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COVER STORY

Driving Malaysia SMEs Growth

Representing the vast majority (98.5%) of the business population with contribution of 38.3% to overall GDP, 17.3% to total exports and 66.2% to overall employment in 2018, Malaysian SMEs are indeed the catalysts to address economic disparities across income groups, ethnicities, regions and supply chains. The Government has also launched the National Entrepreneurship Policy 2030 (*Dasar Keusahawanan Nasional, DKN 2030*) in July 2019 to facilitate a more coherent entrepreneurship policy and development.

DKN 2030 outlined key strategies to increase the number of competitive and resilient entrepreneurs as well as to enhance the capabilities of SMEs. Nevertheless, translating high-level commitment into concrete outcome requires action plans with clearly identified objectives that progressively encompass all the crosscutting policies of the Government. Therefore, with the implementation of DKN 2030 that will be rolled out with a set of concrete, timely and future-proof action plans complemented by structured monitoring mechanism and milestones that will put the country at the right trajectory to become an 'Entrepreneurial Nation' by 2030.

Delivering effective policy does not only require a cross-cutting perspective, but more importantly, it must be supplemented with sufficient resources that are efficiently managed to support the critical areas required in the ecosystem to chart the growth and expansion of Malaysian SMEs. In connection to this, Budget 2020

allocates a total of RM13.1 billion for measures to stimulate economic growth and benefit businesses and entrepreneurs directly and indirectly. Of this, a total of RM4.3 billion has been allocated specifically for entrepreneurs and SMEs, notably with an increase in allocation for the development of Bumiputera entrepreneurs, Halal industry and capacity building for SMEs.

In addition, SMEs also stand to benefit from other funds in various categories of businesses totalling RM8.8 billion. The commitment to drive SME development is visible through Government's facilitative role in creating a more conducive environment for businesses to thrive. In 2018, a total of 153 programmes were implemented through public and private sector funding amounting to RM13.7 billion. The programmes which covered access to financing, technology and innovation, access to market, human capital development, infrastructure as well as legal and regulatory have benefited 637,808 SMEs. Meanwhile for 2019, a similar amount of RM13.7 billion has been allocated for implementation of 164 programmes to assist 555,408 SMEs. The commitment of the Government towards SME development is evident with enhanced strategies and identified key result areas, cemented to cultivate Malaysian SMEs as the cornerstone for a more progressive, knowledge-based nation, with greater community participation at all levels.

The development of inclusive business emerges as one of the new strategies

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Cover Story

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to optimise the potential of the private sector which in turn will play a bigger role in developing innovative ways of undertaking commercially-viable businesses catering for those at the base of the pyramid. Given its wide-ranging multiplier effect, inclusive business has been included in the DKN 2030 and will form one of the strategic recommendations under the Twelfth Malaysia Plan, 2021-2025 (RMKe-12), consistent with the priorities of the Government to empower the B40. Advantageously, companies are in position to embrace low income population into the value chain of their core business as suppliers, distributors, retailers or even as skilled employees, instead of merely regarding them as prospective consumers. Therefore, it is highly encouraged for Malaysian companies to look through the lenses of inclusive business and pivot their strategies towards becoming a more responsible corporate citizen while maintaining sustainable and profitable businesses.

Formulating business strategies in this age of rapidly evolving technologies, one ought to recognise that digitalisation lies at the heart of increasingly disruptive business models. Digitalisation also enables business process transformation, be it in operating a machine, managing customers, carrying-out transactions, delivering services and soliciting feedback in a completely digital environment. Accordingly, to thrive in today's atmosphere, entrepreneurs must acclimatise to the digital disruption by ensuring the adoption of digitalisation in their business, minimising the gap between man and machines as well as exploiting the true wealth that comes in the form of big data analytics. Moving forward, all entrepreneurs need to ride the wave of digitalisation and use hard data to make informed-decision.

Despite the high level of awareness on the importance of digital adaptation in businesses, SMEs are still complacent in moving up or up skilling their workforce to adopt automation". Most of the barriers derived from a lack of knowledge on how to adapt to digital tools in their business processes. In addition to being disruptive, the setting up and maintenance of digital infrastructure is costly. According to a study done in 2016 on Malaysian SMEs, 45

percent encounter budgetary constraints and thus under-invest in enterprise resource planning (ERP) that is more cost effective in the long run. And according to the White Paper, "Accelerating Malaysian Digital SMEs: Escaping the Computerisation Trap", while 44 percent of SMEs are using cloud computing, most of them have not adopted cloud software-as-a-service to drive software process improvements. Instead, they are only using cloud storage services such as Dropbox to store personal documents, pictures and videos.

As it is, the structure of digitalisation would drive productivity and output gains by reducing backlogs and bottlenecks in the production process and promoting Just-In-Time practices and also saving the need on warehouse and storage costs. At the same time, production and business patterns could be analysed to yield and construct forecasts and projections which in turn could be fed back into the specific sub-system, i.e. business solutions software or within the broader ERP.

There is no doubt that SMEs require greater assistance from the government if they were to make the quantum leap or jump into the digital era and prepare for the 4IR. The government's role should be more than just enabler and destroyer but also mentor and leader in this regard.





Top Strategies for Improving Customer Loyalty

..... by CEDAR Research Team

It doesn't matter what kind of business you operate; the odds of succeeding without a steady and devoted client base are slim to none. That's where customer retention comes in. Defined as the process of keeping current clients engaged so they continue to buy your products and services, customer retention is especially crucial in the small business community.

Not only is retaining current customers easier than finding new ones, but it's also far less expensive. Retaining customers in today's competitive marketplace can seem like a daunting task. Still, there are some tried-and-true techniques small business owners can use to increase loyalty and keep customers coming back. Fortunately, many customer retention strategies are relatively easy and inexpensive for small businesses to implement.

