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**COVER STORY**

# Trade War: Prospects for SMEs

**T**he small and medium enterprises (SMEs) have remained the main beneficiaries of the trade dispute between China and the US. While nobody would benefit from a long-term trade war, Malaysia, in the interim period, is at an advantageous position.

The country has seen an increase in manufacturing investments that come into Malaysia. Some manufacturers look at Malaysia as an alternative base given the tensions between China and the US. If we think about Asean, we have got about 200 large companies in the world operating and within that, we have certain industries that are very much in the global supply chains – automotive, manufacturing.

So, in the interim period, Malaysian SMEs had the opportunity to benefit from some of the uncertainties the trade war created.

As for the trade treaty signed between Washington and Beijing on SMEs, the trade tensions have made Malaysia an attractive alternative for investment. In the broadest sense, the incentives, government schemes and the facilitating of businesses stand up favourably.

However, SMEs in Malaysia lack the ability to scale up beyond the borders. Hence, SMEs face a lot of challenges from some of the low-cost countries across the region, as well as very rapidly changing technologies. According to a survey on SMEs in Malaysia, 81% of companies in Malaysia have a positive outlook in 2020 and expect their sales to grow. The survey also highlighted that the growth of companies in the near term is likely to be driven by improving business productivity, investing in technology and entering new markets such as Asean.

**Uncertainties In Emerging Markets**

Exporters have several options to reduce the risk and impact of higher tariffs. They could do nothing in the hope that the conflict will be a short one and that the scenario will improve. Or they could talk to their import partners about sharing the cost. Nonetheless, higher tariffs would squeeze the profit margins of businesses, forcing them to pass on the pain to suppliers and/or making them push prices up for consumers. In turn, consumers with fixed purchasing power can only reduce the quantity consumed as prices rise or look for cheaper alternatives. Ultimately, jobs may be lost as corporate margins drop. Indeed, there will be no winners at the end as the volume of global trade declines, jobs are lost and confidence drops.

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While higher duties are inevitable, their direct impact is easier to determine than how global trade shifts in a trade war. Nonetheless, trade diversion over the longer term could benefit Malaysia or mitigate the impact of trade tensions. Indeed, a trade war triggers market uncertainty, weighs down sentiments and affects asset prices and emerging market currencies. There are concerns that the negativity stemming from an increase in the cost of trade and a decline in the volume of global trade could escalate into a loss of investor confidence and loss of wealth in the financial markets.

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**Cover Story**

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Amid the ongoing US-China trade tensions, the China NBS manufacturing PMI export orders component remained subdued at 49.8 points in December, following a notable decline of 1.1 points in November. As for the US, tariffs have pushed up the prices of washing machines while the price of US soybean has plunged, adversely affecting American farmers and forcing the government to offer US\$12 billion in aid. On an aggregate basis, the second-quarter earnings reporting by most US companies has seen little immediate impact from the trade tensions. As for Malaysia, there has been limited direct economic impact from the trade war, although the second-round effect is being felt by MYR and other emerging market currencies.

**Implications For Malaysia**

The Trump administration's "America first" agenda got it started on protectionism. The unilateral trade war with China, the US' largest deficit partner of US\$375 billion, officially started on March 22 after the US Trade Representative released a report on its findings of unfair trade practices related to US intellectual property. Of the US\$50 billion list subject to a 25% tariff imposed by both the US and China, the first tranche of US\$34 billion was implemented on July 6 while the second tranche of US\$16 billion became effective on Aug 23.

The markets are now focused on the outcome of the US\$200 billion list, which recently saw tariffs increase from 10% to 20%. With the higher import tariffs, the US Trade Representative has extended public consultation to Sept 5. Unlike the US\$50 billion product list, which includes mainly capital and intermediate goods, the US\$200 billion list will show more consumer goods.

Exporters of intermediary products stand to benefit from the supply chain disruption. The upside of trade diversion for Malaysia will be limited, given competition from cheaper manufacturing bases in countries such as Vietnam. Integrated circuits, semiconductor devices and computers are the top items exported by Malaysia to the US. Malaysia may benefit from the supply chain disruption as the US could source electronics and electrical components directly from it instead of via

China. Malaysia may also benefit from China shifting LNG imports from the US to other countries. Other sectors may include plastics, petroleum, rubber and palm oil.

The scope of measures implemented so far is limited. An escalation of the trade war will further disrupt the supply chains and trigger volatility in major stock markets and currencies. Markets will continue to be volatile, given other externalities, such as contagion risks (from the Turkey currency crisis), geopolitical risks and interest rate hikes by the US Federal Reserve. While Washington has yet to impose full tariffs on Chinese imports, some Asian economies will suffer a bigger fallout than China should such a move materialise as China's economy is comparatively closed.

Despite global trade challenges, 59% of Malaysian businesses are positive on trade performance moving forward. This was revealed by Sage, the market leader in cloud business management solutions, as they unveiled the "We Power the Nation" study. The report was commissioned to explore the impact of international trade on Malaysia, which also included data on 3,000 businesses across 12 countries.

Despite the volatility resulting from the China-US trade war, survey results show that Malaysian businesses continue to rely on key trading partners such as China (43%), USA (27%) and Japan (26%). Survey respondents reported that in the next 12 months, diversification of markets would be a priority given the current global trade uncertainties, with 68% of local firms reporting that they are keen on exploring markets across Asia.

After Asia, Malaysian businesses are seeing Australasia as the next most sought-after market (32%), followed by Europe (30%). These findings suggest that efforts to facilitate future development of trade, be it through export promotion programs from the government or government affiliated organizations, as well as inter-region collaboration should focus on these continents.

