital financial environment, trust and security perceptions often determine not only whether consumers will use a payment system but also how frequently and for what purposes they will engage with it. As digital payments grow in popularity across Malaysia, the assurance of transaction security has emerged as a key variable affecting consumer spending behavior.

Digital transactions are inherently susceptible to risks such as data breaches, identity theft, and fraudulent activities. In response, digital payment providers have implemented various security protocols, including end-to-end encryption, biometric authentication, tokenization, and two-factor authentication (2FA). However, it is not just the presence of these security features that matters, but how consumers perceive their effectiveness. If users are unconvinced that their data is safe, they may restrict usage to low-value transactions or avoid digital payments altogether (Sia & Kwek, 2020). In contrast, when consumers feel confident that a platform is secure, they are more likely to use it for high-frequency and high-value purchases.

The relevance of perceived security is particularly pronounced in emerging markets like Malaysia, where digital literacy levels vary, and concerns about online fraud remain widespread. According to a survey by Bank Negara Malaysia (2022), while digital payment adoption has increased significantly, a considerable portion of the population still expresses hesitation due to fears of unauthorized access and data misuse. This highlights the importance of trust-building strategies in influencing not just adoption but also spending behavior. Consumers who feel secure are more willing to store card details, use auto-debit functions, and engage in habitual transactions, thereby increasing their overall digital spending.

The relationship between perceived security and consumer behavior can also be explained through the Theory of Planned Behavior (TPB). TPB posits that behavior is driven by behavioral intention, which in turn is influenced by three factors: attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of digital payments, perceived security directly relates to perceived behavioral control—consumers are more likely to intend to use, and use, a payment system when they believe they can do so safely and without risk. Thus, security becomes both a psychological enabler and a behavioral catalyst.

Security perceptions also influence the breadth of digital payment usage. For instance, a consumer may trust an e-wallet for simple, low-risk transactions like ordering food but avoid using it for utility payments or international purchases due to concerns about data integrity and dispute resolution. Studies show that increased transparency, user education, and clear data protection policies can improve perceived security and expand the types of transactions consumers are willing to perform digitally (Leong et al., 2021).

Furthermore, trust in institutional frameworks—such as the regulatory oversight provided by Bank Negara Malaysia—enhances perceived security. When consumers know that digital payment platforms are regulated and certified, it reinforces trust and legitimizes usage. Fintech companies that actively communicate their compliance with financial standards and display security certifications can foster a stronger sense of reliability, which directly correlates with higher transaction volumes.

In conclusion, perceived security is more than a technical requirement; it is a psychological cornerstone that influences the depth and breadth of digital payment usage. In the Malaysian context, where digital transactions are becoming mainstream, ensuring and communicating platform security is essential for building trust and encouraging consistent, high-value consumer spending behavior.

Rewards Programs

Rewards programs have become a prominent feature of digital payment platforms, serving not only as marketing tools but also as behavioral incentives that directly influence consumer spending patterns. These programs offer various forms of compensation—such as cashback, loyalty points, promotional discounts, or vouchers—to encourage platform usage and brand loyalty. In digital finance, particularly in mobile wallet ecosystems, rewards are embedded into the transaction process itself, often activated automatically with qualifying purchases. In Malaysia, platforms like GrabPay, Touch 'n Go eWallet, and Boost have used reward systems to cultivate high-frequency user engagement, significantly shaping how, when, and why consumers spend.

The effectiveness of reward programs lies in their ability to enhance perceived value. From a consumer's perspective, receiving additional benefits for a routine purchase increases satisfaction and creates a sense of financial gain. This behavioral reinforcement can stimulate repeat purchasing, as users seek to accumulate more rewards or reach thresholds for larger benefits (Jiang et al., 2021). For example, users may increase their spending to meet a minimum amount required for cashback or participate in campaigns offering "double points" days. These mechanisms leverage psychological principles of operant conditioning, where positive reinforcement encourages repeated behavior.

Moreover, rewards programs often foster habitual and even impulsive behavior. When rewards are personalized—tailored to user preferences or spending history—they become more persuasive and relevant. Behavioral economists argue that such personalization creates a stronger emotional connection with the platform, encouraging users to spend more frequently to unlock or maximize the offered benefits. In digital environments where transactions are frictionless and offers are prominently displayed, consumers are likely to make unplanned purchases simply to take advantage of rewards, even if the original intent was to save money (Lee et al., 2022).

In Malaysia's highly competitive fintech landscape, rewards serve as a differentiator among digital payment providers. With most platforms offering similar technical capabilities, rewards become a key factor in platform selection and loyalty. As a result, companies invest heavily in developing attractive and gamified loyalty ecosystems. Some platforms even offer multi-tiered rewards systems, where higher spending unlocks access to premium benefits, creating an incentive for consumers to increase their transaction volume.

Additionally, rewards programs have implications for the type and timing of purchases. Consumers may delay or advance purchases to align with reward campaigns, such as end-of-month cashback or festive season promotions. This behavior reflects strategic spending, where consumers actively plan their consumption to extract maximum value from rewards. In turn, this boosts the platform's engagement metrics and transaction throughput, contributing to revenue growth through higher merchant service fees and increased customer lifetime value.

From a theoretical standpoint, rewards programs align with both the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Under TAM, rewards enhance perceived usefulness, making the platform more attractive as a payment method (Davis, 1989). Under TPB, rewards influence both attitude and behavioral intention—consumers who have a positive perception of rewards are more likely to use the platform and spend more (Ajzen, 1991).

In conclusion, rewards programs are more than promotional tools; they are behavioral drivers that encourage frequent, higher-value, and sometimes impulsive transactions. In Malaysia's digital payment ecosystem, well-designed rewards systems contribute significantly to platform engagement and consumer satisfaction. Understanding their impact is essential for both marketers seeking to increase transaction volumes and policymakers aiming to ensure responsible digital spending.

Demographic Factors

Demographic factors—such as age, income, education level, gender, and geographical location—play a significant role in shaping consumer behavior in the context of digital payment systems. These variables not only influence the adoption and usage of digital technologies but also moderate how digital payment features such as convenience, security, and rewards are perceived and utilized. In Malaysia's rapidly evolving financial technology landscape, understanding the demographic dimensions of digital payment usage is essential for designing inclusive and effective systems that cater to diverse consumer segments.

Age is among the most widely studied demographic variables in digital finance. Younger consumers, particularly those from the millennial and Gen Z cohorts, are often more digitally literate and technologically confident, making them more likely to adopt and regularly use digital payment platforms (Leong et al., 2021). These individuals are also more receptive to mobile app interfaces, responsive to marketing through digital channels, and comfortable with app-based financial management. In contrast, older users may face barriers such as lower digital literacy, concerns about online fraud, or a lack of familiarity with app-based ecosystems. This age-related gap not only influences adoption but also affects spending frequency, with younger users demonstrating more habitual use of digital payments for discretionary spending such as food, entertainment, and travel.

