

FACULTY NEWSLETTER



THE CAMPEÓN FACULTY OF BUSINESS, FINANCE & INFORMATION TECHNOLOGY

LEADING THROUGH INNOVATION

Came into existence in 2011, The Faculty of Business, Finance and Information Technology (FBFIT) offers industry focused programmes designed to reflect global market trends. We attract students from all over the world to pursue an education in business, management, accounting, finance, human resources, marketing, information technology and many more all converged to a place where exchange of viewpoints and deliberation on pressing issues are encouraged.

The faculty tries its best to provide a space of learning for our students to improve and develop not only academically but also character. We emphasize on character development and communicative techniques to create a well-grounded and well-rounded graduate.

Today many of our graduates have landed high positions in various prominent firms and we believe our approach to teaching and learning in this faculty has equipped them with the right skills and qualities to stand tall in their careers. The faculty welcomes you to our newsletter to find out more success stories in this faculty.

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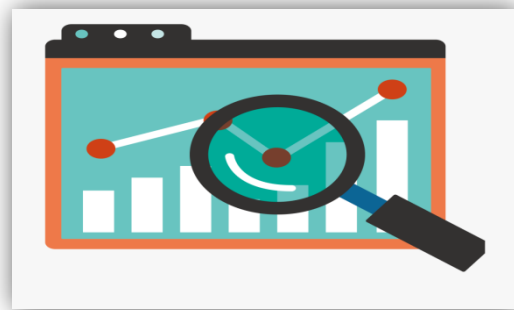
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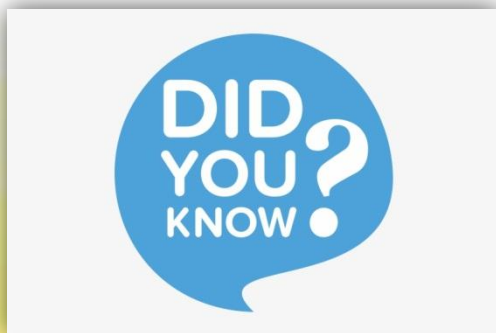
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Dean's Word

by Michelle Thong

Welcome to the Faculty of Business, Finance & Information Technology first newsletter in 2020.

First of all, I would like to go down to the memory lane in 2019, expressing my appreciation to everyone involved with the faculty's affairs. I would like to express my gratefulness to all my lecturers and staff for their efforts in conducting activities, thus provide best experiences for students and staff. I am glad to see our faculty has become more vibrant with more participation among faculty members and students. It has been the faculty's missions to expose students with real-life experiences outside classroom and providing ultimate students' experience. I believe that our lecturers have lined up more interesting activities and events for their students this year.

I would like to welcome a new department under our wing Information Technology department, led by Dr. Nattar Kannan Kaliappan to our faculty. I take this opportunity to congratulate all new appointed Program Coordinators and together we march to better venture.

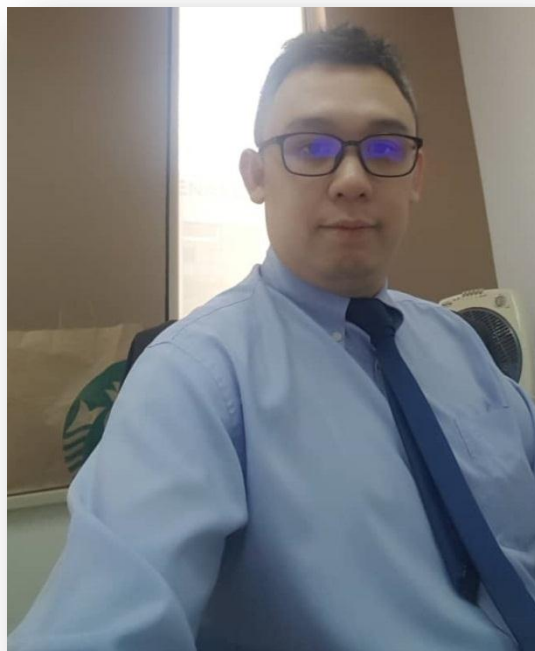
This edition introduces a renewed version with new editorial team. It starts with the flashbacks of FBFH Annual Dinner 2019 and faculty activities in the first quarter of 2020. I hope 2020 will open new doors for our faculty to striving towards success.