# How to Elevate Your Presence in a Virtual Meeting

by CEDAR Research Team

## 1 Focus on your camera, not your colleagues

Direct eye contact is a vital way to reinforce your point. In a video conference, this means looking into the video camera, not at the smiling faces of your colleagues. With that, you will increase the impact of your points.

## 2 Maintain a strong voice

In addition to being audible, strong voices convey authority, credibility, and confidence. So even though you're using an external or internal microphone and thus may be tempted to speak at a conversational volume, maintain a strong, clear voice as if you're in a large conference room. Using a loud voice will also keep you from mumbling and from speaking too quickly.

## 3 Frame yourself wisely

Proximity plays a big part in how audiences perceive you as a communicator. The farther away or more obscured you appear, the less engaging you will be. Be mindful of your background. Cluttered rooms make communicators seem disorganized. Distracting elements will pull attention away from you. Find an environment where the background is simple, reflecting your professionalism.

## 4 Be present and mindful

In a video conference where you're muted it's easy to forget you're still being watched. You may be tempted to check your email or attend to other work. It's important to be mindful of how long and how often you speak, if you interrupt other people, and if you make a comment that might offend someone present but out of sight. Don't consider yourself "at home." Consider yourself "at work." Your behavior may follow.

## 5 Don't become your own distraction

Start by training yourself to stay on mute whenever you're not speaking and unmuting yourself only when you do speak. Make sure to turn off your camera when you're doing something visually distracting. If you're tasked with giving a major presentation, try to have someone supervise your children or your pets in another room, far from the temptation of your presence.

## 6 Use the chat window as your partner

Consider the chat window as not just a discussion platform, but a presentational appendage. When you refer to an article or shared document, link to it in the chat. When others are speaking, respond with support or questions in the chat. The chat window is a unique opportunity in virtual meetings to elevate your presence, add dimensions to your ideas, and demonstrate that you're fully present.

## 7 Clean up your background!

Your background is another important aspect of framing. Avoid cluttered rooms – it portrays you as a disorganized individual. Keep away all distracting elements. A simple and clean background is always perfect for the job and also a place that is well lit. During the video conferencing. Adjust your camera until you have a perfect positioning – where you are not too close or too far.



# 5 Simple Steps to Sell Your Requests More Successfully

by CEDAR Research Team

**Y**ou use sales skills every single day - not just to sell your business's products or services, but whenever you ask people to do something. You use them to get your employees to work harder, to get buy-in on your latest initiative, and even to get your kids to do their homework. Here are five steps to selling your everyday requests more successfully.

Every school teaches reading, writing and arithmetic as the most basic life skills that will help children grow into successful adults. Selling is also a basic skill, yet only students who choose to study sales or marketing learn how to do it in school.

The fact is, we sell as often—or more often—than we use our math skills. We sell nearly as often as we read and write. We sell every day. We sell when we apply for a job, ask for a raise, pitch an idea, request a favour, beg our kids to eat their vegetables or invite friends to a party. We sell whenever we ask anyone to do anything. We don't call those things "sales," but that's what they are.

You're probably already pretty good at selling; you've been doing it, after all, since you were a kid and you got your parents to spring for a big birthday party or give you permission to stay out late. Somewhere along the way, you either forgot how to sell or you started to shy away from it. But your inner salesperson is still in there somewhere. You can sell your everyday requests even more successfully by following five simple steps:

## 1 PLAN

If you know exactly what you want, who can help you get it and how you will go about asking for it, you will greatly increase your chances of hearing a "yes" once you make your request. With a plan, you'll be prepared, when the opportunity presents itself, to make your pitch, whether you're asking a new friend for a date, convincing your family to be home in time for dinner or suggesting that a satisfied customer at work write a positive Yelp review about your company.

Without a plan, you might forget to ask. You might get tongue-tied. You might chicken out. You might lose your cool if the answer is "no." Planning to ask for something—to make a "sale"—is a lot like preparing to give a speech. If you go on stage without having done any research, there's a good chance that you won't know

what to say, so you'll freeze. Likewise, you shouldn't approach someone with a request—a friend, a colleague, a boss, your partner—without a plan.

## 2 LOOK FOR OPPORTUNITIES

Once you realize that every request and pitch you make is actually an opportunity to "sell," you'll spot opportunities everywhere. You'll realize that you can bring new business into your company—even though that may not officially be in your job description—simply by asking a client you're working with to refer your business to colleagues and friends, for example.

Say a real estate agent and a lawyer—from different companies—meet at the settlement table with a couple buying a home. Everything goes smoothly. The agent sells houses for a living. So she knows that the transaction isn't over for her until she asks the buyers to call her when they plan to move again and to share her business cards with their friends. But the lawyer packs up and heads for the door. His job isn't to sell anyone on hiring him again. Isn't it? That lawyer could potentially make a future sale just by asking the agent and the new homeowners to use his firm for future settlements or legal advice.

## 3 ESTABLISH TRUST

If you blurt out your request without giving the other person a good reason to say "yes," you'll probably hear a "no." Instead of asking right away, give people a chance to warm up to you. Sometimes, that's as simple as treating the person with kindness so she will want to help you. Getting a "yes" starts with listening—not with a request.

Before you ask anyone to help you, think about and listen to what that person might get in return by saying "yes." Will it make him feel good to help you? If you're trying to "sell" your services or your company, do you have something that could solve a problem or fill a need for the other person? Trying to get someone to say "yes" just because it's good for you isn't the right way to treat people, and it's not a good way to conduct business. You don't like to be sold this way, so why would you sell like this? Before you ask, listen. Figure out how this can be a good deal for both of you.