1 Conduct On boarding Program

The process of on boarding might not seem like it relates directly to customer retention. However, the truth is that this tactic is essential to customer retention. By teaching customers how best to use your products and services, you increase their overall satisfaction with your business while minimizing stress and frustration. The end result is that clients are more likely to meet their own goals and deadlines. Not only are they happier with your company, but they may be more likely to recommend you to friends and co-workers. An added benefit, if you post how-to and other explainer videos on YouTube, they may wind up attracting new business as well.

2 Stay in Touch

Sometimes, the only thing that stops a customer from being a repeat customer is that they don't think of you when they're ready to buy again. So, they buy from someone else. Solve this problem by keeping your company name top of mind with email marketing. You can

send product information, industry news, timely tips related to what you sell, and other materials that would be interesting to your customers. The communications will help keep your company in mind.

3 Reward Customers

You're grateful to your clients for continuing to choose you over the competition. Why not reward their loyalty while encouraging them to select your products again in the future? The top 10 percent of business customers spend an estimated three times as much as the rest of your clients. So, it pays to give those high-spending customers a reason to come back again and again. The best rewards programs give customers free products or services, rewards, coupons, or even the opportunity to purchase goods before their official release.

4 Utilize Surveys

As a business owner, it can be difficult to know exactly what your customers are thinking. If you want to take the first step toward building

retention, consider asking clients to fill out an online survey. Along with identifying pain points, surveys can suggest areas of improvement or reveal what products and services your clients hope you offer in the future.

5 Offer Thoughtful Discounts

Falling into the trap of discounting your products can have negative consequences. After all, you don't want to offer such low rates that you're consistently losing money. Still, the occasional promo code or coupon offer can be a useful tool in keeping customers engaged. In particular, consider sending these deals to first-time buyers after they complete a purchase. You can encourage them to consider purchasing from you again while your memory is still fresh in their mind.

6 Addressing Issues

Customer retention isn't just about encouraging people to make more purchases. It's also about supporting customers when things go bad. For example, sometimes products break shortly after purchase or customers neglect to use items correctly. Take time to contact clients by email or social media message to ask how you can help address the issue and resolve the problem. The good will this generates is likely to motivate customers to come to you in the future when they need your goods and services.

7 Follow Up

Sometimes customers fully intend to buy something only to get distracted before they can hit the "Complete Purchase" button. If you find that a lot of customers are leaving products in their shopping carts, think about doing something to cut down on abandonment rates. For example, you could send out a follow-up email reminding them that the item is still available. You might even want to offer a coupon code, such as a free shipping offer. Sometimes this little push is all your client needs to complete the sale.

8 Make Customers Feel Welcome

This is particularly important for brick and mortar businesses. We live in an increasingly impersonal world. When customers see that you care about them, like them, and are willing to help them, they are more likely to keep coming back. A smile and words like "How are you doing today?" "Is there anything I can help you with?" and "We're so glad to see you back" cost you nothing and can go a long way towards building customer loyalty and repeat business.

Source: [businessknowhow.com](https://www.businessknowhow.com)

7 Tips Memajukan Perniagaan

..... oleh CEDAR Research Team

Tidak kira sebarang jenis perniagaan yang dijalankan samada melibatkan penjualan produk, servis, nasihat dan sebagainya. Kecekalan dan semangat yang kental sangat diperlukan bagi memastikan cita-cita yang diimpikan tercapai. Perniagaan ini bukan sesuatu yang boleh dicapai dengan mudah. Kerana ia mengambil masa dan memakan tempoh yang agak panjang. Sambutan pelanggan dalam perniagaan yang dijalankan mempunyai beberapa cara untuk dicapai. Beberapa tips ini perlu diamalkan bagi memastikan perniagaan yang dijalankan menjanjikan pulangan yang lumayan dan memberangsangkan.

1 Mengkaji tentang suasana dan kedudukan

Kita perlu mengkaji tentang latar dan faktor kedudukan tempat baru itu. Jika ia merupakan kawasan yang didiami pelajar dan pekerja, membuka kedai dobi adalah cadangan yang baik. Kerana golongan seperti ini lebih cenderung untuk menghantar pakaian yang kotor kedai dobi dari dicuci sendiri. Jangan pula di kawasan seperti itu kita mulakan dengan perniagaan besi buruk dan barang kitar semula.

Selain itu, kawasan seperti ini juga sesuai dibuka perniagaan makanan dan minuman. Kerana pelajar dan pekerja sentiasa memerlukan tenaga untuk pergi belajar dan pergi bekerja. Katakan juga keinginan untuk memulakan kedai alat tulis dan perkhidmatan potostet di kawasan yang sama. Pendek kata, sesuatu kawasan itu perlu dikaji terlebih dahulu sebelum memulakan perniagaan. Kerana perniagaan ini bukan untuk suka-suka dan main-main, sebaliknya sesuatu yang serius dan berat.

2 Mencari rakan kongsi yang boleh dipercayai

Tips yang seterusnya adalah mencari rakan kongsi yang boleh dipercayai. Bukan sekadar seorang yang mempunyai wang untuk dilaburkan sahaja. Setidak-tidaknya minat dan hobi pada benda yang sama akan menampakkan lagi usaha yang dijalankan. Kerana manusia tidak akan jemu dan bosan melakukan sesuatu yang menjadi kegemaran mereka. Katakan Yusri dan Lisa mempunyai minat yang sama dalam bidang penerbitan dan periklanan. Jadi, mereka telah bersetuju dan melaburkan sejumlah wang untuk memulakan perniagaan ini di sebuah kawasan yang menjadi tumpuan. Kerana minta dan pendapat dalam bidang yang sama sangat tinggi, perniagaan mereka semakin maju. Kerana masing-masing memberi komitmen yang baik dalam perniagaan ini. Bukan hanya seorang sahaja yang perlu bekerja, sebaliknya kedua-dua belah pihak rakan kongsi ini. Pendek kata, perniagaan mereka maju kerana minat dan hobi dalam bidang yang sama.