Welcome 2020!

EDITORIAL TEAM

CHIEF EDITOR

ZURIA SUZIEANA ZOLKEPLI



ADVISOR

Dr. Liew Cheng Siang

Dr. Liew Cheng Siang is the Deputy Dean for Undergraduate programme in FBFIT

EDITOR

NOORHIDAYAH SALEHHUDIN



DESIGNER

SITI NOR KHATIJAH MOHD JAMIL



Night of colours

by Muhammad Firdaus Akmal



Every year, FBFH (now known as FBFIT) hosted an Annual Dinner, aimed for the students in Faculty of Business, Finance and Hospitality (now known as Faculty of Business, Finance & Information Technology). Annual Dinner is one of the important events in our faculty where students and faculty members will celebrate their accomplishment for that respective year. This event is important for students and lecturers to enhance the healthy environment in our faculty. We believe that this night is a night to celebrate everyone in FBFH after contributing so much in 2019.

Taking place at The Ballroom, MAHSA University, FBFH Annual Dinner provides a chance for students to get to know each other, ranging from Diploma to Master Degree, both full time and part time students. This is where junior students will get the chance to meet up with the senior students and get to know each other and get inspired. A total of 400 students showed up for the event.

The highlight of this event is the award giving ceremony. Students, staff and lecturers are being awarded for their hard work, their endlessly contribution and taking responsibilities in this faculty. Aris bin Mohamed (CGPA: 4.00) and Mohamed Shukri Abdi (CGPA 3.80) both were presented with Student Excellent Award. Meanwhile, Ukdee A/P Poyap has been awarded with Highest LMS Utilization Award.

The night reveals hidden talents from students and faculty members. From singing to stand-up comedy, audience has been entertained by outstanding performances. As a reward for participation, plenty of lucky draw prizes and surprise gift were given to audience.

We believe that this ceremony helps to strengthen the bond between students and faculty members. We hope this helps to inspire more students to strive better in their academic and strengthening their soft skills.

STUDENT EXPERIENCE



Bollywood Night

Students with their colorful outfits



Choice of cuisine

Audience served with Malay and Indian cuisine



Student Excellent Award

Ms Michelle Thong presented Mr Aris his award

Vivir es viajar!

by Kavilan a/l Ravi Chandran



In Spain, there is one famous saying that says *vivir es viajar*, means to travel is to live. January 13, 2020 was an unforgettable moment for two students from Faculty of Business, Finance and Information Technology which they have the privileged to visit a winter camp at Universidad Católica San Antonio de Murcia (UCAM), in Spain. This is organised through a short mobility programme under Global Mobility Services, MAHSA University.

Ten-days student mobility programme comprises abundant cultural activities which involved learning Spanish, learning Spain's well-known Flamenco dance and indulging taste buds with Spanish local dishes cooking. One of the unforgettable dish is Paella, a warm orangey-gold glow rice, served with strips of green vegetables and juicy prawns or chicken.

During the visit, the students touring around Spain, visiting National Museum of Roman Art which showcased the Roman civilizations such as the pre- and early history of Rome, with a focus on archaeological findings from the period of Ancient Rome.

The students were so excited in learning the Flamenco dance, which was originated from Spain. They were trained by the Spanish instructor who was really expert in Flamenco's dancing movement.

The attractiveness of Spain's traditional customs had made the visit most significantly memorable. The hospitality of the UCAM students who welcomed the FBFIT students was beyond expectation.

We have experienced the best education and the best social mobility, here in Spain

*- Ilesanmi Timilehin Samson
&
Imhanbhiyor Odion Peter*

STUDENT EXPERIENCE



UCAM

Samson and Peter in student mobility programme in UCAM



Get together

The other participants from various universities



Art and archaeology

Staff of National Museum of Roman Art provides information regarding Spain's civilizations

Training & Development

by Faiza Omar



On the 17 February 2020, 40 final year students of Diploma in Human Resource Management (DHRM) went to visit the Human Resource Development Fund (HRDF). HRDF is a private agency under the Ministry of Human Resource Malaysia. Objective of the visit was to expose students with agency who involved in Ministry of Human Resource Malaysia, roles of HRDF is developing the employees in organizations and contribution of HRDF in the development of the Malaysia..