## 4 ASK FOR WHAT YOU WANT

Even some professional salespeople are afraid to ask. Just like most of us, they're afraid they'll hear a "no" if they come right out and ask for something. And they might. But a "no" isn't the end of the world. And if you don't ask, you won't get. Don't assume your boss will automatically give you a big raise just because you're doing a great job or your partner will choose the vacation you've been hoping for if you don't make your wishes known. You have to speak up. Be specific. Make yourself clear.

## 5 FOLLOW UP

Once someone agrees to a request—what you now know is a "sale"—keep in touch. Even if you hear a "no," it's important to keep in touch. One "yes" can turn into a lot of future "sales" with the same person. And one "no" doesn't mean "no" to all future requests. If all you want from someone is a one-time deal, that's all you'll get. If you want an ongoing relationship, build on that initial transaction and find ways to help each other out on an ongoing basis.



# 8 Ways to Maximize the Value from Your Existing Customers

by CEDAR Research Team

If you're not leveraging your existing customers, you're losing out on a low cost source of new business. For many of us - especially those in service businesses - our existing and previous customers are vital for three reasons:

1. They have already bought from us, so providing they had a good experience, they might buy from us again. We also know that getting a new customer is much more expensive than selling to an existing customer, so by continuing to sell to them, we are really saving ourselves some money.
2. They can give us invaluable feedback on how we did. Was our service good enough? Did we delight them or were we 'just ok'. Did our product meet their expectations? Was it good value for money? And so on.
3. They continue to save us money because they should be our major source of referrals and new business. So through them, we get access to new clients who already know about us and have a positive opinion of what we do.

Most clients are not leveraging their existing customer database, and by not doing so, are losing out on a cost effective source of potential new business. Many receive referrals - for which they are grateful - but it's not because they actively sought the referral, or had a strategy in place to ask for it.

Here are 8 ways to maximize the value from your most valuable asset:

**1 Delight your Clients**  
Anyone with half a brain can satisfy a customer. But only when you continually delight customers will they keep coming back. You should aim to exceed your customers' expectations on every interaction that they have with you. Do this consistently, and you will have a customer for life. For example, you think your loyal client could benefit from reading a section of your e-book or an article you've written? Surprise them and make it a gift. Sure, you could say, "I'll give you a fifty percent discount." Forego the money. Give your client a reason to stick around and spend a thousand dollars instead.

## **2 Personalize, personalize, and personalize**

We are entering an era where one size no longer fits all-or even a few. We are entering an era where one size fits one. It is highly personalized, customer-centric, and customer-driven. Known variously as customer relationship management (CRM) and one-to-one marketing, personalization is being practiced by businesses large and small across all sectors of the economy. The message here is simple: you want to lavish personal attention on customers who are going to reciprocate by being consistently good purchasers of your product or service. Give these customers an incentive to share information about themselves that you can use when you contact them next. The more your customers feel as though you are treating them individually, the more likely they are to continue their relationship with you.

## **3 Provide Guarantees**

A guarantee is a powerful tool for keeping your customers when they might otherwise go elsewhere. With a good guarantee, you tell your customers where and how to complain, and that complaining is worth their time and effort. It also shows that you care. A good guarantee is unconditional, easy to understand, meaningful, easy to invoke and easy to collect on.

## **4 Ask for Feedback**

If you don't know what your customer thinks about you, your business, your product and your services, then you might as well close shop. People will endorse your business not because they think it looks good, but because they know it is good. If they have problems with your services, customers are the best source of objective advice on how to make improvements. So have a process in place where you regularly ask them for feedback. And once they've given it to you, let them know how you are going to use it. They will begin to feel involved in your business, and are more likely to send other people your way.

## **5 Reward them for being Loyal**

Loyalty marketing programs are designed to engender loyalty and increase sales from your best customers. When properly designed and executed

flawlessly, loyalty programs provide a vital link between your business and your customers, improving customer satisfaction and increasing sales.

## **6 Keep in Touch**

Keeping in touch with your customers is about maintaining relationships. Customers are most likely to keep buying from you if you have a strong relationship - if they trust you and your product/service. Your keep in touch strategy should consider:

- the best way to stay in contact (email, telephone, hardcopy newsletter etc)
- frequency (monthly, quarterly event-based), and
- what to talk about (what your company is doing, industry information, tips and hints, useful resources etc)
- A Keep in Touch program is not the place for a hard sell. Keep it information based, concise and interesting.

## **7 Implement a Referral process**

Be very clear about who you want as a referral and why. The quality of referrals you receive depends on how well your customers understand what you are looking for. The best way to do this is to write it down for them, or discuss it in some detail - don't assume they already know. At the conclusion of every sale, ask them if they know of any other people who would be interested in your service.

## **8 Thank them for referrals - every time**

Finding a way to thank your customers for referrals lets them know that you value them for their efforts. It makes them feel recognized, and it reinforces the behaviour so they consider referring to you again. A thank you can be as simple as a hand written card, sent through the mail, to a set of movie tickets, a voucher, or even just a phone call.

There are so many ways that we can go one step further with the people who already buy from us. Make this a focus of your marketing efforts and you will soon see the rewards come back in the form of increased referrals and increased sales.