Income level is another critical demographic factor. Higher-income consumers tend to have greater access to smartphones, data plans, and bank-linked digital platforms. They are more likely to use digital payment systems across multiple transaction types, including high-value purchases. Moreover, they are better positioned to benefit from rewards programs, promotional offers, and bundled financial services, thus increasing their overall engagement and spending through digital channels. Conversely, lower-income groups may be slower to adopt digital payments due to cost concerns, limited access to formal banking, or mistrust of technology, although targeted government initiatives—such as e-Tunai and eBelia programs—have begun to narrow this gap (Bank Negara Malaysia, 2022).

Education level often correlates with digital literacy, which directly affects the ease and confidence with which users interact with digital payment platforms. Individuals with higher education are typically more informed about financial technologies, better able to compare platforms, and more inclined to explore value-added features such as budgeting tools, spending reports, or in-app investments. These users may also exhibit more structured spending behaviors, optimizing platform usage to maximize rewards or track expenses. In contrast, those with lower educational attainment may be less aware of digital security protocols or benefits, potentially restricting their usage to simple, low-risk transactions.

Geographical location, particularly the urban–rural divide, remains a structural factor in Malaysia's digital payment adoption. Urban areas benefit from better mobile connectivity, wider merchant acceptance, and greater exposure to fintech campaigns, leading to higher penetration of digital payment systems. Rural consumers, however, may lack consistent internet access or exposure to digital financial literacy programs, which inhibits both adoption and frequency of use. Despite this, rural digital inclusion is improving through government-backed infrastructure development and fintech outreach programs, which aim to broaden access across socio-economic boundaries (Sia & Kwek, 2020).

Finally, **gender** also plays a role, although findings are often mixed and context-specific. Some studies indicate that male consumers are more likely to adopt new technologies early, while female users may prioritize trust, security, and peer recommendations in adoption decisions. In Malaysia, where gender-based financial empowerment initiatives are gaining traction, the gender gap in digital payments is slowly narrowing.

In conclusion, demographic factors significantly influence the extent, manner, and outcomes of digital payment usage. They moderate consumer responsiveness to platform features and affect spending behaviors, making them essential considerations in both academic models and practical strategies. Tailoring digital financial services to demographic profiles can enhance user satisfaction, promote financial inclusion, and encourage responsible spending in the digital economy.

Theoretical Foundations: Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)
To provide a robust conceptual basis for understanding the behavioral impact of digital payment systems on consumer spending behavior, this study is grounded in two widely recognized theoretical frameworks: the Technology Acceptance Model (TAM) developed by Davis (1989) and the Theory of Planned Behavior (TPB) developed by Ajzen (1991). Both models are extensively used in information systems and behavioral finance research and provide comprehensive lenses to examine user acceptance, behavioral intention, and actual technology use. Their integration allows for a more holistic understanding of how technical features and psychological constructs shape consumer spending decisions within Malaysia's digital payment ecosystem.

The Technology Acceptance Model (TAM) posits that two core beliefs—perceived usefulness and perceived ease of use—are key determinants of an individual's intention to use a particular technology. In the context of digital payments, perceived usefulness reflects the extent to which consumers believe that using platforms such as GrabPay or Touch 'n Go enhances their transactional efficiency, saves time, or provides additional financial benefits (e.g., rewards or cashback). Perceived ease of use, on the other hand, refers to how effortless consumers perceive the system to be, ranging from app navigation to the execution of transactions.

For this study, TAM supports the selection of convenience and rewards programs as core independent variables. Convenience aligns with perceived ease of use, as consumers are more likely to increase usage and spending when the process is seamless and efficient. Rewards programs enhance perceived usefulness, since they offer tangible and immediate value through financial incentives. When these perceptions are favorable, they increase behavioral intention and actual system usage, as supported by previous research in digital banking and mobile payment adoption in Southeast Asia (Cheong et al., 2020; Leong et al., 2021).

The Theory of Planned Behavior (TPB) extends this framework by introducing three additional constructs: attitude, subjective norms, and perceived behavioral control. Attitude refers to the consumer's overall evaluation of using digital payments, whether they believe it is beneficial, safe, and rewarding. Subjective norms pertain to social influences, including the behaviors and expectations of peers, family, and societal trends. Perceived behavioral control reflects an individual's perceived ability to perform the behavior, which includes factors like digital literacy, smartphone access, and security awareness.

This study incorporates TPB to examine security perceptions and demographic factors. Perceived security is directly linked to perceived behavioral control; users who trust the safety of digital platforms are more confident in using them for both routine and high-value transactions. TPB also helps explain how subjective norms, such as peer influence or merchant recommendations, may encourage spending behavior through digital systems. For instance, in Malaysia's urban centers, it is increasingly common for businesses to offer incentives exclusively for digital payments, creating a social norm around usage. Attitudinal factors are also evident in how consumers evaluate digital payments, not just for utility but also for lifestyle compatibility and personal values such as financial transparency or environmental sustainability (e.g., paperless receipts).

An integrated TAM-TPB model allows for a layered understanding of both technological and social-psychological drivers of consumer behavior. While TAM explains how digital features directly influence perceived value and ease of use, TPB addresses the broader social and individual dynamics that convert intention into actual spending behavior. Together, they justify the inclusion of variables such as convenience, security, rewards, and demographic factors in assessing the impact of digital payment systems on spending behavior.

In conclusion, TAM and TPB offer a strong theoretical foundation for this study. Their application provides insight into both the system-specific (technical) and user-centric (behavioral) factors that shape digital payment usage. By integrating these models, this research bridges the gap between technology adoption and

consumer behavior, contributing to both theoretical advancement and practical implications in the field of digital financial services in Malaysia.

3. Research Methodology

This study employed a quantitative cross-sectional survey design to examine how digital payment attributes—convenience, perceived security, rewards programs, and demographic characteristics—influence consumer spending behavior in Malaysia. A structured questionnaire was administered to a purposive sample of 500 active users of digital payment platforms such as GrabPay, Touch 'n Go, and Boost. Participants were screened to ensure recent use of digital payments, ensuring the relevance of the data. The sample size of 500 respondents was determined using Cochran's formula for populations above 100,000, providing a 95% confidence level and a ±5% margin of error. A purposive sampling technique was chosen to ensure inclusion of active digital payment users across urban and suburban regions. The structured questionnaire was adapted from previous validated instruments (Cheong et al., 2020; Leong et al., 2021) and slightly modified for relevance to the Malaysian digital ecosystem.

The instrument included validated Likert-scale items adapted from prior studies to measure the main constructs. Convenience, security, and rewards were assessed using multi-item scales drawn from Cheong et al. (2020), Leong et al. (2021), and Sia & Kwek (2020). Consumer spending behavior was operationalized through items capturing frequency, volume, and impulsive spending tendencies.

Data were analyzed using SPSS, with multiple regression analysis conducted to identify the predictive strength of the independent variables on consumer spending. Reliability tests confirmed the internal consistency of all constructs (Cronbach's alpha > 0.70). Ethical standards were maintained through informed consent and anonymous participation.