HRDF was established under the legal requirements of the Human Resources Development Act 1992 (currently known as the Pembangunan Sumber Manusia Berhad Act 2001) aim to develop quality human capital and world-class workforce based on knowledge and innovation.

During the visit, the student was exposed with the company levy (claimed by the company once the training and development being conducted), schemes that provided in the HRDF (for the unemployment individual's, technical training with the connection with the employees, programme with employability and many more).

The speaker outlined the procedure for employer to register under HRDF, the schemes offered by them such as SLDN Apprenticeship and SME Skill. Students get the knowledge on how the company able to contribute to the development of the nation and at the same time give benefit to them employed the skilful employees. The knowledge shared by HRDF representative are valuable and help to prepare students to become HR practitioner in the future.

STUDENT EXPERIENCE



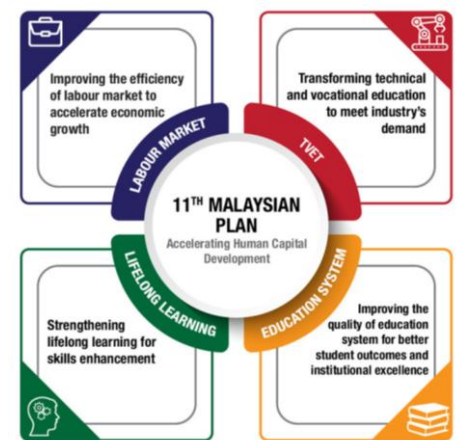
MAHSA x HRDF

Delegates from MAHSA University and organiser



Get to know HDRF

Students being brief about HRDF implementation



National Gatekeeper

by Zuria Suzieana Zolkepli

On 13th February 2020, students from Diploma in Accounting (DAC) had visited National Audit Department (Bahasa Melayu: Jabatan Audit Negara (JAN)) in Putrajaya. The objective is to expose students to the real-life practice of corporate governance in Malaysia. Furthermore, this visit aimed to increase awareness of the importance of ethical corporate conduct in business environment.

A total of six final year DAC students accompanied by 2 lecturers, Zuria Suzieana Zolkepli and Nursia Yuhanis arrived JAN and welcomed by Rosliza Razi, Audit Assistant Director in Corporate Communications Unit. Founded in 1906, the long-term vision of JAN is to be a more independent, professional and internationally Standing Audit Institution. This is shown by their commitment in conducting audit in a professional manner based on international auditing standards in order to produce quality audit reports and to meet stakeholders' needs.

It has come to our attention JAN is notable among accounting students from various higher educational institutions. Therefore, this opportunity does not come easily. JAN is hosting this interactive visit per quarter and MAHSA was lucky to have the privilege to participate. The seminar starts with welcoming speech by Rosliza herself as the Audit Assistant Director, introducing the history of her department. It followed by the brief introduction regarding honorable speaker, Muhammad Zhafri Zainuddin, Audit Assistant Director.

Why do you need to carry out an audit?

- To ensure compliance to the laws and regulations
- To give an opinion whether the financial statements prepared is true and fair and the records are properly prepared according to the generally accepted accounting and auditing standards.

During the session, students are exposed with JAN's functions, roles and responsibilities as one of the corporate governance gatekeeper in Malaysia climate. Zhafri further explain the classification of audit, the types of audit result with certificate awarded and the tabulation of audits performed in Malaysia. One of the students, Nurin Jaslina Mohammad Zaki raised her interest regarding the determination of penalty amount imposed. The seminar continued to Q&A session to provide a platform for students to discover more regarding audit practices.

At the end of the talk, JAN had brought up their offering in career path and internship opportunities for accounting students thus presented the job specification. Being an accounting student, the knowledge regarding audit is essential and JAN is the most appropriate institution to provide information and insight regarding the roles of regulatory bodies in corporate governance ecosystem in Malaysia. We would like to thank Jabatan Audit Negara for the worthwhile session and we look forward to inspire more students by having similar sessions.