Source: [businessknowhow.com](http://businessknowhow.com)

# BUSINESS ALERT

..... by Corporate Planning, SME Bank Malaysia

## OIL, GAS AND ENERGY (Average USD55.3 / Brent Crude)



### OUTLOOK: NEUTRAL

- Malaysian state oil firm Petronas' fourth-quarter profit slumped 71 percent, hurt by impairment costs and lower prices of major products. Petronas said profit after tax for the October-December period fell to 4.1 billion ringgit (\$968.12 million) from 14.3 billion ringgit in the same period a year earlier. Excluding impairment charges, profit totalled 9.2 billion ringgit. Revenue at the firm, formally known as Petroliam Nasional Berhad, slipped 8 per cent to 64 billion ringgit. Petronas said the outlook for oil and gas remained bearish due

to geopolitical uncertainties, trade tensions and near-term demand disruptions from the new coronavirus outbreak. The board expects the financial performance for 2020 to be affected by these factors. Petronas is the only manager of Malaysia's oil and gas reserves, and is the world's third-biggest LNG exporter after Qatar and Australia.



## HEALTHCARE



### OUTLOOK: NEUTRAL

- The healthcare sector continues to be a favoured one by analysts and investors alike, driven by a push for medical tourism, increasing a uence and broader insurance coverage, as well as a growing and ageing population. As private healthcare players continue to grow their key performance indicators (KPIs), the industry could see some corporate exercises this year. Additionally, Budget 2020 has outlined several initiatives to spur the sector, one of which is the Malaysia Year of

Healthcare Travel 2020. The year will also see the introduction of drug price controls, which poses an uncertainty for healthcare players and could impact their earnings if they are not able to recoup the loss from lower drug revenue.

- In a 2020 strategy report, TA Securities highlights that there could be an influx of new beds in existing and new hospitals for both IHH Healthcare Bhd and KPJ Healthcare Bhd, which represents an increase in revenue potential.

CGS-CIMB concurs as it expects KPJ to continue to deliver healthy earnings and improved margins in 2020, driven by increased patient visits and prudent cost management. KPJ targets to add about 450 new beds in 2020 for three hospitals, which comprises KPJ Kuching at 70 beds, Kluang Specialist at 90 beds and KPJ Damansara at 30 beds, as well as the expansion of existing hospitals of about 250 beds.

## BUSINESS SERVICES



### OUTLOOK: NEUTRAL

- Malaysia is set to maximise the potential of its green industry and renewable energy sector in 2020 to attain its objective of becoming Southeast Asia's green technology hub in the near future. In line with the vision, the government has among others adopted proactive initiatives including improving the Net Energy Metering (NEM) using one-to-one offset basis, and Solar Leasing Policy through Supply Agreement of Renewable Energy (SARE). The implementation of NEM 2.0 has not only allowed building owners

to cut down their electricity bills but also reduced carbon emission, and it is expected to encourage rooftop solar energy generation. The NEM scheme is a solar photovoltaic (PV) initiative by the ministry to encourage Malaysia's renewable energy uptake. Meanwhile, the Solar Leasing Policy has enabled solar service companies to offer zero up-front cost packages, providing opportunities for consumers to benefit from the NEM2.0 policy. The initiatives proved that the government's vision is in line with the global prospect

on renewable energy as according to Deloitte analysis for 2020 Renewable Energy Industry Outlook, the renewable energy industry is primed to enter a new phase of growth in 2020.



## TOURISM



### OUTLOOK: NEUTRAL

- Malaysia expects to meet its target of a record 30 million tourists this year by redirecting its marketing efforts to local and other markets as arrivals from coronavirus-hit China fall. The epidemic comes at a bad time, as the country is pushing its "Visit Malaysia 2020" program to rev up its stuttering economy, Southeast Asia's third-largest. Tourism accounts for 11.8% of Malaysia's gross domestic product, with 28 million arrivals last year, 11% of them from China, according to data. While numbers on tourist arrivals for January aren't yet available, Malaysia has imposed a

temporary ban on visitors from Chinese provinces placed on lockdown by the Chinese government, in a bid to stem the spread of the coronavirus. Malaysia has reported 22 confirmed cases so far. If we push for more efforts to encourage travel amongst Malaysians within our shores, we have hope to stimulate our economy and hence, counter the losses due to the decline in foreign tourists. The government also had a "quick win" strategy of ramping up promotions in Southeast Asia, the Middle East, Central Asia and South Asia. According to the Malaysian Association of Tour

and Travel Agents (MATTA), tourists from fellow Southeast Asian countries and India are some of the other big contributors to the visitors tally.



## COMMUNICATIONS CONTENT AND INFRASTRUCTURE



### OUTLOOK: NEUTRAL

- edotco Group, Malaysia-based regional end-to-end integrated telecommunications infrastructure services company, recently debuted the first 5G private network at the Langkawi International Airport in Langkawi, Kedah. Collaborating with US-based Peatalk Corporation, edotco installed a fully operating 5G network based on 3.5 GHz C-band spectrum to provide coverage inside the airport. The backhaul solution from Peatalk also includes millimetre wave transmission technology operating in the 70GHz

band for over more than 10km without loss of signal integrity. The network is a software-defined network-setting reference point for the industry, which can continue to facilitate future 5G rollouts. The live network enabled the demonstration of four smart airport use cases in real time, including asset management via smart devices installed on airport trolleys, air quality monitoring, seamless facial recognition for enhanced real-time safety and security as well as significantly increased public WiFi speed at the airport.

- Today, Malaysia stands at the forefront of next generation connectivity. edotco, together with Peatalk, is pioneering the country's first 5G private network at Langkawi International Airport. Through the various applications demonstrated, it is clear that 5G has the ability to improve operational efficiencies that will open further opportunities for various industries. At the same time, it will advance our nation's digital ambitions as we track towards our 2030 Shared Prosperity Vision.

