

# BUSINESS *and* FINANCE

*Emerging Issues*

Editor  
Norazah Mohd Sun

management

ISSN 1511-7319

Volume 10 Number 1 January 2018

Pages 1-100

Copyright © 2018

All rights reserved

Printed in Malaysia

Published by

Malaysian Business and Finance Association

10, Jalan...

...

# BUSINESS *and* FINANCE

## *Emerging Issues*

**Editor**  
**Norazah Mohd Suki**

**PENERBIT UNIVERSITI MALAYSIA SABAH**

Kota Kinabalu • Sabah • Malaysia

<http://www.ums.edu.my>

2011

---

A Member of the Malaysian Scholarly Publishing Council (MAPIM)

© Universiti Malaysia Sabah, 2011

All rights reserved. No part of this publication may be reproduced, distributed, stored in a database or retrieval system, or transmitted, in any form or by any means, electronic, mechanical, graphic, recording or otherwise, without the prior written permission of Penerbit Universiti Malaysia Sabah, except as permitted by Act 332, Malaysian Copyright Act of 1987. Permission of rights is subjected to royalty or honorarium payment.

Penerbit Universiti Malaysia Sabah makes no representation – express or implied, with regard to the accuracy of information contained in this book. Users of the information in this book need to verify it on their own before utilizing such information. Views expressed in this publication are those of the author(s) and do not necessarily reflect the opinion or policy of University Malaysia Sabah. Penerbit Universiti Malaysia Sabah shall not be responsible or liable for any special, consequential, or exemplary problems or damages resulting in whole or part, from the reader's use of, or reliance upon, the contents of this book.

Perpustakaan Negara Malaysia

Cataloguing-in-Publications Data

Business and Finance : Emerging Issues / editor: Norazah Mohd Suki

Includes index

ISBN 978-967-5224-79-9

1. Business education. 2. Finance, Personal--Planning.  
3. Success in business. I. Norazah Mohd Suki, 1977-.  
332.02401

Text typeface: Garamond/Verdana/Helvetica

Font and leading size: 11/13.2 pt

Printer: Capital Associates (S) Sdn. Bhd.

No. 2, Jalan Nountun, Kg. Bambangan Inanam

88450 Kota Kinabalu, Sabah

## TABLE OF CONTENTS

List of Tables	vii
List of Figures	viii
List of Appendices	viii
Preface	ix
Acknowledgements	x
Organisation of the Book	xi

<b>PART 1</b>	<b>EMERGING BUSINESS ISSUES</b>
---------------	---------------------------------

<b>Chapter 1</b> _____ ▶	<b>3</b>
What Motivates Cellular Phone Users to Shop Online? <i>Norazah Mohd Suki and Norbayah Mohd Suki</i>	
<b>Chapter 2</b> _____ ▶	<b>13</b>
Patients' Perception towards Private Health Care Settings <i>Norazah Mohd Suki, Jennifer Chiam Chwee Liam and Norbayah Mohd Suki</i>	
<b>Chapter 3</b> _____ ▶	<b>31</b>
Linkage Between Learning Organisation Dimensions and ICT Capabilities to Knowledge Management Operational Processes in Selected Insurance Companies <i>Minah Japang and Jude W. Taunson</i>	
<b>Chapter 4</b> _____ ▶	<b>45</b>
Consumer Awareness of the Top Ten Global Brands <i>Bryan Lo Ching Wing, Nelson Lajuni and Jimmy Lo Jin Wai</i>	
<b>Chapter 5</b> _____ ▶	<b>55</b>
Export Propensity of Malaysian Small and Medium Industry on Manufactured Agro-Based Food Products and Beverages <i>Roslina Ali, Norazah Mohd Suki and Tengku Mohd Ariff Tengku Ahmad</i>	

<b>PART 2</b>	<b>EMERGING FINANCE ISSUES</b>
---------------	--------------------------------

<b>Chapter 6</b> _____▶	<b>69</b>
BBA Home Financing Setting in Malaysia <i>Mohd Zulkifli Muhammad, Minah Japang and Zakiah Hassan</i>	
<b>Chapter 7</b> _____▶	<b>85</b>
The Global Financial Crisis: A Fallacy of Composition <i>Rosita Chong and Jude W. Taunson</i>	
<b>List of Contributors</b>	<b>101</b>
<b>Index</b>	<b>103</b>