STUDENT EXPERIENCE



National Audit Department

Gift exchange ceremony



MAHSA x JAN

Delegates from MAHSA University and organiser



Knowledge is gold

Students capturing memories with the speaker

#1 Malay Publisher

by Nabilla Mohd Johan

Kumpulan Media Karang kraf (Karangkraf) is the biggest and most successful Bumiputra owned publisher in Malaysia, with four key business focus, it is the undisputed leader in a challenging and evolving media industry in the country. The group has a humble beginning way back in 1978 when the then young and enterprising Dato (Dr.) Hussamuddin Bin Hj Yaacob started his small publishing business in a shop lot to produce his first ever product, Mingguan Kanak Kanak. From then on, through perseverance, passion, sheer determination, hard work and vision, the company has grown to what it is today.

In 1990, through Alaf 21 and Karya Bestari, the group started to print novels and books of various genres.

Subsequently, in the same year, through Ultimate Print and Dasar Cetak, the group's foray into the commercial printing business started. The need for a newspaper that is both neutral and independent in its reporting amidst a curtailed media landscape saw the birth of Sinar Harian in 2006 – the first state customized national newspaper.

*newspaper
first state customized national
birth of Sinar Harian in 2006 – the
curtailed media landscape saw the*

Now with Alaf 21 being the number one publisher of novels and Ultimate Print the largest commercial printer, 13 magazine titles, a book division, and with the addition of Sinar Harian, Karangkraf stands tall in the world of publishing in the country.

40 students from Diploma in Hotel Management and Diploma in Marketing went for an industrial visit to Kumpulan Media Karang kraf. The objective of the visit is to widen their knowledge on practical, viable and different opportunities in Entrepreneurship. Besides, students can explore the business practice in multinational organization and increase their familiarity regarding upcoming Entrepreneurship trend of Social Entrepreneurship.

The visit began with the tour to the mall showcasing all the company products and it can be purchased with discounted price. Once the students get familiarise with the magazines and book published under their roof, a brief on the company history and product knowledge were presented. In addition, they get the chance for a special tour to see Karangkraf's journalists, cameraman and studio where all the shooting happen.

Next, comes the exciting part, where the entire machines used to produce magazines, books and newspaper been displayed and students can see it as how it rolled out from plain piece of paper until what they see in the market. They experience not just how the machine run but also how the colour mix and printed as big volume.

All the process is not easy as how company need to maintain the quality and all stages there is staff to monitor. As the outcome of the visit, students can understand the production of publishing company from a small store until what Kumpulan Media Karang kraf had achieved today.

STUDENT EXPERIENCE



The future entrepreneurs

Students from Diploma in Hotel Management and Diploma in Marketing



Book time

Students get the chance to buy books at discounted price.



2020 resolutions

Use inspirations by the successful entrepreneurs to become one

Ocean Pollution

by Janagi A/P Thambiraja

Community work for most of the institution is just a course but in MAHSA University, we tend to apply this opportunity to have a better integration with the environment as well as gain corporation to youth generation. It always has been a challenge as a younger generation does in taking care of the environment wisely. In some extend students indicate to spend their time on video games, movie or other entertainment besides doing something useful to the environment.

Regarding on this matter, students from Bachelor of Business Administration (BBA) and Bachelor of Accounting (BAC) propose a beach cleaning activity at Port Dickson area. Port Dickson beach were chosen as most visited area for water sports activity. Students who involve to this event were keen to provide a helping hand even though they need to expose under the hot sun.

The main objective of this community work is to create love and concern for the nature and help students to realise that they can make a difference and give them the platform to do so. This activity can also develop awareness and give a better understanding of the communities we live in.

Based on the activity schedule, we started our journey from MAHSA University Bandar Saujana Putra campus to Pantai Teluk Kemang, Port Dickson. After we reach the destination, we were surprise as the beach has a proper cleaning team. We passed through the shore and start our preparation. The leader of the event, Lam Joey, starts giving a simple briefing about the activity and separate into a few teams of five to six members. Each team provided with gloves, masks, trash bin and rakes.

Based on our strategy we tend collect numerous wastes such as used cigarette, straws, plastics bags, bottles and so on. Each group has collected in average of one bag full of rubbish. The cleaning went for about two hours, covering up most of the shore. At 12pm, students gathered for a lunch break which provided by Mustakim Mahat and Lim Wei. Thanks to both of them, our energy boosted to start our next session.