## WHOLESALE AND RETAIL



### OUTLOOK: NEUTRAL

- Malaysia's wholesale and retail trade sales registered a 6% growth in December 2019, worth RM115.9 billion, than the previous year, the Department of Statistics Malaysia data showed. The increase was attributed to retail trade which expanded 7%, driven by retail sale in specialised stores of 8.8% and retail sale in non-specialised stores with 8.5%. Within the same period, sales value of wholesale trade and motor vehicles also expanded to record 5.5% and 4.5%. For the performance of wholesale and retail trade, sales value increased 3.7% compared to the preceding month.

- The growth was also contributed by information and communication, as well as transportation and storage segment which recorded RM69.1 billion, a 6.8% increase. On a quarterly basis, the total revenue recorded an increase of RM9.7 billion to RM459.4 billion. The number of persons engaged in this sector increased by 96,752 persons at 3.8 million, driven by wholesale and retail trade, F&B and accommodation segment with an increase of 83,539 persons. Salaries and wages paid also registered an increase of RM25.8 billion with a growth of 4.2% on YoY

comparison, propelled by wholesale and retail trade, F&B and accommodation segment with an increment of RM579.9 million.



# 9 Email Marketing Mistakes to Avoid

by CEDAR Research Team

Are email marketing mistakes keeping you from getting good results from the emails you send out? Improve your ROI by avoiding these nine common email marketing mistakes.

## How Effective Is Email Marketing?

For 73 percent of millennials, email is the ideal way for businesses to communicate with their customer base. Then there's the 70-million strong baby boomer generation. With that in mind, companies that don't make use of email marketing may effectively be leaving money on the table. Still, mastering this form of marketing means avoiding some of the common mistakes businesses make in promoting their services.

Whether your goal is to increase online sales or get more customers to visit your brick-and-mortar shop, strive to avoid these common email marketing mistakes.

## 1 Purchased Lists

Purchasing a mailing list is one of the biggest mistakes made by email marketers. Not only are you wasting time contacting people who are unfamiliar with or uninterested in your products, but you risk alienating potential clients who might otherwise have sought out your services at a later date. Additionally, using a purchased list means more subscribers are likely to mark your messages as spam. As a result, you increase the odds of your email account being shut down for your bad behaviour.

## 2 Vague "From" Lines

In the email marketing world subject lines get a lot of the attention. However, the truth is that "from" lines are equally important in capturing readers' attention. After all, subscribers are less likely to open a message when they don't know the person who sent it. While it's fine to use your name if people associate it with the company, most marketers find that using the brand's name is more effective. You should also strive to use a branded email address, as it makes the content seem more official.

## 3 Overly Lengthy Messages

With the average office worker receiving more than 120 emails each day, readers have a limited amount of time to scan individual messages. If you want subscribers to give your content

the time of day, strive to keep emails short, sweet, and to the point. Because many people read email on their smartphones, it's wise to avoid longer articles and blogs that require them to scroll through more than one page. Don't be afraid to include a "Read More" link inviting subscribers to continue perusing longer pieces on your website. The goal is to be concise and clear, while providing customers with obvious next steps to take.

## 4 No Clear Call-to-Action

With that in mind, one of the biggest email marketing mistakes is neglecting to include a strong call-to-action that lets readers know what you want them to do moving forward. Based on your business type and goals, you might ask clients to make a purchase, use a promotional code, follow you on Facebook, or register for an upcoming event. For best results, ensure that the call-to-action is easy to find and avoid muddling the message with multiple calls-to-action conveying different instructions.

## 5 Unprofessional Content

In light of the high number of emails that customers receive on a daily basis, any that seem unprofessional or amateurish are likely to wind up in the trash bin. Avoid giving your subscribers a reason to mark your messages as spam by ensuring the content is clean and free of errors. Along with spell checking your content, you should proofread it for grammar mistakes and typos that can make your company look less than competent. After all, if you can't send out a well-crafted message, customers might assume you're incapable of manufacturing quality products, as well.

## 6 Not Tracking Results

Marketers who don't track their results are missing out on the chance to gather valuable information about their customers. By studying these metrics, businesses can determine which messages and promotions are getting the most conversions and which ones are failing to capture subscribers' attention. They can then use this information to tailor future marketing efforts as well as their product and service offerings. Wondering how best to track your email marketing metrics? Consider using a service like MailChimp which offers real-time performance reports and access to customer data.

## 7 Not Segmenting Content

Many marketers make the mistake of sending one email to their entire subscriber list. However, the fact is that customers have different needs, and they're unlikely to respond to the same messaging. Instead, aim to target different client groups based on interests, buying habits, and behavioural trends. Additionally, you may send varying content depending on a subscriber's age, location, and lifetime value to the company. In particular, you should use customers' purchase histories to determine what type of marketing content will be most effective. According to a 2019 report, companies that make use of campaign segmenting see their revenue increase by as much as 760%.

## 8 Being Overly Promotional

Does every email you send ask customers to make a purchase? While there's nothing wrong with sending some promotional content to your subscriber list, the most successful email marketers showcase a mix of content including educational messages, informative pieces, and content designed to be entertaining. The goal is to show customers that your newsletters provide them with a valuable (free) service on top of whatever products or services you sell.