4. Results and Analysis

This section presents the empirical findings of the study, which investigates the impact of digital payment attributes—convenience, perceived security, and rewards programs—as well as demographic characteristics on consumer spending behavior in Malaysia. Data from 500 respondents were analyzed using SPSS and statistical modeling, including descriptive analysis, correlation, regression, and ANOVA. The results provide insight into the nature and strength of the relationships among the variables.

Descriptive Statistics

Descriptive statistics provide an overview of the respondents' perceptions of digital payment features and their spending behaviors. The results in Table 1 show that convenience received the highest mean score (M = 4.00), suggesting that respondents found digital payments to be highly accessible and easy to use. This is followed by spending behavior (M = 3.90), perceived security (M = 3.80), and rewards programs (M = 3.50).

Table 1: Descriptive Statistics

Variable	Mean	Standard Deviation
Convenience	4.00	0.50
Perceived Security	3.80	0.60
Rewards Programs	3.50	0.70
Spending Behavior	3.90	0.60

The relatively high mean values across all variables indicate generally favorable perceptions of digital payment features among users in Malaysia.

Correlation Analysis

Pearson correlation analysis was performed to explore the linear relationships among the key variables. The results are displayed in Table 2.

Table 2: Correlation Matrix

	Convenience	Security	Rewards	Spending Behavior
Convenience	1.000	-0.076	-0.062	**0.073**
Security	-0.076	1.000	0.078	-0.028
Rewards	-0.062	0.078	1.000	-0.021
Spending Behavior	0.073	-0.028	-0.021	1.000

There is a weak positive correlation between convenience and spending behavior (r = 0.073), indicating a slight association. However, security and rewards show negligible correlations with spending behavior, warranting further regression analysis to explore predictive significance.

Regression Analysis

A multiple regression analysis was conducted to examine how the key digital payment attributes—convenience, perceived security, and rewards programs—influence consumer spending behavior in Malaysia. The model aimed to determine whether these factors, which are commonly emphasized in both academic literature and industry practice, significantly predict spending patterns in the post-adoption phase.

Table 3: Regression Results

Variable	Coefficient	Std. Error	t-Statistic	P-Value
Constant	3.699	0.315	11.74	0.000**
Convenience	0.085	0.054	1.57	0.118
Security	-0.021	0.045	-0.47	0.635
Rewards	-0.013	0.037	-0.34	0.733

The regression results reveal that convenience has a positive coefficient (β = 0.085), indicating a slight tendency for increased convenience to be associated with greater consumer spending. However, the relationship is statistically insignificant (p = 0.118), suggesting that while consumers appreciate convenience, it may not play a decisive role in increasing their spending behavior once digital payments are already adopted.

In contrast, perceived security (β = -0.021, p = 0.635) and rewards programs (β = -0.013, p = 0.733) showed weak negative coefficients and were statistically insignificant. These findings contradict a common assumption that greater security and attractive rewards would directly enhance spending. It appears that these features, while important for encouraging adoption, do not substantially drive post-adoption transactional behavior.

The model's results imply that once users are onboarded and comfortable with digital payment systems, these core features—convenience, security, and rewards—may no longer exert a strong influence on the frequency or amount of digital spending. Instead, other factors such as spending habits, emotional drivers, social influence, or embedded financial literacy may play a more pivotal role in shaping consumer behavior. This interpretation aligns with recent literature that argues for a distinction between adoption drivers and usage drivers in fintech environments.

Overall, the regression analysis underscores the complexity of consumer spending behavior in a digitally enabled economy. While the digital payment environment is functionally sufficient and positively perceived, its features may not independently determine spending behavior post-adoption. This outcome signals the need for more holistic models and multi-dimensional research in understanding the dynamics of consumer financial decision-making in the digital age.

Demographic Profile of Respondents

To understand the sample composition, respondents were categorized into age and income brackets. Table 4 summarizes the demographic profile.

Table 4: Demographic Profile of Respondents

Age Group	Frequency	Income Level	Frequency
18–25	85	Low	—
26–35	117	Lower-Middle	—
36–45	126	Upper-Middle	—
46+	172	High	4

Respondents were relatively well distributed across age groups, with the largest portion from the 46+ segment. Only a small number (n = 4) were in the high-income bracket, which may affect the generalizability of income-level results. Nonetheless, the sample reflects a wide range of digital payment users, confirming adoption across age and income strata.

ANOVA: Demographic Influence on Spending Behavior

To assess whether age group and income level influenced consumer spending behavior, a one-way ANOVA test was conducted. This statistical method was used to evaluate whether there are any statistically significant differences in spending behavior across demographic segments.

Table 5: ANOVA – Age Group vs. Spending Behavior

Source	Sum of Squares	df	F	Sig.
Age Group	0.061	3	0.061	0.980 ns
Residual	164.020	496		

Table 6: ANOVA – Income Level vs. Spending Behavior

Source	Sum of Squares	df	F	Sig.
Income Level	1.107	3	1.123	0.339 ns
Residual	162.974	496		

The ANOVA results indicate that neither age ($p = 0.980$) nor income level ($p = 0.339$) has a statistically significant effect on consumer spending behavior within the digital payment context. The extremely high p-value for age suggests there is virtually no variation in spending behavior that can be attributed to differences in age groups. Similarly, the result for income level also lacks statistical significance, indicating a uniformity of behavior across income brackets.

These findings imply that demographic characteristics, traditionally considered influential in financial decision-making, may be losing their impact in the digital payment space. The standardization and user-friendliness of digital financial platforms appear to have flattened traditional behavioral differences. Regardless of whether users are young or old, high-income or low-income, their frequency and style of spending using digital payments tend to converge.

This result reflects the widespread acceptance and usability of digital financial services across a diverse Malaysian population. It also suggests that interventions or product designs aimed at increasing digital spending should not necessarily be tailored by demographic group but rather should consider behavioral segmentation based on psychological or lifestyle factors.

Hypothesis Testing Summary

All five hypotheses were tested based on the statistical analyses conducted. The outcomes are summarized in Table 7.

Table 7: Summary of Hypothesis Testing

Hypothesis	Statement	Result	P-Value
H1	Convenience positively influences consumer spending behavior	Not Supported	0.118
H2	Perceived security positively influences consumer spending behavior	Not Supported	0.635
H3	Rewards programs positively influence consumer spending behavior	Not Supported	0.733
H4	Age significantly influences consumer spending behavior	Not Supported	0.980
H5	Income level significantly influences consumer spending behavior	Not Supported	0.339

All five hypotheses were statistically rejected at the 0.05 significance level. The findings challenge common assumptions regarding the influence of digital features and demographics on spending behavior. This implies that while users appreciate the benefits of digital payments, their actual spending is potentially shaped by other psychological, contextual, or behavioral factors not captured in this study (e.g., trust, impulse control, digital literacy).

