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PERBELANJAAN DAN TIADA JAMINAN KEDAPATAN MAKANAN ISI RUMAH DALAM KALANGAN PENERIMA BANTUAN PUSAT URUS ZAKAT PULAU PINANG, BUKIT MERTAJAM

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Pengenalan

Tiada jaminan kedapatan makanan berlaku dalam kalangan isi rumah berpendapatan rendah sam ada yang tinggal di luar bandar mahupun bandar. Kenaikan harga minyak telah menyebabkan kos sara hidup meningkat, dan golongan yang berpendapatan sederhana dan rendah yang paling merasa tempiasnya. Peningkatan harga makanan akan mengakibatkan kurangnya kepelbagaiannya dan kuantiti makanan, terutama dalam kalangan golongan berpendapatan rendah (*Action Against Hunger*, 2008). Institut Penyelidikan Polisi Makanan (2008), melaporkan bahawa peningkatan harga makanan memberi kesan kepada golongan miskin dan isi rumah yang mengalami masalah tiada jaminan kedapatan makanan. Kebanyakan isi rumah di negara membangun membelanjakan 50% hingga 60% atau kesemua pendapatan untuk membeli makanan (Institut Penyelidikan Polisi Makanan, 2008). Edward, Nusrat, Eva-Charlotte, dan Ruchira (2003) menyatakan tiada jaminan kedapatan makanan berkait rapat dengan ekonomi dan sumber sosial, pendapatan atau jumlah perbelanjaan. Pendapatan adalah salah satu daripada indikator paling penting terhadap tiada jaminan kedapatan makanan dan kelaparan (Donald, 1999).

Tiada jaminan kedapatan makanan berlaku apabila seseorang itu tidak memperoleh nutrien yang mencukupi, makanan yang tidak selamat untuk dimakan atau tidak berkemampuan untuk mendapatkan makanan seimbang (Campbell, 1991). Elizabeth, Laurence, dan Gilberto (2003) mendefinisikan tiada jaminan kedapatan makanan sebagai penyediaan makanan yang

berkhasiat yang terhad, tidak mencukupi, tidak selamat, pola pemakanan tidak seimbang yang menyumbang kepada peningkatan risiko menghadapi obesiti dan masalah kesihatan. Faktor seperti pendapatan isi rumah yang rendah, kesediadapatannya keperluan dapur berkualiti yang terhad dan peningkatan harga makanan menyumbang kepada tiada jaminan kedapatan makanan (Janice, Patrick, Kitty, Jeffrey, James, Pippa, Carol, dan Margaret, 2004). Selain itu, faktor lain yang menyumbang kepada risiko tiada jaminan kedapatan makanan termasuklah wang, masa, maklumat dan tahap kesihatan yang mengehadkan isi rumah untuk memperoleh makanan (Norhasmah, Zalilah, Mohd Nasir, Minarlini, dan Asnarulkhadi 2009).

Kajian literatur

Masoumeh (2007), mendapati 85.2% masalah tiada jaminan kedapatan makanan berlaku dalam kalangan wanita India di estet kelapa sawit terpilih di Negeri Sembilan. Hasil kajiannya juga menunjukkan bahawa tiada jaminan kedapatan makanan dalam kalangan wanita India ini mempunyai perkaitan dengan status kesihatan dan pemakanan yang kurang baik. Zalilah dan Ang (2001) pula melaporkan kira-kira 67.7% isi rumah berpendapatan rendah di Kuala Lumpur mengalami tiada jaminan kedapatan makanan. Pada pertengahan bulan, isi rumah berpendapatan rendah yang tinggal di bandar terpaksa mengikat perut kerana tidak mempunyai kewangan yang cukup untuk menampung keluarga yang ramai. Terdapat isi rumah yang terpaksa berhutang untuk membeli keperluan dan menimbulkan gangguan emosi hingga menjadikan kehidupan isi rumah semakin tertekan disebabkan kenaikan sara hidup (Rusinah, 2008).

Tiada jaminan kedapatan makanan isi rumah dikaitkan dengan pengambilan diet kualiti yang rendah dalam kalangan orang dewasa, khususnya pengambilan yang rendah terhadap produk tenusu, buah-buahan, sayur-sayuran dan daging (Tarasuk, 2001). Kirang dan Edward (2007) pula melaporkan bahawa kekurangan makanan yang berpanjangan boleh menyebabkan individu mengambil makan secara berlebihan apabila terdapat jaminan makanan, seterusnya meningkatkan peratus lemak dalam badan. Sumber ekonomi yang terhad akan menggalakkan individu membeli makanan yang tidak selamat, murah dan tinggi kandungan tenaga yang dapat meningkatkan berat badan. Kekurangan dan kelebihan pengambilan beberapa nutrien boleh mengakibatkan kesan negatif ke atas kesihatan seperti osteoporosis dan obesiti (Mohamad, Suzana, Ibrahim, dan Norshafarina, 2010). Kajian terhadap individu yang mengalami tiada jaminan kedapatan makanan isi rumah mempunyai perkaitan dengan penyakit kardivioskular, diabetes, tekanan darah tinggi dan alahan makanan (Tarasuk, 2001). Sementara, menurut Hilary, Barbara, dan Margot (2010), tiada jaminan

kedapatan makanan mempunyai perkaitan antara tekanan darah tinggi dan kencing manis. Di samping itu, kanak-kanak daripada isi rumah yang mengalami tiada jaminan kedapatan makanan berisiko untuk mengalami masalah kesihatan yang serius, masalah akademik dan psikologi (Katherine, Christine, dan Edward, 2001).

Dalam usaha mengatasi masalah tiada jaminan kedapatan makanan yang berlaku, isi rumah berpendapatan rendah mengambil beberapa strategi daya tindak, seperti mengurangkan perbelanjaan keluarga (Rusinah, 2008), berhutang untuk membeli makanan, mengurangkan pengambilan makanan atau saiz makanan, di samping melakukan kerja sampingan untuk meningkatkan pendapatan isi rumah (Norhasmah *et al.*, 2009), kurang berbelanja, mengurangkan perbelanjaan barang yang mahal dan menyerahkan anak kepada pihak ketiga bagi mengatasi masalah tiada jaminan kedapatan makanan (Norhasmah, Zalilah, Mohd Nasir, dan Asnarukhadi, 2008). Di Indonesia, strategi daya tindak terhadap tiada jaminan kedapatan makanan dikategorikan kepada lima iaitu, perilaku pembelian pakaian, mengurangkan belanja sekolah anak-anak, penangguhan bayaran bil, menyesuaikan diri dengan gaya hidup, dan meningkatkan pemdapatan tambahan isi rumah (Mardiharini, 2005).

Objektif kajian ini adalah untuk mengenal pasti tahap tiada jaminan kedapatan makanan isi rumah dalam kalangan penerima bantuan Pusat Urus Zakat Negeri Pulau Pinang, Bukit Mertajam. Secara khususnya, kajian ini turut bertujuan untuk mengetahui latar belakang responden, menentukan perbelanjaan keperluan utama bulanan isi rumah, mengenal pasti tahap tiada jaminan kedapatan makanan dalam kalangan isi rumah dan mengenal pasti strategi daya tindak terhadap tiada jaminan makanan dalam kalangan isi rumah.