3 Bermula secara kecil-kecilan

Tidak semua perniagaan itu perlu diusahakan secara besar-besaran yang menelan belanja sehingga jutaan ringgit. Sekadar sebagai hobi dan minat untuk memenuhi masa dan boleh dijadikan sebagai pendatan sambil sudah memadai. Contohnya Pak Abas yang menjalankan perniagaan menjual kerepek di kampungnya. Perniagaan ini adalah perniagaan warisan daripada ayahnya dahulu. Jadi, Pak Abas membantu ayahnya yang telah tua kerana sudah tidak mampu melakukan pekerjaan berat lagi. Semakin lama, minatnya telah



mendalam dalam dunia perniagaan dan dia menguruskan sepenuhnya perniagaan ini selepas kematian ayahnya. Pada awal penglibatan dalam dunia penjualan kerepek, arwah ayah Pak Abas berniaga dengan menaiki motorsikal sahaja. Selepas Pak Abas mengambil alih, dia telah membuat pinjaman dengan bank untuk mendirikan sebuah kilang pembuatan kerepek yang terletak di belakang rumahnya. Pendapatannya semakin maju tambahan pula semasa musim perayaan dan juga musim perkahwinan. Kerana Pak Abas telah mendapat pengalaman yang banyak semasa membantu arwah ayahnya dahulu. Kini, Pak Abas telah mendirikan lima buah kilang di daerah dalam negerinya.



4 Mengupah pekerja yang boleh dipercayai

Setelah mempunyai kedudukan yang baik dalam perniagaan yang diceburi, pasti kita ingin meluaskan perniagaan itu. Katakan perniagaan kedai pakaian lelaki dan wanita. membuka cawangan baru memerlukan lebih ramai perkerja untuk menguruskannya. Maka, kita perlu mengupah orang yang boleh dipercayai untuk memastikan perniagaan yang diusahakan selama ini tidak dirosakkan mana-mana pihak yang cuba menjatuhkan kita. Mungkin kita boleh mengupah jiran yang telah lama kita kenali sebelum memulakan perniagaan itu atau juga mengupah kawan-kawan yang sudah kita maklum dengan hati budi mereka. Jika tidak, perniagaan kita akan musnah berikutan ada pihak yang iri hati dengan kesenangan dan kemewahan yang kita capai. Oleh sebab itu, kita perlu menjalin perhubungan yang baik dan tidak bermusuhan dengan semua orang agar kita juga selamat dan perniagaan kita terus maju.

5 Mempunyai strategi yang berkesan

Selain itu, untuk memastikan sesebuah perniagaan itu berjaya, kita juga perlu mempunyai strategi yang berkesan. Bukan sahaja perniagaan, setiap pekerjaan yang dilakukan juga memerlukan perancangan yang sempurna. Jika tidak impian itu akan musnah di pertengahan jalan. Contohnya memulakan perniagaan dalam bidang ubat-ubatan dan farmasi. Dalam dunia yang serba canggih dan maju ini, kita sering dihantui dan dibayangi dengan pelbagai wabak penyakit yang disebabkan penyalahgunaan bahan kimia industri, wabak penyakit yang disebabkan bahan kimi berlebihan dalam bekalan makanan seperti sayur dan wabak penyakit berjangkit yang mudah disebarkan melalui migrasi manusia atau haiwan. Wabak penyakit berbahaya memang sukar untuk diubati, tetapi kita masih mempunyai peluang untuk mencegahnya. Maka, perniagaan dalam bidang ubat-ubatan dan farmasi sentiasa mendapat sambutan yang baik kerana kita tidak mampu menjangka saat kita akan ditimpa penyakit. Perniagaan ini adalah perniagaan yang mampu memberi keuntungan kepada pengusaha. Masyarakat hari ini juga semakin bijak untuk menentukan ubat yang berkesan bagi penghalang penyakit merebak.



6 Mendengar dan mengikuti kemahuan pelanggan

Pihak yang akan menentukan jatuh bangun sesebuah perniagaan itu adalah pelanggan dan orang ramai. Maka, hasrat dan kemahuan mereka perlu diambil kira dan tidak boleh dipandang ringan. Jika tidak, pelanggan akan lari dan kita yang akan mengalami kerugian kerana gagal memenuhi kehendak mereka. Sekurang-kurangnya kehendak pelanggan memberikan kita sesuatu yang baru untuk dicuba dalam dunia perniagaan itu. Contoh yang paling rapat dengan masyarakat adalah perniagaan francais iaitu McDonalds, yang berjaya meluaskan perniagaan ke serata dunia.

McDonalds di India telah menyediakan menu khas bagi penduduk India dengan menyediakan burger ayam. Mereka telah tampil dengan Chicken Maharaja Mac, kerana mereka tidak boleh memakan daging. Selain itu, di Itali pula, mereka telah menyediakan burger yang disajikan dengan daging khinzir. Di Norway pula, burger telah disajikan dengan kepingan daging ikan salmon yang menjadi kegemaran penduduknya. Manakala di Thailand, ia juga disajikan dengan memasukkan perisa tomyam yang disesuaikan dengan selera pelanggan. Tidak kurang hebat juga dengan McDonalds di Malaysia dengan menu berasaskan nasi lemak. Menu-menu ini secara tidak langsung membuatkan pelanggan mereka tertarik dengan keunikan yang cuba ditonjolkan oleh McDonalds.

7 Bersedia untuk memulakan perniagaan yang besar

Perniagaan yang semakin maju menjadi idaman semua usahawan. Tetapi adakah kita sudah bersedia untuk memulakan perniagaan ke peringkat yang seterusnya? Kejayaan kita mampu diukur setelah kita melihat dan merasakan sambutan yang diterima ramai orang. Katakan dulu Iqbal hanya menjual laksa dengan menaiki motorsikal sahaja.

Selepas 5 tahun bersusah-payah, dia telah mengumpul wang yang banyak dan membuka sebuah kedai laksa bersama adik lelakinya. Memang cita-cita Iqbal untuk membuka sebuah kedai laksa daripada resipi arwah ibunya. Dia telah bersedia dengan sepenuhnya. Dengan pembukaan kedai baru itu, Iqbal menjadi semakin bersemangat untuk bekerja dan juga untuk merubah masa depannya. Semakin hari, perniagaannya semakin maju. Kerana Iqbal sudah mempunyai pelanggan tetap selama 5 tahun sepanjang dia berniaga menaiki motorsikal roda tiga.