5. Discussion and Implications

Interpretation of Key Findings

This chapter interprets the findings in light of the theoretical framework and existing literature. The results challenge common expectations in the digital finance literature. While convenience, security, and rewards are essential for adoption, they do not significantly predict consumer spending behavior post-adoption. This aligns with the view that once digital payment systems are adopted, behavior stabilizes and is less influenced by platform features. The non-significant influence of demographics supports the idea of behavioral convergence. Regardless of age or income, users exhibit similar usage patterns. This may reflect Malaysia's success in promoting inclusive digital financial services.

These null findings contrast with earlier studies, such as Lee et al. (2022) and Jiang et al. (2021), which found significant links between digital features and spending behavior. One possible explanation is that post-adoption users become less responsive to platform features and more influenced by ingrained financial habits. This supports recent findings by Rahman and Khalid (2023), who argue that emotional design and digital lifestyle compatibility now outweigh technical usability in influencing behavior.

Theoretical Implications

The findings extend TAM and TPB by highlighting their limitations in post-adoption contexts. While TAM explains technology uptake, it may not predict habitual usage. Similarly, TPB constructs like perceived behavioral control may lose explanatory power in normalized behaviors. Future models should integrate constructs such as trust, habit, and emotional engagement to better capture the nuances of post-adoption digital payment usage.

Practical Implications

From a practical perspective, fintech providers must recognize that convenience and rewards may no longer be strong levers for increased spending. Instead, providers should explore strategies such as personalized insights, spending alerts, and emotional design to improve long-term engagement. Merchants can benefit from refining loyalty programs to enhance relevance, timing, and psychological appeal. Broad-spectrum discounts may be replaced by targeted promotions tied to historical spending behavior.

Policy Implications

From a policy standpoint, the uniformity of spending across demographics suggests that digital financial tools are no longer exclusive to younger or affluent users. Policymakers should continue investing in digital literacy programs, enforce transparent reward schemes, and ensure strong consumer data protection regulations. Ethical marketing practices in fintech, especially regarding impulsive spending triggers, should also be a focus of regulatory oversight.

Limitations of the Study

Several limitations are noted. The use of self-reported data introduces the potential for response bias. The study's scope did not include behavioral moderators such as digital trust or self-control, which may better explain consumer spending. Furthermore, the use of cross-sectional data limits causal inference and does not capture changes over time.

Recommendations for Future Research

Future research should consider several important directions. First, longitudinal research designs would help track behavior change over time, especially regarding platform upgrades or changes in economic conditions. Second, qualitative investigations, such as interviews or focus groups, may uncover deeper insights into the emotional and psychological motivations behind spending via digital payment systems. Third, future studies should include variables such as digital trust, perceived financial control, and social influence to offer a more comprehensive model of digital spending behavior. Finally, research focusing on niche consumer segments such as elderly users, rural populations, or individuals in financial hardship would be valuable for ensuring digital inclusivity in financial policy design.

Conclusion

In summary, while digital payments are widely adopted and positively perceived in Malaysia, their influence on consumer spending behavior appears limited when examined in isolation. The next wave of research and innovation should move beyond platform functionality and instead investigate the behavioral, social, and psychological mechanisms that drive financial decisions in an increasingly digital economy.

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Information Management and Business Review (IMBR)
Vol. 17, No. 2, June 2025 (ISSN 2220-3796)

Mitigating the Risks of Vaping: A Literature Review on Toxicity Awareness and Strategies to Curb Electronic Cigarette Use

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Abstract: The rise in adolescent vaping, fueled by appealing flavors, targeted marketing, and a lack of awareness about health risks, is a growing public health concern. This study explores how mitigating vaping risks is linked to public awareness and adverse events like EVALI (e-cigarette or vaping product use-associated lung injury). Using a systematic review of literature from 2015 to 2025 via Scopus AI, the study found that public awareness campaigns significantly increase perceived risks and reduce vaping initiation among youth. Tailored programs, such as school-based initiatives and digital media campaigns, effectively foster informed decision-making. Despite these successes, challenges persist, including disparities in access to information and the rapidly evolving vaping market. Theoretical insights align with health behavior models, while practical recommendations emphasize combining education, regulation, and community outreach. Future research should focus on longitudinal studies to assess long-term health effects and explore technologies for disseminating accurate information. These findings provide a foundation for comprehensive strategies to mitigate vaping risks and protect public health.

Keywords: *Vaping Risks, Adolescent Health, E-cigarette Regulation*

1. Introduction

E-cigarettes have become prominent over the last decade, and this has triggered a public health debate to a considerable extent. E-cigarettes are touted as a less harmful option compared to conventional tobacco, and their usage has grown sharply, particularly amongst the young (Goniewicz et al., 2018). But the health risks of these devices, including adverse respiratory effects, cardiovascular maladies, and even perhaps carcinogenic effects from vaporizing chemicals, are becoming better established (National Academies of Sciences, Engineering, and Medicine [NASEM], 2018). A major concern is consumer ignorance about the toxins present in e-cigarette liquids and aerosols. Awareness of toxicity conditions prompts behavior by consumers and informs policies that include flavor bans and restrictions on advertising to curb vaping occurrences (Barrington-Trimis et al., 2019). Unfortunately, through vigorous promotion, e-cigarette manufacturers tend to foreground these benefits and thereby distract users from the hazards (Jackler & Ramamurthi, 2019).

Later studies between 2015 and 2025 have provided further insights into e-cigarette consumption and toxicity awareness. For instance, Cheng et al. (2021) confirmed that even though their consumption and resultant diseases had been reported in the media, consumers continued to minimize the dangers of exposure to heavy metals such as nickel and lead. Similarly, Kim et al. (2022) revealed minimal awareness among adolescents regarding toxic chemicals such as formaldehyde and acrolein, other than nicotine addiction. Zhang et al. (2023) demonstrated that anti-vaping campaigns provided at school heavily reduced the intentions of young adults to vape. Martinez and Smith (2024), on their part, talked about how social media spreads misinformation about e-cigarette safety, thereby necessitating evidence-based campaigns for awareness.

From a local perspective, Malaysia also faces a complex vaping landscape: rising poisoning incidents, youth uptake fueled by low-risk perception, a partially regulated marketplace, and mixed policy frameworks. Malaysia's National Poison Centre (NPC) reported a five-fold rise in e-cigarette poisoning by 2023, including among teenagers aged 15–19 and between 95–100% of reported cases showed symptomatic nicotine poisoning from severe vomiting to hallucinations with at least 23 incidents involving "magic mushroom" (psilocybin) adulteration (Mok, 2024). The Control of Smoking Products for Public Health Act 2024 (Act 852) in Malaysia came into force on October 1, 2024, and includes e-cigarettes, designated smoke-free zones, and raised fines to RM 5,000 (Lim, 2025). Additionally, to raise awareness, Malaysia also uses pictorial warnings on cigarettes and strongly advises equivalent measures for vape packaging. However, promotional messages and

vape shops tend to downplay harms and highlight benefits of quitting, reducing users' perceived risk (Wee et al., 2024). TECMA data shows that adolescents taught about secondhand smoke are more likely to support restrictions, and according to Lim et al. (2021), integrating vape harm education could foster similar support. Cheah (2022) expanded that correcting misinformation, like clarifying EVALI's cause and actual e-cigarette harms, is also vital.