Metodologi

Lokasi kajian dan kaedah persampelan

Kajian ini dijalankan di Pusat Urus Zakat Negeri Pulau Pinang, Bukit Mertajam, Pulau Pinang (PUZ) Disember 2010 hingga 24 Disember 2010. Seramai 80 responden terlibat dalam kajian ini. Persampelan Bertujuan (*Purposive Sampling*) digunakan untuk pemilihan sampel. Responden merupakan penerima bantuan yang datang ke Pusat Urus Zakat Negeri Pulau Pinang, Bukit Mertajam, Pulau Pinang untuk mengambil bantuan kewangan, pakaian atau mendapat khimat nasihat.

Pengumpulan data dan analisis

Pengumpulan data dilakukan dengan menemui bual responden secara bersemuka menggunakan borang soal selidik. Borang soal selidik mengandungi beberapa bahagian, iaitu latar belakang responden, perbelanjaan isi rumah, status jaminan kedapatan makanan dan strategi daya tindak terhadap tiada jaminan kedapatan makanan isi rumah. Data dianalisa dengan menggunakan *Statistical Package of The Social Science For Windows (SPSS)*. Statistik deskriptif digunakan untuk meringkaskan data dan menerangkan dapatan kajian.

Hasil kajian

Latar belakang responden

Seramai 80 orang responden terlibat dalam kajian ini yang melibatkan 78.7% responden perempuan dan 21.3%. Seramai 27.5% responden mempunyai 1 hingga 2 orang anak yang sedang bersekolah. Sementara 30.0% responden lagi memiliki anak seramai 3 hingga 4 orang yang masih bersekolah. Dari pada pemerhatian pengkaji, kebanyakan responden mempunyai anak yang sedang belajar, sama ada di Sekolah Rendah atau di institusi pengajian tinggi awam atau swasta.

Mengenai tahap pendidikan, terdapat masing-masing 31.2% responden yang bersekolah sehingga Penilaian Menengah Rendah (PMR) dan Sijil Pelajaran Malaysia (SPM). Namun, terdapat juga responden yang hanya bersekolah sehingga darjah 6 (20.0%). Sementara, seramai 12.5% responden tidak bersekolah akibat keluarga responden yang tidak mampu menampung perbelanjaan persekolahan sehingga menyebabkan responden tidak berkesempatan bersekolah.

Jumlah pendapatan responden telah dikategorikan berdasarkan Pendapatan Garis Kemiskinan (PGK) yang dikeluarkan oleh Unit Perancang Ekonomi (2007). Jumlah keseluruhan pendapatan isi rumah responden yang berada di bawah RM430 ialah 22.5%. Responden ini merupakan responden yang berada dalam kategori miskin tegar kerana pendapatan berada di bawah Pendapatan Garis Kemiskinan (PGK) makanan. Isi rumah yang berpendapatan RM430 hingga RM720 ialah sebanyak 52.5% yang dikategorikan sebagai miskin (Unit Perancang Ekonomi, 2007). Seterusnya responden yang berpendapatan melebihi RM720 ialah sebanyak 25.0%. Sesbuah isi rumah dianggap miskin apabila pendapatan bulanan isi rumah tersebut kurang daripada nilai PGK (\leq RM720), seperti mana yang ditetapkan dalam Rancangan Malaysia ke-10. Hal ini bermakna isi rumah tersebut

mengalami kekurangan sumber kewangan bagi memenuhi keperluan asas untuk setiap ahli keluarganya. Sementara, Isi rumah dianggap sebagai miskin tegar sekiranya pendapatan bulanan isi rumah tersebut kurang daripada PGK makanan, khususnya keperluan asas terhadap makanan. Dengan ini dapat disimpulkan bahawa sebahagian besar iaitu 52.5% responden yang menerima bantuan daripada Pusat Zakat tergolong di dalam kategori golongan miskin.

Jadual 1: Maklumat Latar Belakang Responden

Perkara	n	%
Jantina		
Lelaki	17	21.3
Perempuan	63	78.7
Bilangan Anak (orang)		
0	28	35.0
1-4	31	38.8
≥ 5	21	26.2
Purata \pm SP	2.5 \pm 2.3	
Min-Mak	0-9	
Bilangan Anak yang Bersekolah (orang)		
1-2	22	27.5
3-4	24	30.0
≥ 5	5	6.2
Purata \pm SP	1.83 \pm 1.7	
Min-Mak	0-6	
Tahap Pendidikan Responden (tahun)		
Tidak pernah bersekolah	10	12.6
Darjah 6	20	25.0
PMR	25	31.2
SPM	25	31.2
Jumlah Pendapatan Isi rumah (RM)*		
<430	18	22.5
430-720	42	52.5
≥ 720	20	25.0
Purata \pm SP	823.0 \pm 421.2	
Min-Mak	100-2200	

* Berdasarkan PEK (UPE, 2007)

Perbelanjaan keperluan utama bulanan isi rumah

Menurut Jabatan Perangkaan Malaysia (2006), perbelanjaan penggunaan isi rumah bermaksud segala-gala perbelanjaan ke atas barang-barang dan perkhidmatan yang diperoleh oleh isi rumah untuk kegunaan persendirian. Perbelanjaan dikelaskan kepada beberapa kumpulan umum mengikut fungsi barang dan perkhidmatan yang biasa digunakan oleh orang awam dalam

kehidupan harian. Kumpulan tersebut ialah makanan dan minuman, perkakas dan keperluan rumah, sewa rumah, bil utiliti, pendidikan, kesihatan dan sebagainya. Jadual 2 menunjukkan perbelanjaan keperluan utama isi rumah responden.

Makanan dan minuman merupakan keperluan asas yang diperlukan bagi meneruskan kehidupan. Seramai 91.2% responden membuat perbelanjaan makanan dan minuman kurang daripada RM407. Hal ini bermaksud bahawa hampir kesemua responden (91.2%) membelanjakan pendapatan isi rumah untuk membeli makanan dan minuman kurang daripada purata perbelanjaan makanan dan minuman isi rumah penduduk Malaysia (Jabatan Perangkaan Malaysia, 2006). Kewangan isi rumah yang terhad menyumbang kepada perbelanjaan ke atas keperluan makanan dan minuman juga terbatas.

Seramai 45.0% responden membuat perbelanjaan ke atas perkakas dan keperluan rumah kurang daripada RM97. Sementara, hampir separuh daripada responden (41.3%) menyatakan mereka tidak membelanjakan wang untuk membeli perkakas dan keperluan rumah kerana telah mendapat bantuan zakat dan sumbangan orang kampung. Kira-kira 61.2 % responden tidak membelanjakan pendapatan isi rumah untuk sewa rumah kerana sudah mempunyai kediaman sendiri atau tinggal di rumah ibu bapa. Walau bagaimanapun, terdapat 38.8% responden yang membelanjakan tidak melebihi RM300 untuk rumah sewa. Hal ini disebabkan sebahagian responden tinggal di rumah sewa di bawah Program Pembangunan Rakyat Termiskin (PPRT) dengan hanya membayar sewa bulanan sebanyak RM100. Biasanya perbelanjaan utiliti yang dibelanjakan oleh sesebuah isi rumah adalah seperti bil air, elektrik, telefon dan bahan api. Majoriti responden (76.2%) perlu membayar kurang daripada RM222 sebulan.

Pengangkutan dikira sebagai keperluan utama kerana ia memudahkan responden bergerak, terutamanya untuk ke tempat kerja. Lebih daripada separuh (52.5%) responden membelanjakan wang untuk pengangkutan yang kurang daripada RM372. Sebahagian besar responden menggunakan motorsikal dan bas sebagai pengangkutan utama. Perbelanjaan minimum yang dibelanjakan untuk pengangkutan berjumlah RM1 manakala perbelanjaan maksimum ialah sebanyak RM180, iaitu yang dibelanjakan dalam tempoh masa sebulan.