Perubahan demi perubahan diperlukan dalam kita mengembangkan perniagaan ke peringkat yang seterusnya. Kekuatan mental & persediaan fizikal yang baik akan membawa kejayaan yang diinginkan.

Secara kesimpulannya, tips ini perlu diamalkan agar perniagaan yang kita ceburi itu menampakkan hasil dengan titik peluh yang dikorbankan. Kegagalan dan jatuh bangun dalam perniagaan adalah lumrah dan kita perlu bersedia dengan semua kemungkinan yang bakal tiba. Sekali jatuh bukan bermakna kita akan jatuh selamanya. Jadikan perkara ini sebagai pembakar semangat. Pokok pangkal untuk berjaya dalam bidang perniagaan adalah minat yang mendalam, kegigihan dan juga usaha yang tidak pernah kenal penat lelah. Dalam erti kata yang mudah, setiap usaha yang kita lakukan pasti akan membuahkan hasil apabila tiba masanya nanti. Berusaha dan terus berdoa agar urusan kita dipermudahkan-Nya.



BUSINESS ALERT

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

OIL, GAS AND ENERGY (Average USD18.7 / Brent Crude)



OUTLOOK: NEUTRAL

- It came as no surprise that the recent external trade data painted a rather gloomy picture of trade activity, given that the economy came to a near standstill in mid-March when a Movement Control Order (MCO) was implemented in tandem with many other countries worldwide to rein in the spread of the coronavirus. March exports fell 4.7% from a year ago while imports dipped 2.7% over the same period. Zeroing in on the oil and gas sector, LNG exports and crude petroleum saw declines in value terms

in March. LNG exports bore the brunt of it, falling 13.4% to RM3.4 billion year-on-year while crude petroleum exports declined 4.2% to RM2.3 billion. The performance was only to be expected as crude oil prices nosedived in early March from US\$50 per barrel to about US\$20 per barrel by the end of the month. LNG export volumes also fell 1.5% y-o-y while crude petroleum showed a 2% increase in export volume. As oil demand is projected to contract this year, many expect to see a lower value of oil exports this year, but reduced export volumes should be anticipated as well.



HEALTHCARE



OUTLOOK: NEUTRAL

- The impact of the Covid-19 outbreak has put the Malaysian healthcare system in a contrasting reality, with public hospitals overstretched from increasing patients while private hospitals are underwhelmingly quiet as a result of the movement control order (MCO). With many reluctant to go to hospitals in general, KPJ Healthcare Bhd has recorded a lower patient footfall. In early March, KPJ's bed occupancy rate was already lower at 60% compared with 67% a year ago,

as patients avoided hospitals, Maybank Investment Bank said in a research note recently. This was further exacerbated by the implementation of the MCO from March 18 which saw the bed occupancy rate plunging to 30% during the first week, as only urgent surgeries were being undertaken. Furthermore, foreign patients (which contribute about 6% of KPJ's revenue) are also prohibited from entering Malaysia, adding to the impact. KPJ's occupancy rate is expected to average between 55% and 57% in the

first quarter of 2020 (1Q20) and 2Q20, but may recover to the 65% level in second half of 2020 (2H20) on pent-up demand.

BUSINESS SERVICES



OUTLOOK: NEUTRAL

- The damage inflicted by Covid-19 to the local transportation and logistics sector is no mere dent but destruction of varying degrees to different segments. AmResearch expects container throughput to contract by 15 per cent at Westports and 10 per cent at ports of MMC Corp Bhd this year. It also projects passenger volume for AirAsia Group Bhd to shrink by 35 per cent, before rebounding 25 per cent next year from a low base. This is assuming that by then

the pandemic will have been significantly contained or vaccines will have been made available. Pos Malaysia's mail volume is expected to drop by 35 per cent in financial year 2020. The firm's top pick within the sector is MMC Corp. Analysts are mindful of the soft patch ahead amidst a major slump in the world economy as well as world trade in the aftermath of the Covid-19 pandemic.



TOURISM



OUTLOOK: NEUTRAL

- The Malaysian Tourism, Arts, and Culture Ministry announced on March 24 that the current estimate of losses faced by the country's main tourism industry players for the January 2020 to March 2020 period to be RM9 billion. The players in question include the accommodation, transport, shopping, food and beverage sectors as well as the organizers of business events. According to Malaysia's director of tourism in Indonesia, most visitors came from Singapore, Indonesia, and

China. But Malaysia was also becoming increasingly appealing to European tourists. However, with the pandemic forcing countries including Malaysia to impose entry ban and border closures, what was once a promising year has now turned into a struggle for many in the tourism industry. Malaysian Association of Hotels (MAH) reported that for the January to June period, hotels are looking at potential losses of RM3.3 billion from room revenue alone.



COMMUNICATIONS CONTENT AND INFRASTRUCTURE



OUTLOOK: NEUTRAL

- The Ministry of Communications and Multimedia, through the Malaysian Communications and Multimedia Commission (MCMC), is in the midst of strengthening broadband performance to keep up with the high demand. The effort, implemented in collaboration with service providers, is funded by an additional investment of RM400 million, announced under the Prihatin Rakyat Economic Stimulus Package (Prihatin). Among efforts carried out are network optimisation and radio capacity enhancement in high-usage areas as well as network capacity dispersion

to meet the increasing bandwidth demand at residential premises. Other implemented works are upgrading the wireless backhaul connections to fibre optic connections, enhancing the capacity of the main domestic network including providing new fibre optic infrastructure and expanding the interconnection bandwidth as well as utilising the reserve capacity. The demand for broadband had surged since the implementation of the movement control order (MCO) as Malaysians were relying on the Internet to perform most of their activities at home.