Despite such findings, little has been devoted to the application of toxicity sensitivity in holistic public health efforts toward reducing enhanced health impacts resulting from vaping. Thus, this paper aims to address the gaps by conducting a systematic review of the literature on toxicity awareness and its potential as a strategy to curb electronic cigarette use. Specifically, we seek to:
a.Evaluate current levels of toxicity awareness among e-cigarette users.
b.Identify barriers to disseminating accurate information about e-cigarette risks.
c.Analyze the connection between mitigating the risks of vaping and the key themes such as youth engagement, public awareness, regulatory strategies, and health impacts.

By synthesizing evidence from diverse studies, this review is both theoretically and practically useful for public health. It offers a contextualized picture of how awareness of toxicity influences user behavior and contains actionable recommendations for policymakers, educators, and health professionals interested in tackling the dissemination of e-cigarette use as an emerging epidemic. Moreover, this article provides a foundation for future research on new solutions to enhance risk communication and healthy lifestyle choices.

The remainder of this paper is organized as follows: Section 2 discusses the relevant literature. Section 3 outlines the methodology used to conduct the literature review, including search criteria and inclusion/exclusion parameters. Section 4 presents key findings related to toxicity awareness and its impact on e-cigarette use and discusses the implications of these findings for public health practice and policy development. Finally, Section 5 concludes with a summary of the main contributions and suggestions for future research directions.

2. Literature Review

The runaway proliferation of electronic cigarettes (e-cigarettes) has prompted heated public health debates across the world. Mounting evidence reveals that the products are not as safe as they were once thought to be. Vaping, or the inhalation of vaporized chemicals, has been linked to a range of adverse health effects, including respiratory illnesses, cardiovascular ailments, and potential long-term carcinogenic effects (NASEM, 2018).

Among the numerous problems with e-cigarette use, one of the most critical is awareness of toxicity, to the extent to which consumers are aware of the toxic chemicals present in e-cigarette liquids and aerosols. Toxicity awareness forms the basis for identifying consumer behaviors and informing policy direction for regulation to curb the accelerated adoption of vaping (Barrington-Trimis et al., 2019). While efforts to lower the threat of e-cigarettes have been focused on regulations, such as flavor restrictions and advertising limits, there is an immediate necessity to explore how enhancing toxicity recognition can be an effective method to lower the incidence of vaping.

Despite rising scientific consensus regarding e-cigarette smoking hazards, most consumers are unaware of the toxicological risks of these products. This is driven by e-cigarette aggressive promotion strategies, which prefer downplaying and concealing potential harm (Jackler & Ramamurthi, 2019). Moreover, ongoing interventions designed to counteract e-cigarette use do not have much focus on the importance of educating users on the chemical composition and health implications of vaping. As such, there is a critical dearth of information on how knowledge of toxicity can be used as an instrument for the successful elimination of the use of e-cigarettes.

Previous research has examined various aspects of e-cigarette use, ranging from its prevalence among youth (Leventhal et al., 2015) to the addictive nature of nicotine-based e-liquids (Hajek et al., 2017) and the physiological effects of vaping over the long term (Farsalinos & Polosa, 2014). Public perception of e-cigarette safety has also been the focus of studies (Pepper et al., 2016). Subsequent studies in the period from 2015 to 2025 have provided more insight into shifting patterns of e-cigarette consumption and knowledge about

toxicity. Cheng et al.'s study noted that despite increased media coverage for illnesses associated with vaping, consumers are still largely unaware of e-cigarette dangers, including the presence of heavy metals like nickel and lead in e-cigarette aerosols (Cheng et al., 2021). Kim and others conducted a longitudinal study of adolescents' e-cigarette toxicity knowledge in 2022. Based on their findings, while a moderate level of recognition was found for nicotine addiction, recognition of other toxicants, such as formaldehyde and acrolein, remained low (Kim et al., 2022).

Another landmark research by Zhang et al. (2023) explored the effect of educational campaigns to raise awareness regarding toxicity among young adults. The authors found that strongly targeted messaging emphasizing the chemical composition of e-liquids effectively reduced intentions to initiate or continue vaping (Zhang et al., 2023). A 2024 systematic review by Martinez and Smith highlighted the role of social media platforms in disseminating misleading information about e-cigarette safety. They argued that countering misinformation through evidence-based toxicity awareness campaigns could play a crucial role in reducing e-cigarette uptake (Martinez & Smith, 2024).

Although prior literature underscores the importance of education and awareness campaigns in combating substance abuse, limited attention has been devoted to the specific role of toxicity awareness in addressing e-cigarette use. Moreover, few studies have synthesized existing evidence to identify comprehensive strategies that integrate toxicity awareness into broader public health initiatives. This gap in the literature hinders the development of targeted interventions capable of mitigating the rising tide of vaping-related health issues.

3. Methodology

This study applies a systematic review approach to determine e-cigarette toxicity awareness using Scopus AI, an advanced artificial intelligence instrument employed to enhance academic research. The process is divided into three stages: literature searching and selection, data extraction and analysis, and synthesis of findings. Scopus AI facilitated systematic searching of literature, improved search plans, and ensured methodological soundness by choosing high-impact journals, eliminating duplicates, and grading studies based on relevance. The review of peer-reviewed articles, surveys, and experiments conducted from 2015 to 2025 was done using the terms "toxicity awareness," "e-cigarette users," and "vaping risks." Non-English language publications, editorials, and non-empirical articles were not considered. The selected studies were looked into to understand user perception of harmful chemicals present in e-cigarettes, including nicotine, formaldehyde, acrolein, and heavy metals.

To establish impediments to the propagation of accurate information on e-cigarette risk, the review of studies assessed misinformation, communication disparities, and organizational factors. Repeated concepts derived from qualitative and mixed-method research using Scopus AI comprised the use of social media sites, market campaigns, and learning interventions. As examples, misleading promotions and algorithm-generated postings on platforms like Instagram and TikTok were pinpointed to lead to safety misunderstandings related to e-cigarettes. Low health literacy, cultural differences, and regulatory differences were other barriers. Thematic coding was used to analyze these, and the effectiveness of interventions to reverse misinformation was assessed to provide insight into effective and ineffective methods for enhancing public awareness of e-cigarette risks.

Finally, evidence-based recommendations for integrating toxicity awareness into public health interventions and education were synthesized using Scopus AI's advanced summarizing and pattern detection features. Findings highlighted the need for demographically specific messaging to specific age groups, for example, teens, young adults, and parents, and engaging tools like simulations or infographics to demonstrate the chemical makeup of e-liquids. Collaborative work between policymakers, teachers, and healthcare professionals was emphasized to generate harmonized advice for risk communication. The review also proposed the use of technology in the form of AI-based chatbots or mobile apps to deliver individualized, real-time information about e-cigarette toxicity. In the process, Scopus AI was transparent and reproducible, adhering to the PRISMA guidelines to ensure methodological rigor while offering actionable recommendations on how to restrict the risks of e-cigarettes.