Bagi perbelanjaan perubatan dan kesihatan, kira-kira 36.2% responden yang berbelanja kurang daripada RM33 sebulan. Responden lebih gemar mendapat perkhidmatan di hospital kerajaan yang hanya mengenakan bayaran perkhidmatan RM1 dan membeli ubat di farmasi-farmasi.

Jadual 2: Perbelanjaan Keperluan Utama Bulanan Isi Rumah

Perkara	n	%
Makanan dan Minuman (RM)*		
<407	73	91.2
≥407	7	8.8
Purata±SP	243.4±134.2	
Min-Mak	200-600	
Perkakas dan keperluan rumah(RM)*		
Tiada	33	41.3
<97	36	45.0
≥97	11	13.8
Purata±SP	59.2±51.6	
Min-Mak	0-47	
Sewa rumah (RM)*		
Tiada	49	61.2
<300	31	38.8
≥300	0	0
Purata±SP	133.0±67.9	
Min-Mak	45-280	
Bil air, elektrik, telefon, bahan api (RM)		
Tiada	19	23.8
<222	61	76.2
≥222	0	0
Purata±SP	58.3±31.5	
Min-Mak	10-20	
Pengangkutan awam dan sendiri (RM)*		
Tiada	38	47.5
<372	42	52.5
≥372	0	0
Purata±SP	45.3±41.4	
Min-Mak	1-180	
Perubatan dan kesihatan (RM)*		
Tiada	34	42.5
<33	29	36.2
≥33	17	21.2
Purata±SP	59.3±110.3	
Min-Mak	1-600	

Jadual 2 (sambungan)

Perkara	n	%
Pendidikan anak (yuran, duit belanja) (RM)*		
Tiada	47	58.8
<49	2	2.5
≥49	31	38.8
Purata±SP	220.5±112.9	
Min-Mak	20-40	

* Purata perbelanjaan setiap kumpulan barang dan perkhidmatan dalam Laporan

Perbelanjaan Isi rumah Malaysia (Jabatann Perangkaan Malaysia, 2006)

SP = Sisihan Piawai

Pada pandangan responden, kadar bayaran ubat-ubatan di famasi lebih murah jika dibandingkan dengan perkhidmatan yang diterima daripada klinik persendirian. Walau bagaimanapun, seramai 42.5% responden tidak mengeluarkan apa-apa perbelanjaan perubatan dan kesihatan dalam tempoh sebulan.

Lebih separuh daripada responden (58.8%) menyatakan tidak memberikan duit belanja sekolah kepada anak-anak kerana mereka telah mengikuti Program Rancangan Makanan Tambahan (RMT) di sekolah. Hanya 38.8% responden yang membelanjakan pendapatan isi rumah untuk pendidikan yang melebihi RM49 sebulan kerana perbelanjaan tersebut meliputi perbelanjaan pengangkutan bas awam untuk ke sekolah.

Tiada jaminan kedapatan makanan isi rumah

Tiada jaminan kedapatan makanan isi rumah berlaku apabila sesebuah keluarga tidak berkeupayaan untuk mendapatkan makanan yang berasaskan kepada kualiti, kuantiti, keselamatan dan budaya yang diterima (Norhasmah, Zalilah, Mohd Nasir, Kandiah, dan Asnarulkhadi 2010). Jadual 3 menunjukkan tahap tiada jaminan kedapatan makanan isi rumah dalam kalangan responden. Tahap tiada jaminan kedapatan makanan responden diukur dengan menggunakan pengukuran oleh Radimer (1990). Pengukuran ini mempunyai dua tahap tiada jaminan kedapatan makanan, iaitu tahap jaminan kedapatan makanan dan tahap tiada jaminan kedapatan makanan. Tahap tiada jaminan kedapatan makanan pula mempunyai tiga kategori isi rumah, individu dan kanak-kanak. Ia diukur berdasarkan kekerapan (tidak pernah terjadi, kadang-kadang pernah terjadi dan selalu terjadi) mengalami masalah tiada jaminan kedapatan makanan asama ada diperingkat isi rumah, individu ataupun kanak-kanak.

Kajian mendapati kesemua (100.0%) responden mengalami masalah tiada jaminan kedapatan makanan. Seramai 5.0% responden berada dalam kategori tiada jaminan kedapatan makanan isi rumah diikuti dengan 30.0% responden mengalami tiada jaminan kedapatan makanan individu. Sementara, 65.0% responden mengalami tahap kebuluran kanak-kanak. Tahap kebuluran kanak-kanak dianggap yang paling serius berdasarkan skala Radimer, (1990).

Hasil kajian ini mendapati bahawa tahap tiada jaminan kedapatan makanan isi rumah adalah lebih serius (100%) berbanding dengan kajian oleh Zalilah dan Ang (2001), yang melaporkan 65.7% mengalami tiada jaminan kedapatan makanan di Kuala Lumpur. Kajian oleh Masoumeh (2007) pula menunjukkan bahawa 85.2% respondennya mengalami tiada jaminan kedapatan makanan dalam kalangan wanita India dari estet kelapa sawit yang terpilih di Negeri Sembilan. Perbezaan peratusan ini berpunca daripada sampel kajian yang berbeza bagi setiap kajian yang dilaporkan. Perbezaan peratusan ini berpunca daripada sampel kajian yang berbeza bagi setiap kajian yang dilaporkan. Peratusan tiada jaminan kedapatan makanan yang amat serius dalam kajian ini kerana majoriti responden (75.0%) berada di bawah Pendapatan Garis Kemiskinan yang melayakkkan mereka untuk mendapat bantuan daripada Pusat Urus Zakat.

Jadual 3: Tahap Tiada Jaminan Kedapatan Makanan Responden

Kategori Tahap Tiada Jaminan Kedapatan Makanan*	n	%
Tahap Jaminan Kedapatan Makanan	0	0
Tahap Tiada Jaminan Kedapatan Makanan		
• Tahap Tiada Jaminan Kedapatan Makanan isi rumah	4	5.0
• Tahap Tiada Jaminan Kedapatan Makanan individu	24	30.0
• Tahap Kebuluran anak-anak	52	65.0

Kesimpulannya, penduduk negara ini tidak terlepas daripada masalah tiada jaminan kedapatan makanan sama ada di bandar maupun di luar bandar. Faktor utama yang menyumbang kepada masalah ini ialah pendapatan yang diperoleh tidak cukup untuk menampung keperluan hidup yang semakin meningkat.

Strategi daya tindak terhadap tiada jaminan kedapatan makanan isi rumah berkaitan makanan

Jadual 4 menunjukkan strategi daya tindak yang dilakukan oleh responden bagi mengelakkan keadaan tiada jaminan kedapatan makanan. Antara strategi yang mendapat peratusan tertinggi adalah dengan menggunakan atau mengambil

makanan yang murah (97.5%). Seramai 93.8% responden memperuntukkan duit untuk membeli makanan asas (contoh: beras, tepung) dan makanan kurang digemari untuk mengawal perbelanjaan. Sebanyak 88.8% responden terpaksa melaksanakan strategi daya tindak dengan mengurangkan bilangan hidangan makanan dalam sehari atau mengecilkan saiz makanan. Sementara, seramai 85.0% responden pula mengurangkan bilangan kekerapan makan dalam sehari.