WHOLESALE AND RETAIL



OUTLOOK: NEUTRAL

- Malaysia's retailers are expected to bring in RM10.9 billion less in sales this year after the industry cut its forecast to a 5.5% contraction, from a 4.6% growth projection in December 2019. This will be the first time the industry has contracted since the Asian financial crisis in 1998. At 5.5% growth, total retail sales – ranging from jewellery to furniture and grocery and beauty products – for 2020 are expected to be RM101.6 billion, compared with RM112.5 billion under the earlier projection. In 2019, retail sales grew

3.7% to RM107.5 billion. The new projections were made by Retail Group Malaysia (RGM) in a special report in the wake of the Covid-19 pandemic. RGM tabulates retail data on behalf of the Malaysia Retailers' Association. They do not tabulate big-ticket items like cars and houses. The revised figure comes after the government further extended its movement control order (MCO) to fight the spread of Covid-19, to April 28. All stores, except those offering essential services, have been shut since March 18.



How Do You Know If You Have A Good Business Idea?

From millennials to small investors, all sorts of people are looking for new business ideas, but not all of them end up founding successful businesses. But how do you know which business idea will actually work? Here are five validation rules before you spend too much time on it.

1 Be in the right zone

Save yourself from investing in wrong area. Pick a business idea based on your personal strengths and areas of interest. Developing a business that depends on skills will save you from problems that invariably surface when someone ventures a completely unknown business model. You can also brainstorm, take surveys, or talk to friends for help in this regard. Also ask yourself, how long you will be able to survive without making a profit? What's your goal/vision as an entrepreneur?

2 Identify your competition

Studying your industry is important to analyze what can make your product or service unique in its market. It is critical for start-ups to know who their competitors are. Knowing who the competitors are and what their market share should be on the top of your list. Take both current and potential competitors into account. Evaluate their marketing campaigns, online reputation, and price and quality of products and services. This will help you discover unserved needs and provide insights for your new business to please your target audience by fulfilling them.

3 Learn about your chosen business model

Choosing a suitable business model will pave the way for your success as an entrepreneur. Whether you go for an affiliate business, B2B, or e-commerce store, each will have its own target

customers, value configurations, and core capabilities. Your capacity to meet the discrete requirements of a business will define its success rate. Collect more information about revenue models, cost structures, and value propositions before you opt for a specific business model.

4 Check sustainability

The sustainability of a business idea depends on many factors, including its demand and supply. If your product/service acts as a never-heard solution, or offers something better than existing solutions, it will certainly go a long way. Test the water before you take your first big step in the business world to prevent future failure. Check how scalable your product/service is and determine if people would pay for it. All these factors will collectively determine whether or not a business idea can yield expected returns.

5 Seek advice from marketing professional

It's better to take the advice of a marketing professional right from beginning. Doing this will reduce your business risk as well as overhead expenses, while providing you with details about how much your business demands in terms of promotion and advertising. New businesses that ignore the value of marketing and think this is something that can be worked out later are usually seen rectifying errors committed at the outset. For example, opting for an online business requires a website that can meet usability standards aptly and offer the best customer experience. A digital marketing specialist will tell you in advance that your website needs to be SEO friendly, and the right ways to build it. Developing a platform accordingly will minimize half of the difficulties that can surface later and prove troublesome.

Source: inc.com

4 Fungsi Asas Sumber Manusia Dalam Perniagaan Peringkat Permulaan

oleh CEDAR Research Team

Sistem Pengurusan Sumber Manusia bukan lagi sebuah pilihan tetapi sesuatu keperluan asas bagi syarikat mencapai kejayaan dalam persaingan sengit. Tidak banyak organisasi dapat mencabar status quo industri tanpa sebarang bantuan digital pada zaman ini. Sistem sumber manusia sudah pasti menghasilkan keputusan yang penting, tetapi kita seharusnya memahami bahawa pelaksanaan program sebegini merupakan sebuah proses yang panjang dan rumit. Apa yang mungkin berbeza bagi perniagaan peringkat permulaan adalah seberapa besar pasukan sumber manusia dan mekanisma operasinya. Untuk perniagaan peringkat permulaan, terdapat empat fungsi asas sumber manusia yang perlu dipraktikkan.

1 Mengambil Pekerja Yang Betul Untuk Tugas Yang Betul

Bagi perniagaan peringkat permulaan, kesilapan dalam pengambilan pekerja boleh menyebabkan kerugian dan menjejaskan perniagaan. Antara langkah untuk mengurangkan kesilapan dalam pengambilan pekerja ialah:

- Mencari calon pekerja melalui laman sesawang kerjaya atau mengiklankan jawatan kosong tersebut di laman sesawang syarikat. Ianya adalah satu permulaan yang baik dan akan membantu anda mencari calon yang sesuai.
- Lihat kepada kualiti tingkah laku calon pekerja. Soalan berkaitan tingkah laku calon semasa sesi temu duga akan membantu anda menjangkakan tindak balas calon semasa bekerja di bawah faktor tekanan dan prestasinya apabila bekerja di syarikat anda kelak.
- Individu yang berkebolehan sangat diperlukan. Jika anda telah bersedia untuk menawarkan kontrak pekerjaan, hubungi calon yang berjaya sebelum orang lain merebut mereka!
- Keputusan Pengambilan Berstrategik
- Kontrak Perkhidmatan perlu ditandatangani apabila anda bersetuju untuk mengambil seorang pekerja. Ini adalah kontrak undang-undang di antara pekerja dengan syarikat anda. Terma dan syarat bagi kedua-dua pihak perlu dinyatakan dengan jelas dalam dokumen ini dan ianya hendaklah selari dengan Akta Kerja 1955 (Pindaan, 2012).

2 Membayar Gaji Mereka

Sebagai sebuah perniagaan peringkat permulaan, anda boleh menguruskan proses penggajian secara sendiri, menggunakan perisian penggajian atau menggunakan templat daripada microsoft excel. Keputusan asas perlu dibuat berdasarkan perkara seperti berikut:

- Adakah pekerja anda sepenuh masa, separuh masa atau kontraktor bebas?
- Apakah tempoh penggajian anda?
- Apakah terma dan faedah pampasan sedia ada contohnya bonus, komisyen dan kerja lebih masa?
- Adakah semua pekerja mempunyai akaun bank tersendiri bagi pembayaran gaji secara langsung?