## LIST OF TABLES

<b>Table 1.1</b>	Demographic profile of respondents	7
<b>Table 1.2</b>	Component matrix for convenience and privacy	8
<b>Table 1.3</b>	Component matrix for service and quality	8
<b>Table 1.4</b>	Component matrix for purchasing information	9
<b>Table 1.5</b>	Component matrix for transaction protection	10
<b>Table 1.6</b>	Component matrix for shopping utilities	10
<b>Table 2.1</b>	Distribution of target sample, number of response and usable response	21
<b>Table 2.2</b>	Demographic profile of respondents	22
<b>Table 2.3</b>	Cronbach's Alpha Scale for expectation and perception	23
<b>Table 2.4</b>	Mean level of respondents' expectation, perception and service gaps	25
<b>Table 3.1</b>	Correlations matrix among three learning organisation dimensions	39
<b>Table 3.2</b>	Regression analysis model for the overall independent variables towards personal knowledge	40
<b>Table 4.1</b>	Brand recall	49
<b>Table 4.2</b>	Brand recognition	50
<b>Table 4.3</b>	Marketing communications influence	51
<b>Table 4.4</b>	Table resonance	52
<b>Table 5.1</b>	Demographic profile of respondents	58
<b>Table 5.2</b>	Classification of non-exporters and exporters	59
<b>Table 5.3</b>	Cross-tabulation of SMEs status and selected variables	60
<b>Table 5.4</b>	Result of multiple regression analysis	61
<b>Table 5.5</b>	Respondents' perceptions on export market	62
<b>Table 5.6</b>	Total variance explained	63
<b>Table 5.7</b>	Total variance explained (government incentives)	63
<b>Table 5.8</b>	Rotated component matrix	64
<b>Table 6.1</b>	BBA contract flow	71

## **LIST OF FIGURES**

<b>Figure 2.1</b>	Strawderman, (2005) research model	17
<b>Figure 3.1</b>	Knowledge management practice model (revised)	39
<b>Figure 3.2</b>	Intercorrelations of learning organisations dimensions	40
<b>Figure 4.1</b>	Brand recall	49
<b>Figure 4.2</b>	Brand recognition	50
<b>Figure 4.3</b>	Marketing communications influence	51
<b>Figure 4.4</b>	Table resonance	52
<b>Figure 5.1</b>	Distribution of SMEs' output in the manufacturing sector, 2007	55
<b>Figure 6.1</b>	BBA financing table from Islamic bank and BBA financing of commercial banks	78
<b>Figure 6.2</b>	Conventional home Financing value between two Selective commercial banks	79
<b>Figure 7.1</b>	Process of mortgaged backed securitisation	88
<b>Figure 7.2</b>	Traditional versus sub-prime model	89
<b>Figure 7.3</b>	Prudent shedding versus a run	92

## **LIST OF APPENDICES**

<b>Appendix 5.1</b>	Category of agro-based products	66
---------------------	---------------------------------	----

## **PREFACE**

Companies need to widely recognised for their extraordinary customer service. The use of mobile phones and other related technologies such as the internet, PDA and e-mail by consumers have enabled companies to obtain more product information freely and independently. They practise the pervasive use of complex web-enabled applications. Businesses are realising that the performance and availability of their technologies are critical to their growth and competitive advantage.

Business must keep abreast of the market's unstoppable and changing demands by detecting and diagnosing emerging business and financial issues in this complex, heterogeneous environment, so as to forestall any formidable challenges. This in turn would reinforce the companies goals and productivity.

This book focuses on the examination and application of business and finance principles in the development and implementation of business strategies. Specifically, the book deliberates on issues of business and finance. The book comprises seven informative and illustrative chapters. Each of which has several diagrams and tables that explain the emerging issues.

**Norazah Mohd Suki**

Associate Professor

Labuan School of International Business and Finance

Universiti Malaysia Sabah

Labuan International Campus

Malaysia

2011



## **ACKNOWLEDGEMENTS**

Many people have influenced this book. I would like to extend my sincere appreciation to all contributors to this book who have helped to successfully prepare a high quality manuscript.

Acknowledgement also goes to colleagues and friends at the School of International Business & Finance for support rendered in making this book materialise.

In addition, Penerbit Universiti Malaysia Sabah (Penerbit UMS) has also contributed to the successful publication of this book especially in the areas of editorial, design and production processes.