After the students finished with their cleaning activities, they start to have their quality time playing football together. While the boys were having fun, some of the girls were chilling at the beach, sunbathing and relaxing. All teams were having fun with their own activities; joining the water sport games – Banana Boat.

This activity definitely taught us moral obligation in considering the preservation of environment. It may seem like this is small in scale, but if everybody has this awareness, the impact will be ultimately huge. Remember, when you go to the beach, do a small favour throw your trash and dispose it in the bin. By doing this, you have made a positive difference to our environment.

DID YOU KNOW?

- 19th September is International Coastal Cleanup Day!
- 80% of trash in the ocean is from land-based sources, including individuals, industry and improper waste management.
- Ocean pollutions kill more than one million sea birds each year.
- It's estimated that by the year 2050, there will be more plastic in the ocean than fish (by weight).

STUDENT EXPERIENCE



Stop littering

Love our earth. Be responsible towards our own wastes



The A-team

BBA and BAC students who involved with the community work



Cleaning time

BBA and BAC students with their activity

SCHOOL OF HOSPITALITY MANAGEMENT

THE CAMPEÓN



STUDENT EXPERIENCE

Working at Club-Med

by Yeoh Tay Boon



WORKING WITH CLUB-MED

- Assistant Reception Manager
- Assistant Restaurant Manager
- Assistant Housekeeping Manager
- F&B Supervisor
- Front Desk Agent
- Bartender
- Room Attendant

Ms. Katie Gan, Regional Talent Acquisition Manager (SEA) presented career opportunities with Club Med for the students in the Diploma in Hotel Management and Diploma in Restaurant Management. This is an initiative from the School of Hospitality Management to network with leading hospitality organisations and provide a platform for students who are seeking future employment.

Ms. Katie Gan presented concept of Club Med, their destinations and packages available. Club Med offers global career opportunities, benefits and career enhancement within the Club Med "Villages" whereby the staff has the opportunity to work in their international resorts all over the world.

The session continued with the question and answer session by the students. The students are very excited to know more about Club Med and the opportunity given by the company. The students were very impressed by the Club Med concept and its operations.



Appreciation

Ms Katie receiving a token of appreciation from SHM, MAHSA University

Sharing some love

by Kavilan a/I Ravi Chandran

On February 9, 2020, Diploma in Hotel Management (DHM) and Diploma in Restaurant Management (DRM) visited the Cahaya Kasih Bestari orphanage home located in Kampung Melayu Subang. Cahaya Kasih Bestari accommodates 100 orphans, run by Ummu Kalsum. The objective of this programme is to create awareness to the community and the outside world for the need to protect, promote, preserve and support the orphans including their rights.

The children are divided into several groups based on their age and gender and gathered in different areas. The purpose of this programme is to help the children, by building their confidence and capability by giving them love and care. Simple yet fun activities were conducted so they could cherish this moment forever. Some of the activities conducted were warm up ice breaking session, and team building activities. In ice breaking, the children are told to stand in a line according to their age and introduce them self to us. We did a simple Zumba dance steps with the kids to cheer up their mood. It was fun seeing their energetic and cheerful attitude.

Then, we conducted one activity where they need to find sweets in the bowl covered with flour. However, the most amusing activity was the basket balloons. It was really fun because the balloon was filled with surprise; water! By end of the activities, we could see they joy in the children's eye. To reward them with their wonderful participation, they were indulged with ice-cream.

We helped the caring home by assisting them to clean up the surrounding areas. The place was already clean as they are very particular about hygiene. At the end of the day, the programme ended with prize giving ceremony and a dinner with Talam style.

Talam style is well-known among Malay Jawa culture; where everyone sits together and dishes are being served in big trays. Some of our students are really excited while experiencing it. All students felt wonderful experience and it make them feel extremely grateful for their parents, who are still around.

CONTACT THEM AT

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Lot 5930, Jalan Jati, Kg Melayu Subang, Shah Alam,
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Nira : 016-251 6515
Hajar : 018-570 3509



MAYBANK

562085596789

Pusat Jagaan Cahaya Kasih Bestari

STUDENT EXPERIENCE



Hospitality team

DHM and DRM students ready to serve the community



Ready, go!