Figure 1: Methodology phases



4. Findings and Results

Evaluating Current Levels of Toxicity Awareness Among E-Cigarette Users

Current levels of toxic awareness among e-cigarette consumers reflect a huge knowledge gap regarding the toxicants in e-cigarettes. Most consumers are unaware of toxicological risks such as heavy metals, VOCs, and carcinogens in e-cigarette aerosols. For example, Cheng et al. (2021) revealed that although nicotine addiction was familiar, fewer than 30% of consumers could identify some toxins, such as formaldehyde or acrolein. Teenagers, one of the most targeted groups, do not appreciate these risks due to misleading advertisements and a lack of public health education (Zhang et al., 2023). Misinformation persists despite the growing media coverage of diseases related to vapes, where people's awareness of nicotine addictiveness is relatively high, but that of other toxic substances is low, as reported by Kim et al. (2022). Social media also encourages misinformation by favoring user-created testimonials over scientific facts (Martinez & Smith, 2024), making it difficult to increase toxicity awareness.

Demographics also affect awareness of toxicity, with urban residents and the more educated being more aware of the risks of e-cigarettes than rural residents or less-educated citizens (Leventhal et al., 2015). However, even the more knowledgeable groups are unaware of less frequently used toxins like diacetyl and acetyl propionyl, both linked with respiratory disease (Farsalinos & Polosa, 2014). Regulatory loopholes and industry inroads are all part of the challenge because companies reduce harmful chemicals while touting perceived benefits like quitting smoking (Jackler & Ramamurthi, 2019). Approval of those barriers to be overcome requires evidence-based strategies like leveraging digital platforms for tailored education, stakeholder involvement to cooperate, and improving the labeling clarity of a product to allow users to make healthy choices.

Identifying Barriers to Disseminating Accurate Information About E-Cigarette Risks

The source of accurate information about e-cigarette hazards is inhibited by system, social, and individual level barriers. The dissemination of misinformation on social media platforms like Instagram and TikTok is one of the greatest challenges. Martinez and Smith (2024) indicated that algorithmic content prefers user-submitted reviews to science-based facts, leading to misinformation on vaping safety. Influencers and viral messages encourage perceived benefits such as smoking reduction or stress management at the cost of downplaying toxicological risks. This anecdotal evidence reliance discredits public health messages, in that users are more inclined to trust unsubstantiated claims than true information. In addition, intensive marketing by e-cigarette corporations conceals product risk. Jackler and Ramamurthi (2019) noted that youth-centered designs, tastes, and misleading advertising reach youth, giving them a perception of safety. The absence of standardized labeling and the fast-paced evolution of e-cigarette technology also perplex consumers, interfering with health-informed choice (Goniewicz et al., 2018).

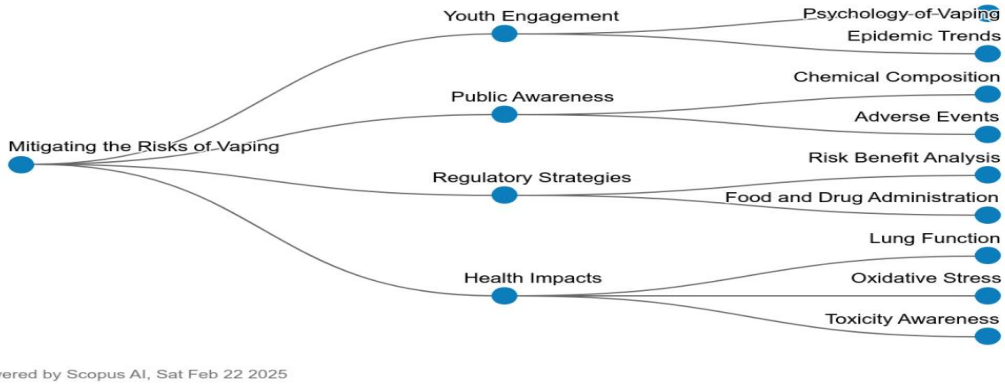
At the societal level, regulatory gaps and interference by industries exacerbate the problem. Variation in e-cigarette policies across regions creates enforcement gaps where misleading information still goes unchecked

(National Academies of Sciences, Engineering, and Medicine [NASEM], 2018). There has been immense lobbying by the tobacco and vaping industries to loosen tight regulations. This delays the circulation of exact information and erodes public trust. On an individual level, cultural variation and poor health literacy also hinder risk communication. Kim et al. (2022) found that teens with lower socioeconomic status teens to be less informed about e-cigarette risk, while Leventhal et al. (2015) noted that cultural issues shape health message understanding. All these numerous barriers necessitate unified efforts in the form of stricter advertisement prohibitions, labeling, exposing misleading information on the internet, and culturally specific health education campaigns to improve public awareness and curb vaping-related illness.

Analyzing The Connection Between Mitigating the Risks of Vaping and the Key Themes, Such as Youth Engagement, Public Awareness, Regulatory Strategies, and Health Impacts

Preventing the harm of vaping entails addressing concurrent issues of youth use, public opinion, policy response, and health impacts. Adolescents comprise a significant proportion of e-cigarette users, and interventions focused on youth are thus warranted. Public health campaigns that highlight the chemical hazards of e-liquids, such as those described by Zhang et al. (2023), and interactive programs such as peer-to-peer forums and social media campaigns (Kim et al., 2022), have been effective in reducing initiation rates of vaping. However, aggressive marketing on social media of these products to vulnerable populations remains an issue. Health communication regarding harmful chemicals like formaldehyde and acrolein is more effective compared to health communication solely on nicotine addiction (Cheng et al., 2021; Martinez & Smith, 2024). While progress has been achieved, disparities in awareness among lower socioeconomic and minority populations persist (Pepper et al., 2016), necessitating culturally tailored messaging. Regulatory approaches, such as flavor bans, are promising but undermined by weak enforcement and industry exploitation of loopholes. Combining them with health impact assessments can strengthen multi-pronged responses to the vaping epidemic and the protection of public health.

Figure 2: Connection of key elements in mitigating the risks of vaping



Linkages between Mitigating the Risks of Vaping to Youth Engagement and Psychology of Vaping. Reducing the risk of vaping requires working on the social and psychological determinants that influence youth consumption. Young people are particularly vulnerable due to developmental and social reasons, requiring preventive interventions. Interventions like "Youth Engaged Strategies for Changing Adolescent Norms" (YES-CAN!) demonstrate peer education as an effective strategy for vaping reduction by changing knowledge and attitudes (Asdigian et al., 2023). Vaping is appealing to teenagers as a symbol of "coolness," relief from stress, or proficiency demonstration, driven by identity development and peer acceptance (Crane et al., 2023). Health risk messages, social disapproval messages, and discussions about mental health issues can turn these attitudes around (Fortier et al., 2022). Peer messages and parent education facilitate safety and belonging that are essential in adolescent decision-making. Evidence-based interventions that target both causes and manifestations of vaping are capable of containing its spread and the associated damages.