## 9 Being Inconsistent

You don't have to email your customers on a daily basis – and you probably shouldn't if you want to stay in their good graces. However, one of the biggest email marketing mistakes businesses make is not being consistent in their messaging schedules. While you don't want to overburden your subscriber list with too many emails, you also don't want them to forget your company exists. Stay at the forefront of clients' minds by sending out regular, relevant messages that offer value. According to a survey by MarketingSherpa, 61 percent of subscribers like to receive messages from businesses at least once each month, provided that they're targeted to customers' needs.

A 2017 report reveals that an impressive 99 percent of people check their email on a daily basis. By avoiding these email marketing mistakes, you can ensure your messages don't wind up in users' spam folders.

Source : [businessknowhow.com](http://businessknowhow.com)

# 6 Ways to Maximize Your Productivity

**W**orking for yourself gives you a freedom you can't get when you're working for someone else. It also means that if you don't work (or spend too much time on non-work tasks), you don't get paid. Here are six ways you can be more productive so your income doesn't suffer.

The benefits of the freelance lifestyle are endless and often discussed. Not only can you make your own hours and skip out on that morning commute – saving on gas costs and general aggravation – but you also get to create something of your own instead of working to build someone else's dream.

Still, the self-employment route is not without its challenges. Because freelancers only get paid when they complete their work on time, poor productivity can cripple a business venture. When you run your own business, your time truly is money, and individuals who don't maximize their time are unlikely to survive in the industry long term. Here are 6 ways to maximize your productivity when you work for yourself:

## 1 Limit Internet Time

It's easy to get distracted when your boss is, well, you. Without a supervisor peering over your shoulder, you might be tempted to spend your working hours checking your Facebook page or reading the latest Google News stories. However, unchecked internet time can be highly problematic for freelancers seeking to boost their productivity levels. Even business-oriented tasks, such as checking email, can interfere with your ability to concentrate on the project at hand. For best results, opt to refresh your inbox just once every hour or two and designate a set period of time for browsing the web.

## 2 Learn to Delegate

Just because you're the boss doesn't mean you need to handle every business task yourself—or that you should. As a self-employed person, it's important to turn over certain jobs to your contractors so you can focus on bigger-

ticket projects. For example, someone who owns her own marketing business might opt to pay a freelancer to create blogs or post to clients' social media pages. As a result, she can concentrate on higher-level work, such as creating content plans and pitching new clients.

Additionally, freelancers might need to hire outside labour for jobs outside of their comfort range. Don't hesitate to delegate your money management to an accountant or arrange for a web designer to create your business' page. Trying to handle these jobs yourself would eat up valuable time you could be spending on your work.

## 3 Evaluate Your Time Usage

To stay productive as a freelancer, it's important to assess the amount of time you're spending on various tasks. While some self-employed people charge by the hour, many earn money based on completed projects. If you originally estimated that a job would take three hours, and it actually required 10, you can't exactly go back to your client and ask for additional funds. Freelancers, therefore, need to evaluate their time usage regularly to determine when they need to raise prices and which tasks simply aren't worth their time. Additionally, time tracking can help you identify problems in your work style and flow.

## 4 Work in a Designated Area

Although working on your couch might be comfortable, it can also lead to distractions. You might be tempted to turn on the TV, wash that sink of dirty dishes, or even lie down for a nap. To stay productive while self-employed, consider setting aside a specific area of your home for working. If you don't have a designated office, think about putting a desk in a quiet area of the house, such as a guest bedroom or breakfast nook. The goal is to associate this zone with working so you'll be better able to concentrate. Additionally, you should ensure your new workspace is comfortable by investing in an ergonomic chair and keyboard and making sure you have access to natural light.

## 5 Pursue Continuing Education

Just because you run your own business doesn't mean you know everything about your chosen industry. To stay sharp as a freelancer, consider attending training sessions and continuing education courses. Not only will these training programs allow you to network with your peers, but they will also ensure you stay up to date on the latest developments. Doing this is especially crucial for self-employed people who don't have co-workers or bosses to keep them abreast of industry changes. As an added bonus, taking classes allows you to enjoy some social time with people who likely share your interests.

## 6 Clear Your Schedule Now and Then

As a freelancer, you probably know that working hard is essential if you hope to build a successful, sustainable small business. However, it's also important to allow yourself opportunities for relaxation and leisure. While you might be tempted to work straight through the weekend, doing so can leave you feeling burnt out and unmotivated come Monday morning. For best results, take one to two days off each week to pursue your interests and hobbies. Not only are physical activities like hiking and biking great for clearing the mind, but they also allow you to spend time with family and friends. With any luck, you will start the next workweek recharged and ready to focus on the tasks at hand.

As a self-employed person, you have the ability to set your own schedule while pursuing your passions from the comfort of your own home. However, your freelance career will surely hit a wall if you don't learn to manage your time effectively. Follow the above tips to ensure your days stay productive and your energy levels high while embarking on a career as a small business owner.

Source : [businessknowhow.com](http://businessknowhow.com)

Temubual oleh Nursyafiqah Mohd Rafee

## SEMBAANG USAHAWAN bersama

**Hafiza Mohamad**

Pengurus Operasi



**Nama Syarikat**  
MH Mohd Industries Sdn Bhd

**Bidang Perniagaan**  
Pengeluar produk makanan

**Alamat Perniagaan**  
Lot 2964, Kampung Paloh,  
16250 Wakaf Bharu,  
Tumpat, Kelantan

**Telefon**  
609-719 4475

**Email**  
info@mhmohd.com

**Laman Web**  
www.mhmohd.com



sendiri. Pada tahap ini penghasilan produk hanyalah difokuskan kepada pengeluaran sos cili dan sos tomato yang mana produk ini dijual secara kecil-kecilan tanpa label syarikat yang dilekatkan pada botol. Proses pengeluaran dan jualan pada ketika itu adalah sederhana dan tertumpu kepada jiran sekampung, pasar malam dan pasar tani.