Snapshot of the activities



The Impact of HR Practice on Employees' Performance: The Mediating Effect of Organizational Citizenship Behavior - Ho Hui Zhen

WORD OF INVESTIGACIÓN

ABSTRACT

This study was conducted to examine the impact of HR practices on employees' performance. Specifically, the aim of this research is to examine the impact of training and development and compensation on employee performance. On the other hand, this research is also enthusiastic to examine the mediating effect of organizational citizenship behavior between the training and compensation with the employee performance. This research applies the quantitative research design to examine the relationship between the variables. Survey questionnaire, with 5 Likert scale was distributed to the restaurant employees in Selangor, Malaysia.

Correlation and regression analysis have been conducted via the SPSS software to test the hypotheses in this study. The study found that both training and compensation have a positive impact on employee performance. The study also found that the organizational citizenship behavior positively mediates the relationship between training and employee performance, but no support was found for the mediating effect between compensation and employee performance. This study provides significant theoretical contribution and practical insights for the managers to effectively manage its employees.

The research was aimed to achieve the following objectives:

- To examine the impact of training and development on employee performance.
- To examine the impact of compensation on employee performance.
- To examine mediating effect of organizational citizenship behavior between training and development and employee performance.
- To examine mediating effect of organizational citizenship behavior between compensation and employee performance.

Research hypotheses:

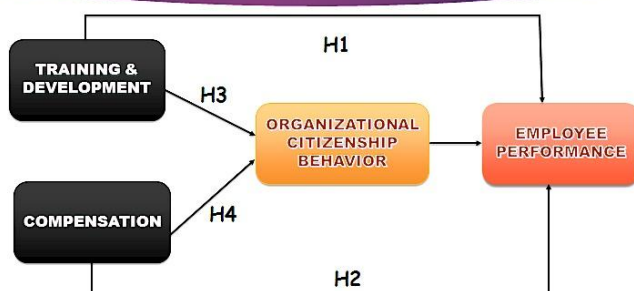
- H1: Training and development has a positive impact on employees' performance.
- H2: Compensation has a positive impact on employees' performance.
- H3: Organizational citizenship behavior mediates the relationship between training and development and employee's performance.
- H4: Organizational citizenship behavior mediates the relationship between compensation and employee's performance.

DISCUSSION AND CONCLUSION

There are a strong positive relationship between training and development and compensation with employees' performance. Therefore it is important for the restaurants to effectively manage the training and development programs and to provide the necessary compensation to the organizational members to maximize the performance. The result is in line with Qureshi, (2007) which found the importance of training and development for the employees and Brown (2009) that found the association between compensation and performance. Furthermore, the study found the mediating effect of the organizational citizenship behavior between training and employee performance. Through the training programs, the employees will feel the sense of being valued by the company that leads to the significant engagement to the company.



THEORETICAL FRAMEWORK



NO	HYPOTHESIS	T-VALUE	P-VALUE	RESULT
1	H1	1.770	0.000	SUPPORTED
2	H2	2.502	0.000	SUPPORTED
3	H3	12.123	0.767	SUPPORTED
4	H4	2.607	0.249	NOT SUPPORTED

The Impact of Social Media Marketing and Trust on Purchase Intention among MAHSA University Students – Imhanbhiyor Odion Peter

WORD OF INVESTIGATION

ABSTRACT

Companies are seeking for ways to reach customers. Social media has provided new opportunities to customers to engage in social interactions on the internet and for better ways for companies to reach out to their customers. The purpose of this study is to investigate the impact of social media marketing on purchase intention from student's perspective in MAHSA University. A survey questionnaire was distributed for the purpose of the data collection. Through the convenience sampling technique, 257 students have been selected as the sample of the study. The statistical software, SPSS has been employed to examine the relationship between the variables. The study found that the social media marketing and trust have a significant relationship with purchase intention. The study provides significant contributions to the theory and offers practical insights for the marketing personnel to improve their social media marketing strategies.

The research was aimed to achieve the following objectives:

- To examine the relationship between social media marketing purchase intention
- To examine relationship between trust and purchase intention

Research hypotheses:

- H1: There is a significant relationship between social media marketing and purchase intention.
- H2: There is a significant relationship between trust and purchase intention.