3 Mengekalkan Pekerja Yang Berkebolehan

Mengekalkan pekerja berkebolehan bagi perniagaan peringkat permulaan adalah sangat mencabar kerana anda tidak boleh menawarkan gaji yang tinggi dan manfaat yang besar. Bagaimanakah anda boleh bersaing dengan syarikat lain yang lebih mampu?

- Faktor terpenting ialah anda membayar gaji pekerja yang setimpal dengan kerja yang ditawarkan, serta menawarkan manfaat asas seperti pelan simpanan persaraan dan insurans kesihatan. Di samping itu, kebanyakan pekerja terutamanya generasi muda bersedia untuk mengorbankan gaji yang lebih tinggi untuk mendapatkan keadaan

kerja yang lebih fleksibel. Salah satu kaedah untuk mengekalkan pekerja berkebolehan tanpa melibatkan kos yang tinggi adalah dengan memberi penghargaan apabila mereka bekerja dengan baik. Harus diingat bahawa kos untuk mengambil pekerja baru adalah lebih besar jika dibandingkan dengan mengekalkan pekerja sedia ada yang terlatih.

- Mengekalkan pekerja berkebolehan juga perlu mengambilkira tahap prestasi pekerja tersebut. Pekerja baharu mungkin telah menjalani beberapa sesi latihan untuk mendapatkan pengetahuan mengenai skop kerja, kemahiran serta kompetensi berkaitan. Syarikat perlu membuat penilaian untuk menentukan kesesuaian pekerja tersebut. Bagi perniagaan peringkat permulaan, penilaian prestasi kerja adalah lebih mudah dan langsung dengan beberapa kriteria tertentu.

4 Menguruskan Pemberhentian Pekerja

Pasti ada pekerja yang akan meninggalkan syarikat, sama ada melalui perletakan jawatan atau pemecatan. Terdapat 3 jenis pemberhentian pekerja :

- Pemberhentian oleh majikan atau pemecatan
- Pemberhentian oleh pekerja atau perletakan jawatan
- Pemberhentian secara automatik

Sumber: smeinfo.com.my



Temubual oleh Nursyafiqah Mohd Rafee

SEMANG USAHAWAN bersama

Khairul Anuar Mohamadiah

Ketua Pegawai Eksekutif



Nama Syarikat
EzyDurian Sdn. Bhd.

Bidang Perniagaan
Penjualan buah-buahan berasas
jualan atas talian

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(kg) durian musang king habis di tempah. Hari berikutnya kami membuat tempahan 100kg dan menggunakan medium pemasaran online juga kesemua durian berjaya dihabiskan dalam masa beberapa jam sahaja. Alhamdulillah, strategi pemasaran atas talian yang kami gunakan berjaya dan melihat kepada sambutan yang amat positif, akhirnya tercetus idea untuk lebih serius. Setelah berbincang, kami sepakat mewujudkan satu lagi cabang perniagaan baharu iaitu Ezydurian yang turut bernaung di bawah EzyHome. Daripada berniaga dengan menumpang di premis gudang Ezyfloor dan Ezyreno, kini Ezydurian berjaya beroperasi di premis perniagaan sendiri berkonsepkan kafe terletak di Taman Industri Bolton, Batu Caves, Selangor.

Dua pemuda kelahiran Johor tidak pernah menyangka, kegilaan mereka terhadap raja buah, durian akhirnya mewujudkan sebuah cabang perniagaan baharu. Khairul Anuar Mohamadiah, bersama rakan kongsi, Hamzah Harun, menjalankan perniagaan berkaitan pembinaan dan ubah suai bangunan menerusi syarikat EzyHome Solution Sdn Bhd (EzyHome) yang mana turut menerajui dua lagi perniagaan iaitu EzyFloor yang mengkhususkan kepada lantai kayu dan EzyReno memfokuskan kepada ubah suai dan hiasan dalaman.

Setelah itu, mereka mewujudkan satu lagi cabang perniagaan baharu iaitu Ezydurian yang turut bernaung di bawah EzyHome. Encik Khairul Anuar Mohamadiah telah berkongsi pengalaman, pengetahuan dan pendapat beliau dalam dunia keusahawanan dengan BizPulse

Apakah yang mendorong anda untuk memulakan perniagaan Ezydurian?

Sebagai penggemar tegar durian, setiap kali musim durian, saya akan membeli durian di gerai-gerai sekitar lembah Klang dan kebanyakannya agak mengecewakan. Ada gerai yang menjual durian dengan harga agak murah, tapi rasanya kurang memuaskan dan ada gerai yang menyediakan durian dengan kualiti yang bagus tetapi harganya agak tinggi. Kebetulan saya mengenali seorang sahabat yang bertugas sebagai guru di Raub, dan beliau mengenali beberapa orang pemilik kebun durian musang king di sana. Saya dan keluarga kemudian ke Raub untuk mencuba sendiri keenakan musang king Raub yang sentiasa menjadi bahan bualan ramai.

Setelah puas makan durian di kebun Raub dan ingin membuat bayaran, saya agak terkejut kerana harga yang dikenakan oleh pemilik kebun adalah hampir 50 peratus lebih murah dari harga jualan di Kuala Lumpur ketika itu kerana kami membeli terus dari kebun, tidak perlu berurusan dengan peraih dan peniaga. Perhatikan hubungan rapat dengan pemilik kebun dan harga yang diberikan agak berpatutan, kami terus membuka tempahan kepada rakan-rakan di Facebook yang sememangnya ramai hantu durian dengan niat sekadar ingin berkongsi keenakan raja buah dan tidak begitu memikirkan keuntungan.

Hasilnya, tidak sampai satu jam membuka tempahan, 50 kilogram

Bagaimana anda melihat perjalanan dan perkembangan syarikat anda?