**Apakah yang mendorong anda untuk menceburi perniagaan sekarang?**

Sebaik tamat pengajian di UiTM pada 2008, saya terus turun ke kilang. Walaupun ayah pemilik kilang tetapi saya sanggup turun padang bersama pekerja lain melakukan aktiviti pemprosesan pelbagai sos. Saya menerapkan semua ilmu yang telah saya pelajari ke dalam perniagaan diusahakan ayah saya. Saya mengikuti banyak kursus dianjurkan agensi di bawah Kementerian Pertanian dan Industri Asas Tani (MOA). Antaranya kursus yang dianjurkan oleh Institut Penyelidikan dan Kemajuan Pertanian Malaysia (MARDI), Jabatan Pertanian dan Lembaga Pemasaran Pertanian Persekutuan (FAMA).

Kursus diikuti banyak memberi impak dalam perkembangan Syarikat MH Mohd Industries Sdn Bhd. Kursus itu membolehkan syarikat kami berkembang maju dan semakin moden dalam pemprosesan produk. Di awal penubuhan syarikat, kami digalak untuk memberi tumpuan sepenuhnya kepada pelajaran apatah lagi ibu kami sangat mementingkan akademik anak. Sebagai anak sulung, saya sering membantu ibu dan ayah pada cuti semester sehingga mahir selok-belok perniagaan ini.

Perniagaan kami berstatus industri kecil dan sederhana (IKS), malah produk dikeluarkan cukup dikenali di Kelantan, selain menembusi pasar raya di seluruh negara. Pada awal pembabitan, MARDI banyak memberi bimbingan mengenai

**T**ekadnya hanya satu, mahu meneruskan legasi perniagaan sos cili, tomato dan kicap yang diterokai ayahnya sejak 30 tahun lalu. Peribahasa 'ke mana tumpahnya kuah, kalau tidak ke nasi' seakan-akan sebatikan dalam jiwa anak kepada pengasas produk jenama MH Mohamad. Jika dulu MH Mohamad gah dengan produk sos di Kelantan, kini warisan itu diteruskan anak perempuannya, Hafiza Mohamad, 32.

Statusnya sebagai siswazah Universiti Teknologi Mara (UiTM) tidak menghalang kepada dirinya untuk hidup berdikari. Malah, pemegang ijazah dalam bidang perniagaan antarabangsa ini sanggup menolak tawaran kerja bergaji ribuan ringgit. Semuanya dilakukan semata-mata mahu membantu perniagaan turun-temurun diwarisi ayahnya. Langkah kanannya bermula pada 2008 selepas 'jatuh hati' dengan bisnes itu.

**Bolehkah anda ceritakan latar belakang perniagaan anda?**

MH Mohd merupakan jenama produk yang sudah sinonim dengan masyarakat Kelantan dalam penggunaan sos cili, sos tomato dan kicap sejak akhir 80-an lagi sehingga sekarang dan masa akan datang. Nama MH Mohd adalah singkatan nama ahli keluarga. Kejayaan sesebuah syarikat berkait rapat dengan keharmonian dan sokongan keluarga. Itulah yang menyebabkan nama MH dicipta dan logonya berunsurkan negeri Kelantan dan agama Islam (kesucian).

MH Mohd Industries Sdn Bhd merupakan syarikat bumiputera sepenuhnya yang beralamat di Lot 2964, Kampung Paloh, 16250 Wakaf Bharu, Tumpat, Kelantan. Syarikat kami ditubuhkan pada 20 Januari 1986. Syarikat ini diasaskan oleh ayah saya, En.Muhamad bin Yusoff pada tahun 1986 secara kecil-kecilan, dan dibantu oleh ibu saya, Puan Hazizah binti Hamat dan bergiat aktif di rumah. Pada awal pembabitan, syarikat kami telah mendapat tunjuk ajar dari MARDI mengenai cara-cara penghasilan produk, dan dari situlah ayah saya terlibat secara aktif dan telah menghasilkan ramuan

cara penghasilan produk. Ia kemudian dikenali di merata tempat dan sejak itulah perusahaan kami semakin meningkat serta mampu muncul sebagai pengeluar utama sos di negeri ini (Kelantan).

#### Bagaimana anda melihat perjalanan dan perkembangan syarikat anda?

Pengalaman yang ada setelah sekian lama menjual produk secara kecil-kecilan telah mendorong kami untuk mengukuhkan lagi jenama MH Mohd dengan mendirikan sebuah kilang di kawasan yang strategik dengan memohon pinjaman daripada pihak bank untuk meluaskan lagi produk ciptaan. Pada awal penubuhan kilang, hanya beberapa produk yang dihasilkan. Antaranya, sos cili, sos tomato dan kicap, tetapi apabila syarikat semakin stabil, produk baru diperkenalkan iaitu sos tiram, pencicah, cuka buatan, sos pencicah buah dan sebagainya. MH Mohamad juga telah mengeluarkan produk yang baru iaitu sos pencicah buah, sos tiram dan cuka buatan di bawah jenama Fatina. Bukan saja dari segi pasaran dan pengeluaran produk, malah sos tomato, sos cili, kicap tiram, kicap manis dan kicap masin jenama MH Mohamad mampu menembusi pasaran antarabangsa.