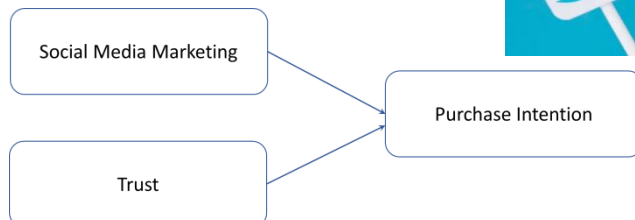


Figure 1. Research framework

METHODOLOGY

- Quantitative research design
- Convenience sampling method
- 157 respondents from MAHSA University's students.
- Questionnaires were adopted from the previous researcher (Siti Nurafifah Jaafar, 2012).
- Reliability analysis, descriptive analysis, correlation and regression analysis

DISCUSSION AND CONCLUSION

Based from this study, social media marketing has a significant and positive relationship with the purchase intention. Consumers can experience an urge to impulsively buy when they visually encountering cues such as promotional incentives (Youn and Faber, 2000). On the other hand, trust impact the way consumers make their decisions and evidently influence their intention to purchase on the social platforms. Trust was identified as one of the vital factors in consumer retreat on companies' offerings (Kim S. and H. Park, 2012).

However, this study is limited to only MAHSA student in Bandar Saujana Putra. Future research may extend the scope of the research to other respondents to examine the impact of social media marketing and trust on purchase intention among the consumers. Another limitation of this study is that this study was conducted through cross-sectional method and the data has been collected once and in the same time. Future research may apply the longitudinal research approach to collect the data at the different time horizon.

NO	HYPOTHESIS	T-VALUE	P-VALUE	RESULT
1	H1	4.434	0.000	SUPPORTED
2	H2	8.760	0.000	SUPPORTED

Saif Azrulrezza bin Suhaili

Bachelor of Accounting



"There are no shortcuts to any place worth going"- Saif

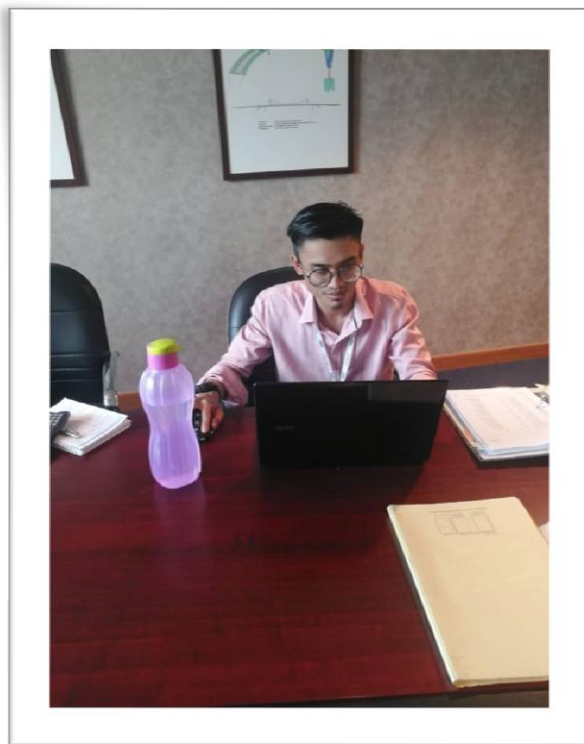
STUDENT ALUMNI

Currently working as an Audit Associate at PKF Malaysia. PKF Malaysia is a member of PKF International, with offices in 440 cities in 150 countries across 5 continents and specializes in providing high-quality audit, accounting, tax, and business advisory services to international and domestic organizations in all markets.

The knowledge received as an alum of a Bachelor of Accounting at Mahsa University encourages him a great deal in handling multiple tasks given to him which mainly involved in the audit process that includes planning, audit execution, and reporting.

He actively developed technical skills on the job and through formal training conducted by PKF Malaysia. Assembles strong working relationships with clients. Effectively documents work, Identifies and communicate engagement issues as well as engagement progress in a timely and organized manner. He also assists in developing new business proposals, budgets, and fee quotes. Works as an effective team member to complete project components and assigned.

MAHSA University is incredibly glad to have produced such ability and competent alumni as a benefit and significant asset to society.