Melalui pemasaran dan jualan atas talian, ia telah banyak membuka peluang kepada usahawan dan peniaga yang bijak mengambil peluang, terutama usahawan muda. Model perniagaan berkonsepkan atas talian tidak memerlukan premis dengan kos yang tinggi dan capaian pelanggan adalah lebih meluas. Jika dahulu, mungkin agak sukar bagi pelanggan yang tinggal di Putrajaya untuk membeli durian dari Ezydurian yang berada di Batu Caves, Selangor. Tapi dengan pemasaran atas talian semuanya menjadi mudah dan bagai tiada sempadan.

Setiap hari Ezydurian membuat penghantaran ke seluruh Lembah Klang merangkumi kawasan Rawang, Sungai Buloh, Shah Alam, Klang, Puchong, Putrajaya, Cyberjaya, Sepang, Kajang, Bangi dan lain-lain. Melalui pemasaran atas talian juga adalah lebih mudah untuk pelanggan membuat semakan sama ada peniaga yang ingin mereka berurusan adalah penjual yang boleh dipercayai ataupun tidak. Tambahan pula terdapat ramai pelanggan yang pernah

berurusan dengan peniaga tersebut akan meninggalkan review mereka untuk rujukan pembeli lain. Pihak kami sentiasa menekankan kepada pekerja bahawa kepuasan pelanggan adalah matlamat utama Ezydurian. Saya yakin sekiranya pelanggan berpuas hati dengan durian yang disediakan, bila musim durian tiba, mereka akan kekal menjadi pelanggan tetap dan akan dengan sukarela mempromosikan Ezydurian kepada teman-teman mereka sama ada di media sosial atau mulut ke mulut.

Memandangkan dalam setahun terdapat dua kali musim durian, EzyDurian sentiasa bertukar-tukar fikiran apakah strategi pemasaran baharu yang ingin diketengahkan, dan apakah strategi pemasaran yang perlu digunakan untuk menaikkan jualan musim akan datang. Justeru, kepada usahawan dan peniaga pada masa ini perlu mempersiapkan diri dengan ilmu perniagaan atas talian. Ia bukan hanya terhad sekadar pandai membuat *copy writing* yang hebat akan tetapi lebih kepada memberikan kandungan berkualiti dan maklumat yang berguna kepada pelanggan dalam membuat pilihan yang tepat.

Apakah cabaran yang anda tempuhi di awal penubuhan perniagaan anda?

Mengimbuai kembali zaman awal Ezydurian yang mula beroperasi empat tahun lalu, segala yang ada di Ezydurian hadir bukan dengan cara yang mudah. Pada awal penubuhan Ezydurian, kami hanya bermula dengan dua kakitangan dan hanya menumpang di kilang Ezyfloor dengan menggunakan ruangan seluas 200 kaki persegi sahaja. Kekurangan staf dan kekangan tapak operasi menyukarkan kami menyediakan tempahan pelanggan. Selain itu ramai pelanggan yang datang ke kilang bersama keluarga untuk makan di tapak jualan terpaksa makan di pinggir jalan sambil berdiri.

Pada awalnya kami membuat jualan menggunakan tapak premis EzyHome di Batu Caves sahaja, dan memandangkan

pengiklanan dilakukan secara atas talian, kami mendapat banyak permintaan daripada pelbagai kawasan yang jauh. Untuk menyelesaikan masalah tersebut, pada mulanya kami cuba membuat penghantaran buah durian dengan kulit kepada pelanggan, tetapi terdapat banyak masalah yang kami hadapi seperti kapasiti seorang tukang hantar boleh menghantar tempahan sangat terhad kerana buah yang berat dan agak berbahaya untuk membawa buah dengan kulit dalam kuantiti yang banyak. Tambahan pula terdapat kemungkinan buah yang dihantar tidak berapa elok, mengkal atau terlebih masak dan menyusahkan proses penukaran.

Apakah strategi atau konsep perniagaan anda yang berbeza daripada pesaing lain?

Jadi kami mengambil risiko untuk menjual durian tanpa kulit kerana ia lebih mudah dihantar, tidak memerlukan tempat yang besar, lebih senang dikesan sekiranya terdapat sebarang kerosakan dan pelanggan lebih berpuas hati kerana hanya membayar isi durian yang sudah terpilih dan tidak mengambil sebarang risiko kerugian. Cuma di peringkat awal agak sukar menyakinkan pelanggan dengan konsep baharu tersebut, jadi kami mengambil pendekatan dengan memperkenalkan tag line '*Trusted durian seller*' dan kami sentiasa membuat video secara langsung menunjukkan bagaimana proses penyediaan durian dilakukan di Ezydurian. Kami juga memperkenalkan polisi 'wang anda dikembalikan tanpa banyak bicara' sekiranya terdapat sebarang ketidakpuasan hati pelanggan. Hasilnya, kini pelanggan telah meletakkan sepenuh keyakinan kepada kami dan 90 peratus jualan di Ezydurian adalah jualan tanpa kulit.

Bermula tahun ini, Ezydurian telah mempunyai lebih 40 orang pekerja dan kami menyediakan tempat makan yang lebih selesa di samping mempelbagaikan menu durian seperti; ikan patin masak

tempoyak, pais tilapia, udang galah gulai tempoyak, cendol durian, pulut durian dan aneka jenis kuih muih berasaskan durian seperti seri muka, nona manis, cream puff, durian crepe, *cheese tart*, *cheese cake*, serawa durian dan bermacam-macam lagi.

Apakah perancangan Ezydurian pada masa akan datang?