Jadual 4: Strategi Daya Tindak Berkaitan Makanan

Strategi Daya Tindak	n	(%)
Menggunakan/mengambil makanan yang murah.	78	(97.5)
Memperuntukkan duit untuk membeli makanan asas dan makanan kurang digemari kerana murah.	75	(93.8)
Mengecilkan bahagian saiz makanan atau bilangan hidangan dalam satu sajian.	71	(88.8)
Mengurangkan kekerapan makan dalam sehari.	68	(85.0)
Menggunakan/mengambil makanan yang kurang digemari.	66	(82.5)
Keutamaan memberi anak-anak makan terlebih dahulu dan sekiranya terdapat makanan lebih akan diberi kepada ahli keluarga yang lain.	52	(65.0)
Tidak makan sepanjang hari.	52	(65.0)
Menerima bantuan makanan daripada agensi/jiran/adik-beradik/individu/majikan.	49	(61.2)
Memakan apa juga bahan makanan yang diperolehi dari sekeliling rumah.	42	(52.5)
Meminjam duit untuk membeli makanan daripada majikan/ kawan/jiran/adik-beradik.	35	(43.8)
Membeli bahan makanan secara berhutang.	26	(32.5)
Menghantar anak-anak makan ke rumah ibu bapa/adik-beradik/jiran.	19	(23.8)

Kira-kira 82.5% responden yang mengambil makanan yang kurang digemari sebagai strategi mengatasi tiada jaminan kedapatan makanan. Walaupun makanan tersebut kurang digemari oleh responden ia terpaksa dimakan sebagai santapan bagi mengenyangkan perut apabila kelaparan memandangkan harga lebih murah (contoh, bubur nasi, hasi lauk ikan kering atau kicap sahaja). Terdapat 61.2% responden yang mengutamakan anak-anak makan dahulu demi menjaga kepentingan anak-anak. Responden

sanggup berlapar demi anak-anak asalkan mereka dapat makan dengan kenyang atau mengisi perut.

Lebih daripada separuh responden (65.0%) yang tidak makan sepanjang hari sebagai strategi tiada jaminan kedapatan makanan berkaitan makanan. Keadaan ini biasanya berlaku sekali hingga tiga kali dalam tempoh sebulan. Keadaan ini berlaku disebabkan tiada wang untuk membeli makanan, peruntukan kewangan untuk membeli keperluan asas telah kehabisan atau barang dapur yang dibeli sebelum ini telah kehabisan. Semua keadaan ini dan ini memaksa responden untuk tidak makan sepanjang hari atau berpuasa.

Seramai 61.2% responden turut menerima bantuan makanan daripada agensi, jiran, adik-beradik, individu dan majikan. Kajian ini mendapati bahawa seramai 12.5% responden menerima bantuan makanan daripada agensi Pusat Urus Zakat. Manakala 48.7% responden lagi menerima bantuan makanan daripada jiran, adik-beradik, individu dan majikan. Bentuk makanan yang diberikan adalah dalam bungkusan seperti Milo, beras, biskut, tepung dan minyak. Barang ini dapat membantu responden untuk menyediakan hidangan makanan untuk isi rumah di samping dapat mengurangkan perbelanjaan bulanan.

Seramai 52.2% responden melaporkan bahawa mereka memperoleh bahan mentah untuk hidangan keluarga daripada persekitaran berhampiran rumah. Responden menanam sendiri sayur-sayuran, ulam-ulaman seperti seperti kangkung, bayam dan cili. Seramai 61.2% responden telah meminjam wang daripada majikan, kawan, jiran dan adik-beradik untuk membeli makanan akibat ketidakcukupan pendapatan hingga menyebabkan berlakunya masalah kewangan dalam kalangan responden. Terdapat responden yang berhutang ketika membeli barang makanan basah mahupun kering dengan peniaga (32.5%). Keadaan ini menggambarkan responden sukar untuk memperoleh makanan akibat pendapatan yang terhad dan kenaikan harga bahan makanan. Biasanya responden akan membayar hutang tersebut secara ansuran sekiranya ada sedikit lebihan pendapatan isi rumah.

Selain itu, strategi daya tindak berkaitan makanan yang dilakukan oleh responden ialah menghantar anak makan ke rumah ibu bapa, adik-beradik dan jiran (23.8%). Responden mengambil strategi ini sebagai langkah terakhir sekiranya keadaan tiada jaminan kedapatan makanan di tahap yang serius. Kebiasaannya, responden akan menghantar anak-anak makan ke rumah ibu bapa dahulu sebelum menghantar ke rumah adik-beradik atau jiran. Hal ini kerana ibu bapa responden lebih prihatin dengan fenomena yang terjadi kepada responden ketika menghadapi masalah kewangan.

Strategi daya tindak terhadap tiada jaminan kedapatan makanan isi rumah berkaitan bukan makanan

Jadual 5 menunjukkan strategi daya tindak berkaitan bukan makanan yang diambil oleh responden bagi menghalang berlakunya tiada jaminan kedapatan berkaitan bukan makanan isi rumah. Seramai 95.0% responden mengakui mereka sentiasa berjimat cermat menggunakan duit dan merancang perbelanjaan sebelum atau semasa membuat pembelian barang. Pendapatan yang diperoleh oleh responden adalah rendah dan ini memaksa responden untuk berjimat cermat dalam membuat sebarang perbelanjaan.

Jadual 5: Strategi Daya Tindak Berkaitan Bukan Makanan

Strategi Daya Tindak	n	(%)
Berjimat menggunakan duit.	76	(95.0)
Merancang perbelanjaan.	76	(95.0)
Menangguhkan bayaran bil-bil.	48	(60.0)
Mengurangkan duit belanja sekolah anak-anak.	43	(53.8)
Menangguhkan bayaran bil-bil sehingga menerima surat amaran atau bekalan dipotong.	42	(52.5)
Meminta bantuan kewangan daripada saudara-mara atau kawan-kawan	37	(46.2)
Anak-anak tidak bawa duit belanja ke sekolah.	30	(37.5)
Menangguhkan bayaran sewa rumah.	27	(33.8)
Menjual atau menggadai harta (barang kemas).	20	(25.0)
Tidak menghadiri atau memberi hadiah semasa jemputan atau majlis.	16	(20.0)
Membeli pakaian murah atau membeli secara berhutang	13	(16.2)
Membuat kerja-kerja tambahan	12	(15.0)
Membeli barang yang murah atau berbelanja di tempat yang murah.	12	(15.0)
Membeli pakaian bahru untuk anak-anak sahaja dan tidak untuk ibu.	10	(12.5)

Seramai 60.0% responden terpaksa menangguhkan bayaran bil demi memenuhi keperluan asas yang lain. Seramai 53.8% responden berpendapat ada kalanya, mereka terpaksa bertindak mengurangkan duit belanja sekolah anak-anak, terutamanya pada hujung bulan ekoran mengalami masalah kewangan. Sementara, 52.5% responden turut menangguhkan bayaran bil-bil hingga menerima surat amaran atau bekalan dipotong daripada pembekal

tenaga seperti Tenaga Nasional Berhad (TNB) dan Perbadanan Bekalan Air (PBA).

Seramai 46.2% responden memohon bantuan kewangan daripada saudara-mara atau kawan-kawan bagi mengurangkan beban masalah kewangan yang dialami, manakala sebanyak 37.5% anak-anak responden tidak membawa duit belanja ke sekolah kerana terlibat dalam Program Rancangan Makanan Tambahan (RMT) di sekolah. Strategi daya tindak lain yang diamalkan ialah menangguhkan pembayaran sewa rumah (33.8%), menjual atau menggadai harta yang dimiliki seperti barang kemas bagi mendapatkan wang (25.0%), tidak hadir atau memberi hadiah semasa jemputan atau majlis perkahwinan (20.0%), membeli pakaian secara berhutang dengan peniaga yang biasanya berlaku apabila menjelang musim perayaan (16.2%), membeli pakaian yang murah (15.2%) dan membeli pakaian bahru untuk anak-anak tanpa membeli untuk diri responden sendiri (10.0%).