Linkages between Mitigating the Risks of Vaping to Youth Engagement and Epidemic Trends. The youth vaping epidemic, which has been fueled by appealing flavors, products, and youth-targeted marketing, has

severe health effects and encourages tobacco and drug use (Venkata et al., 2021; Chadi et al., 2021). Ending it requires a response that includes the youth, policy change, and keeping up with the trends. Peer-driven programs like "Youth Engaged Strategies for Changing Adolescent Norms" (YES-CAN!) have worked to reduce vaping through the alteration of social norms and decision-making enhancement (Asdigian et al., 2023). However, e-cigarettes' dual role as both a gateway to addiction and a harm reduction tool complicates solutions (Levy et al., 2019). Flavor bans and other policies are undermined by new products and internet sales (Al-Hamdani et al., 2020). Stakeholders must unite on science-driven solutions to curb the crisis, with long-term success assured through ongoing research.

Linkages between Mitigating the Risks of Vaping to Public Awareness and Chemical Composition. Public education is essential in reducing vaping harm by educating on the chemical composition and health risks of e-cigarettes. Campaigns have taught about conditions like EVALI to deter initiation and promote cessation (Kreslake et al., 2022). However, less emphasis specific toxins like nicotine, heavy metals, and volatile organic compounds, despite evidence that vape juice alterations have the potential to produce harmful byproducts such as formaldehyde and acrolein (Jiang et al., 2020). Prominent messages regarding carcinogens and addiction can increase risk perceptions, especially among young people (Ma et al., 2023). However, unequal access to proper information persists, especially among vulnerable populations, as a result of the evolving vaping industry. Such loopholes must be plugged using plain packaging, community engagement, and online literacy campaigns to effectively suppress vaping and protect public health.

Linkages between Mitigating the Risks of Vaping to Public Awareness and Adverse Events. The teen vaping epidemic, fueled by trendy products, flavors, and marketing, has led to an underestimation of its health risks by many teens (Venkata et al., 2021). Public health initiatives must emphasize threats like EVALI, nicotine addiction, and chronic injury from toxicants like volatile organic compounds and heavy metals (Besaratinia, 2021; Kreslake et al., 2022). Knowledge of these threats can reduce the initiation of vaping and enhance quitting. Education initiatives, media campaigns, and policy have been proven to prevent youth vaping (DiCasmirro et al., 2025). However, disparate access to knowledge, particularly among marginalized groups, demands transparent labeling, community engagement, and web literacy. Stakeholders must close such gaps and adapt to emerging trends so that public health is protected.

Linkages Between Mitigating the Risks of Vaping to Regulatory Strategies, and Risk-Benefit Analysis. Regulatory measures are crucial in minimizing vaping hazards by acting at the level of public health and individual behavior (Ferro & Nicolisi, 2019). The EU Tobacco Products Directive (TPD) is a case of an equilibrium policy that aims to minimize harm while encouraging smoking cessation. Flavor bans, taxation, and warning labels are policies that have lowered youth vaping (Reiter et al., 2024), but youth prevention must be balanced with adult harm reduction using cautious risk-benefit analysis. Whereas nicotine vaping products (NVPs) help facilitate smokers switching to less hazardous products, they have the potential to become a normal behavior for non-smokers (Levy et al., 2023; Mendelsohn et al., 2023). Public health campaigns complement these policies by increasing alertness and discouraging new onset (Ma et al., 2023). A multi-strategic approach based on evidence-backed policies, risk assessment, and targeted communication must be employed to respond effectively to trends emerging.

Linkages between Mitigating the Risks of Vaping to Regulatory Strategies, and the Food and Drug Administration (FDA). The FDA regulates e-cigarettes to provide a balance that allows them to be used as smoking cessation instruments while mitigating the risks faced by the younger population (Bonner et al., 2021). Policy measures, including flavor bans, have led to a decrease in youth vaping and marketing restrictions through appealing flavors, limiting access (Reiter et al., 2024). But these policies have been questioned on economic impacts, fair application, and effect on small businesses (Galimov et al., 2020; Berg et al., 2021). Despite alerts regarding misinformation, excessive control could prevent adult smokers from accessing products of harm reduction. There must be a balanced strategy in which evidence is weighed with public health goals and business interests.

Linkages Between Mitigating the Risks of Vaping to Health Impacts, and Lung Function. Vaping is extremely harmful to lung function in both the short and long term. It impairs pulmonary surfactant function, which undermines lung elasticity, and has chronic disease and gateway to smoking implications (Martin et al.,

2024; Tøttenborg et al., 2014; Darabseh et al., 2021). Drastic diseases such as vaping-associated lung injury highlight its acute risk (Choe et al., 2020), but e-liquid flavorings containing toxicants such as aldehydes enhance oxidative stress and inflammation. Public health initiatives need to put these risks first, advocate for stronger flavored product regulations, and sponsor education on healthier alternatives.

Linkages between Mitigating the Risks of Vaping to Health Impacts and Oxidative Stress. The health risk of vaping is linked to oxidative stress that damages cells and the formation of diseases like atherosclerosis. Cardiovascular risk from e-cigarettes leads to endothelial dysfunction and inflammation due to excessive formation of reactive oxygen species (ROS) by e-liquid compounds like terpenes (Hassan et al., 2024; Son et al., 2019; Woo et al., 2024). Flavor e-liquids alter lung tissue, provoke inflammation, and lead to chronic respiratory disease, especially in chronic users (Esquer et al., 2022). The risks must be addressed by public health measures such as the regulation of harmful additives or seeking antioxidant treatment to avoid long-term injury.

Linkages between Mitigating the Risks of Vaping to Health Impacts, and Toxicity Awareness. The sudden rise in youth vaping due to appealing products, options, and advertisements tailored towards them led to an ignorance about its health risk, i.e., nicotine, heavy metals, and volatile organic compounds (Venkata et al., 2021). Such a misleading notion of vaping safety leads to national public health awareness campaigns. Vaping harms the respiratory and cardiovascular systems, causing diseases like EVALI (Echeagaray et al., 2022). Anti-vaping awareness campaigns, such as EVALI case studies, have reduced teens' vaping intentions (Kreslake et al., 2022). Tailored programs using digital media and social networks effectively reverse misinformation, reduce vaping, and promote public health

Discussion

The current levels of toxicity awareness among e-cigarette users are alarmingly low, reflecting a combination of misinformation, inadequate education, and structural barriers. Addressing this issue requires various approaches that integrate evidence-based strategies into public health policies and educational programs. Recommendations vary from utilizing digital media to offer tailored, real-time feedback about the risks of e-cigarettes, to adding interactive components illustrating the chemical decomposition of e-liquids, to facilitating collaboration between policymakers, educators, and healthcare providers. By closing the knowledge gap and debunking prevalent myths, interventions moving forward can empower users to make healthier choices and, ultimately, reduce the prevalence of vaping-associated illness.