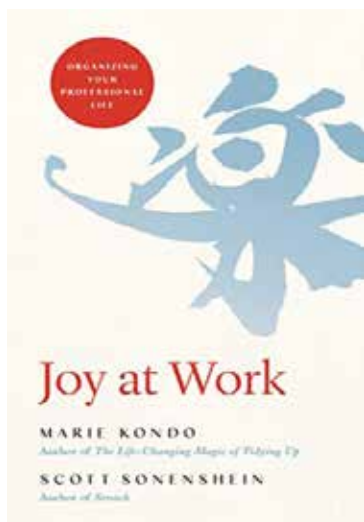
Matlamat kami adalah ingin menjadi pusat sehenti pertama di Malaysia yang mempromosikan semua menu durian dan mungkin selepas ini boleh menjadi salah satu daya tarikan pelancong yang datang ke Batu Caves yang ingin mencuba sendiri menu durian Malaysia yang sememangnya terkenal di seluruh dunia. Harga durian premium yang ditawarkan oleh kami amat berbaloi antaranya durian Musang King pada harga antara RM23 hingga RM40 satu kilogram mengikut gred jika ditimbang dengan kulit dan RM60 (500 gram) atau RM115 (1 kg) ditimbang isi; Tekka berharga RM25 sekilo jika ditimbang dengan kulit dan RM50 (500 gram) atau RM80 (1 kg) ditimbang isi; IOI berharga RM25 sekilo ditimbang dengan kulit dan RM40 (500 gram) atau RM70 (1 kg) ditimbang isi.

Memandangkan harga yang ditawarkan adalah sangat kompetitif, Hamzah memberitahu, dalam sehari Ezydurian mampu menjual satu hingga tiga tan durian dan jumlah itu meningkat pada musim kemuncak buah durian. Ezydurian turut menyediakan perkhidmatan belian secara borong tentunya pada harga lebih murah untuk membantu peniaga-peniaga kecil yang ingin atau telah memulakan perniagaan durian di sekitar kawasan Lembah Klang. Bagi peniaga yang baru berjinak-jinak dengan bidang perniagaan ini, Ezydurian juga menyediakan khidmat nasihat percuma untuk mereka memulakan perniagaan dalam bidang tersebut. Tidak ketinggalan, Ezydurian turut menyediakan pakej jualan murah terus ke syarikat atau pejabat milik kerajaan seperti yang telah dilakukan beberapa tahun kebelakangan ini.

Dalam pada itu, mengenai perancangan masa depan, kami berpendapat, bidang durian atas talian merupakan suatu bidang baharu yang masih terlalu banyak belum diterokai oleh cabang-cabang perniagaan yang ada. Selaku peneraju penjualan durian atas talian, jika diberi keizinan oleh ALLAH, Ezydurian berhasrat mengembangkan perniagaan ke seluruh Malaysia dengan pembukaan beberapa cawangan baharu dan berkemungkinan akan mengintai peluang-peluang yang ada untuk membawa jenama Ezydurian ke peringkat global.



Sumber daripada Internet



Joy At Work: Organizing Your Professional Life

Tidying expert and bestselling author, Marie Kondo, and organizational psychologist, Scott Sonenshein, team up to bring joy to work. Using the world-renowned KonMari Method™ and cutting-edge research, “Joy at Work” will help you overcome the challenges of workplace mess and enjoy the productivity, success and happiness that come with a tidy desk and mind.

Kondo’s book, which is co-written with organizational psychologist Scott Sonenshein, explores how to “spark joy in your career” by keeping a tidy office, taking control of your digital data, managing your time well, and making the commitment to only maintain professional relationships that are valuable to you. When all of these areas are handled with the KonMari

Method in mind, Kondo believes you’ll prove to be more productive and happy with your work.

The workplace is a magnet for clutter and mess. Who hasn’t felt drained by wasteful meetings, disorganized papers, endless emails, and unnecessary tasks? These are the modern-day hazards of working, and they can slowly drain the joy from work, limit our chances of career progress, and undermine our well-being. The authors offer stories, studies, and strategies to help you eliminate clutter and make space for work that really matters. They will help you overcome the challenges of workplace mess and enjoy the productivity, success, and happiness that comes with a tidy desk and mind.

Author : Marie Kondo and Scott Sonenshein
Pages : 224 pages
Publisher : Little, Brown Spark

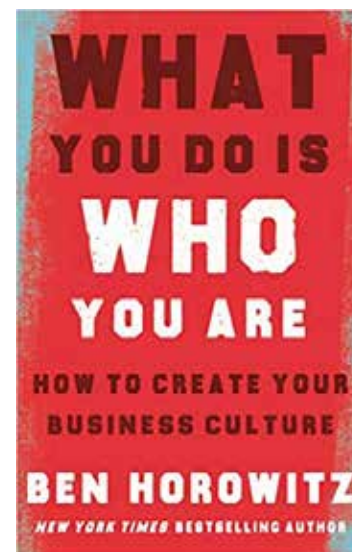
What You Do Is Who You Are: How to Create Your Business Culture

Ben Horowitz, a leading venture capitalist, modern management expert, and New York Times bestselling author, combines lessons both from history and from modern organizational practice with practical and often surprising advice to help executives build cultures that can weather both good and bad times.

What You Do Is Who You Are explains how to make your culture purposeful by spotlighting four models of leadership and culture-building—the leader of the only successful slave revolt, Haiti’s Toussaint Louverture; the Samurai, who ruled Japan for seven hundred years and shaped modern Japanese culture; Genghis Khan, who built the world’s largest empire; and Shaka Senghor, a man convicted of murder who ran the most formidable prison gang in the yard and ultimately transformed prison culture.

Horowitz connects these leadership examples to modern case-studies, including how Louverture’s cultural techniques were applied (or should have been) by Reed Hastings at Netflix, Travis Kalanick at Uber, and Hillary Clinton, and how Genghis Khan’s vision of cultural inclusiveness has parallels in the work of Don Thompson, the first African-American CEO of McDonalds, and of Maggie Wilderotter, the CEO who led Frontier Communications. Horowitz then offers guidance to help any company understand its own strategy and build a successful culture.

What You Do Is Who You Are is a journey through culture, from ancient to modern. Along the way, it answers a question fundamental to any organization: who are we? How do people talk about us when we’re not around? How do we treat our customers? Are we there for people in a pinch? Can we be trusted?



Author : Ben Horowitz
Pages : 288 pages
Publisher : Harper Business