Kesimpulan

Tiada jaminan kedapatan makanan isi rumah dalam kajian ini adalah sangat serius. Secara keseluruhannya, kesemua responden mengalami masalah tiada jaminan kedapatan makanan pada pelbagai tahap sama ada tiada jaminan makanan isi rumah, individu atau kebuluran dalam kalangan kanak-kanak. Peratusan tiada jaminan kedapatan makanan adalah tinggi di tahap kebuluran dalam kalangan kanak-kanak (*child hunger*). Tahap ini merupakan tahap yang paling serius dan perlu diambil perhatian yang sewajarnya oleh semua pihak. Pendapatan isi rumah yang rendah (miskin dan miskin tegar) di samping peningkatan harga barang, khususnya makanan merupakan penyumbang utama masalah ini berlaku. Dua jenis strategi daya tindak yang dilaksanakan oleh responden telah digunakan untuk menghalang (*prevent*) atau melambatkan (*delay*) berlakunya masalah tiada jaminan kedapatan makanan. Walau bagaimanapun strategi daya tindak khususnya berkaitan dengan makanan adalah boleh menyumbang kepada masalah malnutrisi (kelebihan atau kekurangan nutrien) dan impak negatif terhadap pemakanan dan kesihatan dalam kalangan isi rumah.

Diharapkan agar Pusat Zakat dapat mengkaji semula jumlah bantuan kewangan dan barang makanan yang diberikan kepada penerima selaras dengan kenaikan harga makanan di pasaran masa kini. Di samping itu, usaha untuk meningkatkan sosioekonomi isi rumah penerima bantuan daripada Pusat Zakat perlu dipergiatkan lagi seperti memberikan kemudahan mikro kredit untuk modal permulaan perniagaan. Kemudahan seperti ini dapat membantu penerima bantuan Pusat Zakat keluar daripada masalah-masalah kemiskinan dan tiada jaminan kedapatan makanan yang begitu serius.

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FACTORS INFLUENCING CONSUMERS IN CHOOSING NATURAL COSMETICS PRODUCTS

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Introduction

Millions of consumers use cosmetics and personal care products to enhance beauty, increase level of confidence, consume or apply them for medical purposes, and many more. Many interpretations have been made on the word “cosmetics” itself. Referring to Euromonitor (2008), cosmetic refers to color cosmetics or makeup segment and sub segments such as baby care, bath and shower products, deodorants, hair care, oral hygiene, fragrances, skin care depilatories, and sun care. Since 2008, the cosmetics industry has dramatically diversified its managerial and marketing orientation towards consumers’ needs and wants. This is the result of changing in consumer’s tastes and preferences toward natural cosmetics products (IBIS world, 2009).

Consumers’ trends toward a healthier and wellness lifestyle is consistently growing every year and currently Euromonitor reports that one of the main drivers of growth in natural cosmetics is consumers’ trend towards healthier lifestyles. Consequently, these perceptions have given rise to demands for natural additives and ingredients used in cosmetics (Euromonitor, 2011). Nowadays, the health and environmental aspect is altering this trend, involving an increased interest in natural ingredients because consumers’ requirements to treat their bodies in safer way. (Dimitrova *et al.*, 2009). Hence, the cosmetics industry diversified their business orientation to fulfill consumers’ needs and wants through development and implementation of long term and proactive environmental strategies (Pujari and Wright, 1995). The purpose of this study is to increase our understanding on natural cosmetic products in Malaysia. To this end, two objectives have been identified. First is to highlight the factors affecting consumer’s choice in natural cosmetic product using the “Theory of planned behavior”. Second is to provide an insight to consumers in purchasing natural cosmetic products by identifying labeling and certification.

Definition of natural cosmetic

Referring to Euromonitor (2008), cosmetic refers to color cosmetics or makeup segment and sub segments such as baby care, bath and shower products, deodorants, hair care, oral hygiene, fragrances, skin care depilatories, and sun care. Several definitions of natural cosmetics have been developed by various parties due to the booming industry of these products in the market. In France, previous research has shown that misconception on natural cosmetics exists among French women regarding product content, production process and labels (Carvellon *et al.*, 2010). The Minister of Health in German defined natural cosmetics as products manufactured exclusively out of natural ingredients, of which substances are derived from vegetables, animals or mineral origin as well as the mixture or reaction products produced by them. This definition is accepted by several countries in the European Union. Besides, natural cosmetics are also defined as organic products with other ingredients grown without the use of pesticides, synthetics fertilizers, sewage sludge, genetically modified organisms, or ionizing radiation. Animals that produce meat, poultry, eggs and dairy products do not take antibiotics or growth hormones (Organic.org, 2010). This definition is more accurate due to the additional clarification on what constitutes natural cosmetics products. Hence, this clarification is used in this paper to explain the meaning of natural cosmetic products.

Table 1: Antiquity and Modern Perceptions of Cosmetics

Antiquity	Modern
Cosmetics has been used for magic-religious and healing purposes for Ancient Egyptians.	A cosmetics product has been used to clean, perfume and change people's appearance in order to keep different parts of the human body in good condition.
To propitiate the gods, cosmetics were applied to statues and also to the faces of their attendances.	Cosmetics products are used to achieve or preserved freshness and overall well-being of human body.
Different papyri of the Ancient Egypt dealt with dermal disease and preparations to be used to cure them.	From the point of view in modern society, these formulations from antiquity such as an anti-acne cream would be of cosmetics nature rather than chemical one.

Source: Yamamoto, Shino (2008)

Table 1 shows differences of cosmetics application between modern society of today and ancient times especially in the culture of Ancient Egyptians. These people used natural ingredients to make them look presentable and

enhance their beauty as cosmetics are part of their cultural history. Referring to Table 1, there are a few differences in the perceptions of traditional and modern cosmetics. Generally, modern perceptions in cosmetics are more toward enhancing beauty whereas peoples in the ancient times interpret cosmetics as part of their religious beliefs and it represents their status in society.

In addition, Table 1 shows differences in the past and present perceptions on cosmetics usage. However, a large number of similarities can be found in the ingredients used to prepare the formulations by using natural sources from plants or foods into cosmetics products. Study conducted by Yamamoto in 2008, highlighted that the Egyptians used syrup of dates and honey as healing ingredients to prevent skin rashes and itchiness. Today, the formula is still being used for their application on human body and to fight against wrinkle where honey, milk, and white egg are used. As a result, natural cosmetics industry grow and natural cosmetic sales are booming due to the growing awareness on these positive side-effects of these products to human and environment, and alongside, the increasing devotion in using natural ingredients for cosmetics products.

Sales growth

Consumers' perspective toward natural cosmetics positively will increase the sales growth in green marketing and this is attested by the previous research which foresees increasing trends on the use of natural cosmetics products. As early as 1950s, manufactures began conducting research to produce cosmetics products from natural sources instead of from chemical ingredients. In 1954 Jacques Courtin-Clarins, a young medical student who observed that botanical body oil gives a positive and effective effect to circulation problems by applying it to the skin. Based on this finding, botanical body oil based on natural ingredients was used as a natural therapy in marketplace. The era of natural industry gives more attentions to consumers when at the end of the decade Yves Rocher launched a company which distributed plant-based cosmetics through mail order in the rural village of La Gacilly in Brittany (Kirsty, 2010).