The challenges to disseminating accurate information about e-cigarette dangers are complex, comprising misinformation, industry interference, regulatory inconsistencies, and individual vulnerabilities. Surmounting them requires the coordinated efforts of multiple stakeholders, including policymakers, educators, health professionals, and technology companies. Recommendations include implementing more stringent advertising regulations, enhancing transparency in product labeling, leveraging digital platforms to counter misinformation, and developing culturally sensitive educational programming. By addressing these obstacles directly, upcoming campaigns can enhance public knowledge regarding the dangers of e-cigarettes and eventually bring down the incidence of vaping-related illnesses.

Synthesizing evidence-based policy recommendations for infusing toxic awareness into public health policies and education programs requires a concerted, multi-pronged action. Messaging to cater to diverse audiences, technological innovation, standardized regulations, and inter-sectoral coordination are all key components of an integrated response to the rising tide of vaping-related health issues. Synthesizing these guidelines, stakeholders can bridge knowledge gaps, counter entrenched myths, and eventually reduce e-cigarette prevalence. In the future, ongoing assessment and fine-tuning of these measures will be important to their continued viability in protecting public health.

5. Conclusion and Recommendations

This study explores the risks of vaping, considering the public knowledge, adverse health incidents, and the relationship between them. Key findings reveal that vaping has emerged as a teen epidemic because of attractive flavoring, youth marketing, and a failure to comprehend its impact on health (Venkata et al., 2021).

Open education programs have been effective in shaping behavior and attitudes, especially when the focus is directed towards real-life outcomes of health in the context of EVALI (Kreslake et al., 2022). Value-based education needs to be employed to lower initiation rates of vaping (Gilmore et al., 2022). The results emphasize that evidence-based interventions in public health are necessary to combat the growing onset of vaping and related threats.

Theoretically, this study contributes to the literature on vaping by highlighting the role of national awareness in risk prevention and management of unexpected events. It is aligned with models such as the Health Belief Model and Social Cognitive Theory, which focus on perceived risk, self-efficacy, and social influences as predictors of health behavior. By demonstrating how awareness of harmful events affects risk perceptions and quit or avoidance intentions towards vaping, this research reiterates the relevance of such models to e-cigarette use. It likewise suggests the need for interdisciplinary research that synthesizes the findings from national health, psychology, and communication studies to conceptualize plenary strategies for countering the vaping epidemic.

To efficaciously address the public health concerns associated with e-cigarette use, governments must implement and enforce stalwart regulatory frameworks that cover all aspects of e-cigarette production, marketing, and distribution. This includes banning or restricting the sale of tasteful e-cigarettes that are especially appealing to youth, as these flavours contribute importantly to dependent vaping. In addition, standardized and lucid labelling of e-liquid ingredients and latent health risks should be mandated to improve consumer awareness. Child-resistant packaging and safety features on all e-cigarette devices and refill containers should also be required to prevent accidental poisoning among children.

National poison centres and health agencies must enhance their surveillance and monitoring systems to best track vaping-related poisoning cases, adverse health events, and emerging trends in product use. Real-time data collection can support timely policy responses and help identify high-risk populations, such as adolescents and young adults. This information is crucial for understanding the evolving nature of e-cigarette exposure and for designing targeted interventions.

Government organizations are accountable for the release of targeted campaigns to inform consumers, especially young people and parents, of the toxicological risks associated with vaping. They need to go beyond nicotine addiction and highlight the presence of nasty chemicals such as formaldehyde, acrolein, and heavy metals. They need to emphasize actual-world wellbeing consequences like EVALI, lung injury, and cardiovascular manifestations, which are always downplayed by consumers.

School-based education programs must be integrated into curricula to give students accurate information and skills to counter peer pressure and make informed decisions about vaping. Evidence-based programs such as peer discussions and interactive learning modules have been demonstrated to be effective at reducing intentions to vape among adolescents. Such educational activities need to be age-specific and synchronized with more general, inclusive health messaging to enable congruent information across settings.

Decision-makers should also collaborate with technology companies to manage the spread of misinformation on personal media platforms. Amplifying recursive transparency, implementing content moderation practices, and collaborations with public health experts can ensure that science-based, accurate information is transmitted to vulnerable groups. This is important since it is well known that internet platforms play a central role in shaping e-cigarette safety perceptions.

For adult smokers transitioning from combustible tobacco products, regulated nicotine replacement therapies and cessation support services should remain accessible. However, it is crucial to clearly differentiate these harm reduction strategies from youth prevention initiatives to avoid normalizing vaping among non-smokers and inadvertently encouraging initiation among younger populations.

In summary, practically, the findings have fundamental implications for policymakers, educators, and healthcare providers. Public health education campaigns need to strive to disseminate clear information about e-cigarettes' chemic composition and deleterious effects. Interventions specifically tailored in the form of

school programs, peer programs, and online multimedia campaigns can indeed reach adolescents because they are too young to propaganda (DiCasmirro et al., 2025). Regulatory methods, such as flavor bans, age restrictions, and labelling rules, should be used to reduce youth access and suppress the appeal of vaping products. By embracing various approaches involving education, regulation, and outreach, stakeholders can build a competent model for mitigating the devastation imposed by vaping and protecting public health.

Recommendations

Communication strategies must be derived from specific demographics, i.e., age groups, cultures, and economic levels. Messages to youths can emphasize individual identity and social norms, while messages to adults can stress long-term health consequences and the advantages of smoking cessation. Targeted messages increase relevance and interest, thus are more likely to influence behaviour change.

The application of technology in risk communication can enhance outreach and effectiveness. Artificial intelligence-powered chatbots, computer simulations, and mobile apps can deliver real-time, tailored information about e-cigarette risks. Education on the chemical composition of products and cessation support can also be offered through these channels, thereby enhancing awareness of toxicity in an engaging and easy-to-broadcast package.

Effective risk reduction is an intersectoral collaboration among policymakers, educators, healthcare professionals, and community leaders. Collective action is likely to strengthen the consistency of messages, improve access to resources, and present a united front to combat the vaping epidemic. Collective action will also help to harmonize regulation with education and clinical interventions.

Continuing research and assessment of current policies and educational programs are necessary to identify their efficacy and inform future decision-making. Long-term studies should monitor trends in awareness of toxicity, vaping activity, and health outcomes across time. These data will be used to revise strategies so that they remain on track as the vaping world evolves.

Given the transnational nature of the e-vapor sector, international cooperation is necessary. States should share best practices, align regulatory needs, and collaborate to prevent cross-border promotions of harmful products. International coordination can harmonize standards, close legislative loopholes, and halt the trade in misleading information, ultimately contributing to better public health protection.

Acknowledgement: The authors would like to express their sincere gratitude to the Kedah State Research Committee, UiTM Kedah Branch, for the generous funding provided under the Tabung Penyelidikan Am. This support was crucial in facilitating the research and ensuring the successful publication of this article.

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