Saya kini diberi tanggungjawab mengendalikan syarikat dengan mengeluarkan lebih 100,000 botol pelbagai produk membabitkan nilai jualan kira-kira RM100, 000 hingga RM150, 000 sebulan. Jika dulu perusahaan dijalankan di rumah hampir sepuluh tahun, kini syarikat berpindah ke Jalan Morak dekat



Sumber daripada Internet

Wakaf Bharu. Kami juga melebarkan sayap perniagaan dengan mengeluarkan produk baru iaitu sos pencicah buah, sos tiram dan cuka buatan di bawah jenama Fatina. Saya juga dibantu adik saya, Mahfuzah, sebagai pengurus pemasaran manakala Norliana sebagai pengurus kewangan.

#### Apakah aspirasi perniagaan anda dan apakah pencapaian terbesar syarikat anda setakat ini?

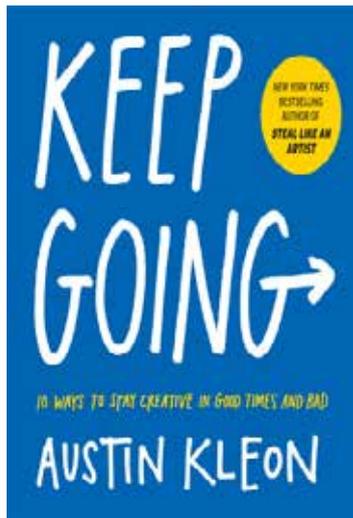
Tanggungjawab yang diberikan membuatkan saya menjadi lebih matang dalam mengendalikan sesuatu pekerjaan dan sentiasa teliti dalam membuat keputusan. Jenama MH Mohamad

mengeluarkan sos tomato, sos cili, kicap tiram, kicap manis dan kicap masin yang kini telah menembusi pasaran antarabangsa di mana jenama tersebut dipasarkan di Vietnam, Ireland serta beberapa negara Asia lagi.

Penghasilan sos yang berbeza dari syarikat lain membuatkan sos jenama MH Mohamad menjadi pengeluar utama sos di Kelantan. Syarikat MH Mohd Industries Sdn Bhd juga telah dianugerahkan sebagai peniaga 1Malaysia Best di bawah anjuran FAMA. Perniagaan warisan ini sangat penting kepada saya kerana ia merupakan nadi keluarga mereka sejak ayah saya mula mengusahakan perniagaan tersebut.



Sumber daripada Internet



## Keep Going: 10 Ways to Stay Creative in Good Times and Bad

In his previous books *Steal Like an Artist* and *Show Your Work!*, both New York Times bestsellers, Austin Kleon gave readers the keys to unlock their creativity and showed them how to become known. Now he offers his most inspiring work yet, with ten simple rules for how to stay creative, focused, and true to yourself—for life.

The creative life is not a linear journey to a finish line, it's a loop—so find a daily routine, because today is the only day that matters. Disconnect from the world to connect with yourself—sometimes

you just have to switch into airplane mode. *Keep Going* celebrates getting outdoors and taking a walk (as director Ingmar Bergman told his daughter, "The demons hate fresh air"). Pay attention, and especially pay attention to what you pay attention to. Worry less about getting things done, and more about the worth of what you're doing. Instead of focusing on making your mark, work to leave things better than you found them.

*Keep Going* and its timeless, practical, and ethical principles are for anyone trying to sustain a meaningful and productive life.

**Author** : Austin Kleon  
**Pages** : 224 pages  
**Publisher** : Workman Publishing Company

## The Bullet Journal Method: Track the Past, Order the Present, Design the Future

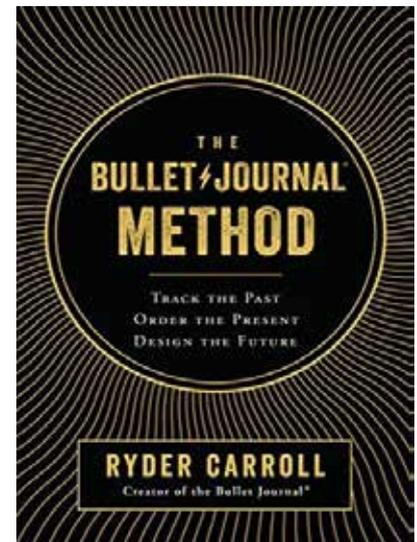
For years Ryder Carroll tried countless organizing systems, online and off, but none of them fit the way his mind worked. Out of sheer necessity, he developed a method called the Bullet Journal that helped him become consistently focused and effective. When he started sharing his system with friends who faced similar challenges, it went viral. Just a few years later, to his astonishment, Bullet Journaling is a global movement.

The Bullet Journal Method is about much more than organizing your notes and to-do lists. It's about what Carroll calls "intentional living," weeding out distractions and focusing your time and energy in pursuit of what's truly meaningful, in both your work and your personal life. It's about spending more time with what you care about, by working on fewer things.

His new book shows you how to...

- Track the past: Using nothing more than a pen and paper, create a clear and comprehensive record of your thoughts.
- Order the present: Find daily calm by tackling your to-do list in a more mindful, systematic, and productive way.
- Design the future: Transform your vague curiosities into meaningful goals, and then break those goals into manageable action steps that lead to big change.

Carroll wrote this book for frustrated list-makers, overwhelmed multitaskers, and creatives who need some structure. Whether you've used a Bullet Journal for years or have never seen one before, *The Bullet Journal Method* will help you go from passenger to pilot of your own life.



**Author** : Ryder Carroll  
**Pages** : 336 pages  
**Publisher** : Portfolio