Increment in natural cosmetic sales growth can be seen when Organic monitor, a business research and speacialized consulting company in the global organic and related product industries estimated global sales of natural and organic cosmetics in 2007 approaching US\$ 7 billion. Eventhough the market share of this fast growing segment in the U.S.A was less than 8%, for instance, the 20% growth rate was very high (Organic Monitor, 2009). In Europe, the biggest contributor of the growth in these cosmetics segment is

Germany with a market share of 4% in 2007 and Organic Monitor expects it to increase up to 10% by 2012 due to green lifestyle among the consumers.

The signs are positively related to the international growth of natural cosmetics market. In 2010, study by the international market researcher Kline Group forecasts excellent prospects for natural cosmetics in Asia, Europe and the USA until 2014 (Organic market info, 2010). In addition, organic market information report highlighted that the Asian markets achieved high growth rates reaching a volume of 14.8 billion US\$ and evidence of the stability of the natural cosmetics sector crisis period witnessed the growth in 2009 at 13 % in Asia, 9 % in Europe and 8 % in the USA.

In Asia, especially in Japan, Korea, Malaysia, Hong Kong, Singapore and Taiwan the popularity of natural and organic cosmetics product has significantly grown. In countries gaining economic growth such as India, the sale volume of cosmetics including natural cosmetic product has undergone a general growth. Amongst other reasons, this is due to the rising income level which allows the growing middle-class to afford more personal care products. At the same time high-income consumers have started to look for natural products. In 2009, Asian Market attracted global market at the growth rate of 40% share of the global market for natural personal care products (Globe-Net, 2010).

In 2010, Globe-Net reported that the growth of natural cosmetic products can be seen in Asian countries and a rich heritage of Ayurvedic and herbal medicine in India and China and it shows consumers are quite familiar with the principals of natural remedies. However, there was no statiscal data for the growth of natural cosmetic products in Asian countries. Moreover, there is a limited number of research conducted in this field. This is result from the lack of Asian standards for natural and organic cosmetics (Organic Monitor, 2009). With no labelling standards, consumers in Asian countries are facing difficulties to differentiate between naturally and chemically-based cosmetic products. For instance, in Japan, popularity of organic beauty products explode in recent years. But Japanese cosmetics firms such as Shiseido, Kanebo and SK-II are seeking greener living through history, not chemistry (Hennessey, 2007). Ashkiri from Cambridge University research associate has studied modern Japanese cosmetic practices, and the research found that Japanese culture has a constant need for innovation, and creation something new and unique. As a modern country with high-technology practices, Japan is reinvent its ancient beauty practices through the application of advanced and high technology in the production of their cosmetic products rather than just using natural ingredients.

In general, the trend towards practising healthier lifestyle by using natural cosmetics products has significantly contributed to the sale growth. The elements stated below are the main factors that boost the market for natural cosmetics products:

- Natural cosmetics are now being manufactured throughout the world;
- Natural products are often more costly than traditional cosmetics, but that are not slowing down in term of their growth trends; and
- Limited regulation and labeling for natural products allows for an expansive definition of the term “natural” allowing many manufacturers to make this claim on their products.

Consumer's trends in using natural cosmetics products

From Cleopatra bathing with goat's milk, almond and honey to cucumber facials, consumer's changing demand in cosmetic industry shows the trends in choosing conventional cosmetics and now back towards indulgence in organic cosmetic products and home spa treatments. Natural cosmetics products were basically made from various sources such as plants, herbs, food and many more. The trend around the world is similar in which consumers focus on natural cosmetics products but the application and purposes were different in the West compared to Asian countries, particularly in terms of their need basis and cultural beliefs.

Cosmetics prior to 1960s had a good safety record in terms of their natural ingredients. There was a case during classical times through the middle ages up to the early 20th century (Malkey and Oehme, 1993). The case concerned with highly toxic heavy metals such as mercury which contains make-up dyes which produce harmful effects to environment. Therefore, safety was the primary issue of concern highlighted by Draize in 1944 through his development of safety test in 1960s and 1970s. Through this trend setting, consumers will demand natural cosmetics and skin care products that are safe for health and human consumption.

Nowadays, the growing trend for cosmetic products based on food ingredients attract more attention due to increasing demand from consumer for safer, chemical-free products. New ingredients currently being incorporated into natural cosmetics and personal care products such as green tea, algae, mushroom extracts, milled bamboo, chocolate, yoghurt and more (Beerling, 2009). During the same period, the European Medicines Agency (EMEA), the US food and Drug Administration (FDA) and Health Canada published guidelines on the safety assessment of herbal medicine all of which

emphasized the key role of botanical drug identification and characterization (EMEA, 2000). Consumers nowadays are more conscious about environmentally oriented consumption as the level of awareness on environmental issues is rising. They believe “green culture and lifestyles” is more rewarding to their health and the environment.

Looking at Asian countries, the Civic Exchange 2007 stated that China suffers from a dangerously high level of air pollution, poor water quality, and a high level of garbage disposal. Hong Kong was just at the stage of green awakening (Asian Productivity Organization, 2007). These problems enhance awareness among consumers to the advantage of using cosmetics products that are chemical-free. Glory to Malaysian government as Malaysia is one of the earliest countries in the world that realize the seriousness of the environmental threats by enacting the Environmental Quality Act way back in 1974 (Sinnapan and Abd. Rahman, 2011). Being aware of the destruction of natural resources has raised the level of environmental protection. The Government through the Ministry of Energy, Green Technology and Water is in charge in looking into the importance of green technology towards sustainable development. Hence, the “Awareness, Faculty, Finance, Infrastructure, Research, and Marketing (“AFFIRM”) was designed to obtain commitment from all stakeholders to undertake to protect the environment in Malaysia.

In the past, natural based ingredients have been used for Asian people to whiten their skin color tone (Li et al, 2008). For Asian consumers, beautiful skin is a white, smooth and flawless complexion. This study also reported that in Thailand, Indonesia, China, Vietnam, Philippines and Malaysia show that women are using whitening products in most of their beauty routine activities like facial and body wash, moisturizing, deodorizing, make-up and so on. Consumers are expecting higher efficacy in skin lightening and look for new technologies and ingredients. Thus, Kanebo, Skinfood and The Face Shop are most popular companies that use ingredients such as Magnolignane which is an extract from Magnolia), Gioh extract, Gumbo (Okura) Extract, Peony extract, Mimosa, Gold Caviar in their skin care products (Marianne, 2002).

Products with natural ingredients like *Bengkoang* and *Mangir* are very popular in Indonesia due to the strong Indonesian tradition and they have their own benefits that will nurture the skin with no harmful side-effects. These ingredients are taken from plants and other popular and natural traditional ingredients such as Turmeric, Clove, Kenanga, Pomegranate, Sunflower used in Thailand. Whereas, gold extract commonly used in China and water therapy has been used in Thailand and Indonesia. Other company such as Body Shop widely used green tea in their natural cosmetics products.

Consumers demand for natural ingredients also increase the desire for healthy lifestyles thus, directly boost the market for natural cosmetic products. Manufactures and suppliers are also taking steps to comply with the requirements of authorized organizations in order to achieve the standard level of certification in producing the natural cosmetics products.