Tan Jie Ting

Bachelor of Business Administration

STUDENT ALUMNI

She graduated with a Degree in Business Administration at Mahsa University. Currently, she's working as a Telemarketer at AIA Berhad. AIA Bhd. is a leading insurer in Malaysia, where the company has been founded since 1948. AIA Bhd offers a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits, General Insurance, Mortgage, Retirement and Family Takaful products to meet their customers' protection and financial security needs at every life stage.

As a BBA Alumni, there are many different areas can be explored, such marketing, finance and accounting. Tan Jie Ting is capable to demonstrate the ability to deliver a competent oral communication in a business core.

Her duties at AIA Berhad incorporate starting deals with potential clients via phone calls, engaging with the clients, assembling and reporting client data, and staying up with the latest on all items and updating clients regarding new items.

These responsibilities help her to create astounding relational abilities, innovative reasoning aptitudes and the capacity to deal with dismissal and worry in requesting clients.

As her company tagline, 'the real-life company' may associate her that real life is unpredictable, committed to providing the right solutions can live life to the full of confidence and peace of mind.



THE REAL LIFE
COMPANY

MALAYSIA BUSINESS FACTS

Malaysia Trade Performance 2019

In 2019, Malaysia's trade surplus kept on enlisting twofold - digit development for 3 conservative years, extending by 11% to RM 137.89 billion contrasted with RM123.78 billion out of 2018.

This was the largest exchange surplus since 2009, representing Malaysia's accomplishment of the 22nd conservation year of exchange overflow.

Pair with milder worldwide interest during exchange strains and troublesome outside monetary conditions, total exchange shrunk by 2.5% to RM 1.835 trillion. Fare decline possibly by 1.7% to RM 986.4 billion, from the former year while imports declined by 3.5% to RM 849.01 billion.

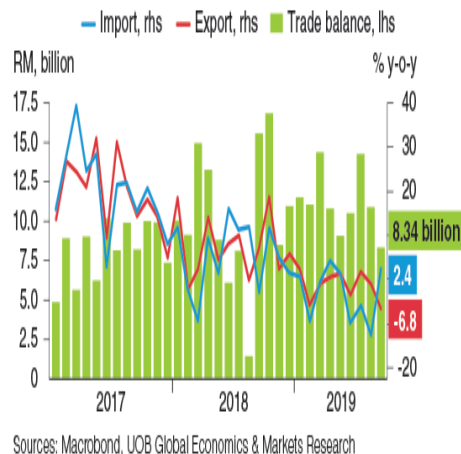


The First Series of Malaysia Bank Notes

Bank Negara Malaysia started issuing money notes in June 1967. These banknotes were in five divisions: \$1, \$5, \$10, \$50 and \$100. A \$1,000 group note was given on 2 September 1968. The essential structure of these banknotes was regular overall divisions.

The front delineated a picture of His Majesty the principal King, together with the words 'Bank Negara Malaysia'. The words 'legal tender', the face value and the signature of Tun Ismail bin Mohamed Ali, the first Malaysian designated as the Governor of Bank Negara Malaysia, showed up on the front of these banknotes.

Exports contracted while imports rebounded in September



Malaysia ranks 12th in the world Bank's Doing Business Report.

Malaysia is positioned twelfth with 81.50 focuses among 190 worldwide economies on the World Bank Doing Business 2020 Report, recording an improvement from fifteenth situation in earlier year.

The report measures the procedures for business joining, getting a structure grant, acquiring a power association, transferring property, getting to credit, ensuring minority financial specialists, covering charges, taking part in worldwide exchange, implementing agreements and settling bankruptcy.

Rank	Economy	DB score
1	New Zealand	86.8
2	Singapore	86.2
3	Hong Kong SAR, China	85.3
4	Denmark	85.3
5	Korea, Rep.	84.0
6	United States	84.0
7	Georgia	83.7
8	United Kingdom	83.5
9	Norway	82.6
10	Sweden	82.0
11	Lithuania	81.6
12	Malaysia	81.5
13	Mauritius	81.5
14	Australia	81.2
15	Taiwan, China	80.9

Currency

Malaysia money is known as Ringgit and is symbolised as RM for prices and MYR for currency exchange. One unit equals 100 sen.



E-commerce

More than 26 million Malaysians use the internet today, based on data from Global Web Index shows that 80 percent of users between the ages of 16 and 64 are already shopping online.

THANK
YOU

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