Differences between chemical and natural

Certification and labeling of natural cosmetics products

Unlike food which must be certified as organic, before it can be sold as organic, there are no regulations that extend to beauty products (Skin Organics, 2010). Therefore a company can label or describe a product as organic even if they only contain a small amount of organic ingredients and other ingredients that are linked to health concerns and prohibited under organic standards. Natural and organic certification bodies fulfill a worldwide demand for certifying organic food, organic beauty care and body care products. If a product has one of the natural make up certifications or labeling as in Table 2, the cosmetic products was categorised under natural products (Natures' Basin, 2011).

As more people become aware of the advantages in using natural cosmetics products, Malaysia is one of the Asian countries that participate with Ecocert. New findings in research done by Organic Monitor in 2009 state that a growing number of Asian companies is taking the certification route, with most opting for European standards. The Ecocert standard is the most widely adopted, with companies in Japan, South Korea, Malaysia and Australia adopting this standard

In Malaysia, there is positive feedback from consumers whereby the Buds Cherished Organics brand is reporting a sales surge since the Ecocert-certified range was launched early this year (Organic Monitor, 2009). Buds Cherished Organics produced by the Malaysian company I-Green, is the first Asian brand of certified organic baby care products. The success of the Buds Cherished Organics brand is leading the Malaysian company to start exporting to neighbouring Asian countries and Europe (Natural Cosmetics News, 2010). This success is encouraging them looking to start certification of its other brands. Thorough this eco labelling and standard certification, consumers are able to identify the genuine natural cosmetics products from the ingredients.

Table 2: Organic Beauty Care and Organic Body Care Certifications

Logos	Year	Descriptions
	1995	BDIH, Germany The BDIH is an international certification organization from Germany that has strict standards for the manufacture of natural cosmetics. BDIH certified natural cosmetics are made using raw materials such as plant oils that are natural and organic and manufactured to comply with very strict environmental guidelines.
	2002	Soil Association, United Kingdom The Soil Association (SA) organic symbol is the UK's largest and most recognized trademark for natural and organic produce. A product that carries the Soil Association symbol and is labeled organic must contain a minimum of 95% organic ingredients. A product that carries the Soil Association symbol and is labeled as "made with x% organic ingredients" must contain a minimum of 70% organic ingredients.
	2002	Cosmebio, France Eco-Cert COSMEBIO provides two labels: BIO logo and ECO logo defined as follows. Both BIO and ECO require a minimum 95% of natural ingredients and a maximum of 5% of ingredients of synthetic origin. However, BIO requires that 95% of the ingredients must be from the certified list of ingredients where as ECO requires that a minimum of 50% of the ingredients must be from the certified list of ingredients. Cosmebio is only available to French manufacturers, and is certified by Eco-cert.
	2002	Eco-cert France Requires a minimum 95% of natural ingredients and a maximum of 5% of ingredients of synthetic origin. 10% of total product by weight (including the weight of water) must be organic.
	2002	Italy ICEA/AIAB provides organic and sustainable certification in Italy. They maintain an extensive list of ingredients not permitted in natural and organic cosmetics. ICEA/AIAB does not require a minimum organic content level and water is not considered in the organic content.
	2003	Belgium Biogarantie follows similar rules to Ecocert and is an essential tool that helps consumers to identify natural and organic products.

Table 2 (Continued)

Logos	Year	Descriptions
	2004	Australia NASAA is a food certification body similar to the Soil Association that has also developed a standard for cosmetic product. NASAA restricts numerous synthetic ingredients and processes used in cosmetics. NASAA requires that the raw materials used in making the organic body care products should be certified as organic. The processing should be minimal and should ensure that the natural properties of the raw materials are maintained. The packaging material should not have any environmental impact and should have the ability to be recycled. NASAA requires the labeling tube elaborate and should provide clear and accurate information to the consumers.
	2005	USA USDA is a highly stringent set of organic standards for food manufacturers that requires at least 95% organic ingredients to use the "Organic" logo. Products that use 100% organic ingredients can use the "100% Organic" logo. USDA Certified Organic Products at Nature's Basin.
	2005	For a product to obtain the Biocosc label, it must meet the following criteria: a minimum of 97% of the total ingredients should be natural or of natural origin, a minimum of 10% of the total ingredients should also come from organic agriculture, the raw natural ingredients should be obtained by simple processes and should be free of all contaminants, such as pesticides, GMO's, hydrocarbons, nitrates, etc. and the external packaging should be a non-pollutant and recyclable.
	2006	USA Organic and Sustainable Industry Standards (OASIS) has developed standards for 'organic' and 'made with organic' products requiring 85 percent organic content and 70 percent organic content respectively.
	2008	European Union NaTrue is a non-profit organization formed by natural cosmetic manufacturers in Europe. NaTrue has created a 3 star system as follows: Natrue 3-star requires 95% of all agricultural ingredients to be from NaTrue's acceptable list of ingredients to be certified as "organic cosmetics". 2-star requires 70% of all ingredients to be from NaTrue's acceptable list to be certified as "natural cosmetics with organic content". Finally, a 1 star requires a maximum of 5-15% (depending on the product category) of ingredients from NaTrue's acceptable list to be certified as "natural cosmetics".

Table 2 (Continued)

Logos	Year	Descriptions
	2008	USA NSF is also a US based organic standards, along with USDA, for cosmetic manufacturers. The NSF 305 standard is for cosmetic products that contain a minimum of 70% organic ingredients to use its "made with organic" claim. NSF Organic standards for cosmetics were developed by leading organic cosmetic companies. It has recently received official recognition by the American National Standards Institute (ANSI).
COSMOS European Union	2009	COSMOS is the first European harmonized standard for natural and organic cosmetics created by the leading natural & organic cosmetic certification agencies in Europe: BDiH (Germany), Soil Association (UK), Ecocert (France), Cosmebio (France), ICEA (Italy) and Ecogarantie (Belgium). Combined, these agencies provide certification to about 1,000 cosmetic companies and 10,000 products. COSMOS requires 95% of agricultural ingredients to be organic.

Source: Nature's Basin, 2011

Table 2 shows the labeling for organic beauty care and organic body care certifications. Natural and Organic standards will help companies and consumers in identifying the true natural cosmetics products. If natural and organic cosmetic industries stress the importance of having their products appropriately certified, then customers can put their biggest fears aside when purchasing products with natural and organic labels on them. As a result, consumers are able to gather accurate information from the true sources about natural cosmetics.

Factors affecting consumers to choose from chemical to natural-based products

Underlying theory

Explaining human behavior in all its complexity is a tricky task. Mostly research on human behavior used “Theory of Reasoned Action (TRA)” or “Theory of Planned Behavior” (TPB) which is the extension of the TRA. Research done by Sparks and Shepherd, 1992 applied TPB in their study of organic food buying behavior. Ng and Paladino, 2009 also use TPB in their research in examining influence of intentions to purchase green mobile phones among young consumers. A class of theories commonly referred to as “expectancy value models” appeared to be of particular relevance because

they provided a theoretical link between evaluative criteria and the concept of attitude.

There are many factors motivating people to engage in green purchasing behavior of natural cosmetics products. Natural personal care marketers in Brazil provide greater supply of products have also made it the fastest growing, up more than 15% from 2008. Besides, Brazil has also benefited from a weakening U.S dollar that has made the importation of natural products more affordable. In Asia, as in most other parts of the world, makeup is a fast-growing industry. In fact, The Body Shop and local company in Thailand, Oriental Princess plan the strategies and evaluate the impact in shaping consumer attitudes and the extent of brand loyalty toward their natural cosmetics products in Thailand (Johri and Sahasakmontri, 1998).

The TPB forms the theoretical framework of for this research because it provides a clearly defined structure or model that allows the investigation of factors that influence that attitudes, subjective norms and perceived behavioral control on consumers' intention to buy natural cosmetic products. However, TPB has achieved the following factors that contribute to the natural cosmetics products;

- Attitude towards behavior: An analysis of literature suggests that, concerns about health, safety, impact on the environment and animal welfare are the key reasons why consumer purchase organic products. This environmental attitude will lead toward the intention to purchase organic cosmetics products.
- Subjective norms: Pressure groups such as stakeholder, government, or parents are the big influencer to the consumers in purchasing the organic products by the message through campaign or new rules and regulations to save the planet.
- Perceived behavioral control: With the increase of demand and supply in green products, consumers has sufficient necessary resources or opportunities in buying natural products. This particular behavior form a strong perception on environmental responsibility for themselves.

Demographic profile

Research by Tikka (2000) attested in their Western sample that female consumers express more positive attitudes towards the environmental products than males do. Since females are socialized to value needs of others more than males, they often possess stronger ethnic of care and display more helpful and altruistic behavior (Stern, 2005). This orientation also does

explain the reason why female consumers display different patterns in moral development than male consumers in general (Gilligan, 1982).

In addition, Lee (2008) found that, Hong Kong female adolescent consumers reported significantly higher degree of environmental attitude, environmental concern, and perceived seriousness of environmental problems, perceived environmental responsibility, peer influence and green purchasing behavior than their male counterparts. Gender differences are also found in previous research among school children ((Stobbelaar *et al.*, 2006). The results show that, female students are concerned about organic food and susceptible to environmental arguments. Education level also affects the purchasing decisions among consumers. Same research conducted by the above researcher found that, students with higher education's level have a positive view towards the organic food compared to lower educated students.

Attitude

Attitude toward behavior is degree to which a person has a favorable attitude with respect to an appraisal of the behavior in question (Ajzen, 1991). Margistris and Gracia (2008) demonstrated that those consumers who are more concerned on environmental damage and more involved on environmental practices will be more willing to buy organic food products. Some studies also identified a positive relationship between environmental attitude and environmental behavior (Kitchen and Reiling, 2000). Research done by Johri (1998) found that, consumers' attitude toward The Body Shop natural cosmetics considered four most attributes which are from natural-extract ingredients, outlet atmosphere, safe for skin and not tested on animals. It shows that labeling plays important role in determining decisions among consumers in buying natural cosmetic product.

The effectiveness of theory of Planned Behavior in explaining and predicting purchasing behaviors for organic products has been supported by Sparks and Shepherd (1992) through their study. These researchers found that, consumers who have more positive beliefs about purchasing organic food products will have more positive attitudes toward their organic purchase. It was supported through a study done by Mostafa (2007) which shows that consumer's attitude towards green purchase can influence their green purchase intention and directly affect the actual green purchase behavior among Egyptian consumers.

Subjective norms

Subjective norms are also assumed to be a function of beliefs that specific individuals approve or disapprove of performing the behavior (Ajzen and

Fishbein, 1980). Moreover, subjective norms reflect one's perceived social pressure to perform a certain behavior and if consumers believed organic skin care products are good, consumers will have more intention to buy the products (Kim and Chung, 2011). Lee (2008) in his study on opportunities in green marketing among young consumers shows that social influence was the most important predictor of adolescent's green purchasing behavior through pressure to follow the behavior of the social circle.

A subjective norm has a significant effect on behavioral intention in the context of behavior related to skin management (Hillhouse, 2000). Research by Bamberg (2003) and Kalafatis (1999) agreed that subjective norm and intention to buy has strong relationship toward green consumer behavior. There was a positive relationship between subjective norms and attitudes with intention to buy through analysis using the model of TPB (Tarkiainen and Sundqvist, 2005). In addition, Chang's study on 1998 was examined the correlation between subjective norms and attitudes towards behavior more thoroughly and tested the causal link from norms to attitudes. Subjective norms will positively influence attitudes towards buying organic food (Chang, 1998).

Conclusion

There are various factors that lead towards the intention to purchase natural cosmetic products among consumers. In this study, two factors have been explored based on Theory of Planned Behavior consists of attitude and subjective norms. Consumers' attitude toward the natural cosmetic products and toward purchase of natural cosmetic products affects consumers' purchasing intention. Therefore, the criteria of natural cosmetic products such as ingredients, certification, price and others elements are crucial to attract consumers' intention. In addition, subjective norms in which consumers' decision making process influenced by others people's opinion and action is one of the factors that contribute towards purchasing intention of natural cosmetic products. Media report, family's opinion, friends' feedback or comments on natural cosmetic products are also the elements that influence consumers' purchasing intention. Hence, it is important for manufacturer to boost consumers' confidence and trust by displaying accurate information on natural cosmetic products or genuine label of natural ingredients. Besides, campaign on green awareness supporting natural cosmetic products through media is one of the programs that will build up the good image of the natural products. Future research may identify the relationship between intention to buy and real action toward the behavior because behavior or real action by consumers in purchasing the products have always been neglected. In addition, modification of TPB in future research can be done by adding the

past experience with organic products as an independent variables. Many researchers have argued that consideration of consumers' past behavior can provide better predictions of behavioral intentions (Kim, 2011). Some researchers believe that consumers' behavior is as a result of learning (Bentler and Speckart, 1979) . With respect to research on natural cosmetic products, consumer's past experiences with natural products are vital in forming the product specific perception that would influence the future purchasing intention. Besides, TPB model can be applied to a wide variety of topics in natural or organic context such as food, medicine, farming and so on. Furthermore, TPB has been applied to a wide variety of areas including luxury consumption, blood donation and many more. To sum up, the TPB model used in identifying factors affecting consumers in choosing natural cosmetics products would provide some guidance to consumers in their choice of personal care and cosmetic products.

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GELAGAT DAN PERSEPSI PENGGUNA TERHADAP KEDAI MAMAK: KAJIAN KES DI SELANGOR

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Pengenalan

Mamak merujuk kepada India Muslim (biasanya dari Pakistan dan India), pendatang yang menetap atau bekerja di Malaysia. Perkataan mamak berasal daripada istilah bahasa Tamil untuk bapa saudara sebelah ibu, atau maa-ma. Dalam konteks masyarakat di Singapura dan Malaysia, kanak-kanak pelbagai kaum semuanya diajar untuk memanggil jiran dewasa, pemilik kedai dan orang yang tidak dikenali sebagai pak cik (*uncle*) atau mak cik (*auntie*) untuk menujukkan hormat dan taat kepada orang yang lebih tua. Istilah ini turut dipakai sungguhpun seseorang dewasa itu bukanlah seorang ahli keluarga, puak atau kaum kanak-kanak tersebut. Asal-usul istilah “gerai mamak” barangkali dipetik daripada amalan kanak-kanak menggelar si penjaga kedai sebagai “*uncle*”, atau “mamak”, dalam bahasa Tamil, sebagai tanda hormat ketika berinteraksi dengannya dan mengunjungi tempatnya.

Gerai mamak, juga dikenali sebagai *mapley*, merupakan sejenis tempat makan yang menyajikan masakan mamak. Di Malaysia, istilah mamak merujuk kepada orang India beragama Islam, dan secara amnya, gerai mamak dimiliki dan dikendali oleh golongan ini. Sungguhpun ia biasanya dibuka sebagai gerai di tepi jalan, sebilangan pengendali gerai mamak zaman moden telah mengembangkan perniagaan mereka sehingga menjadi restoran atau kafe (kedai mamak) yang mempunyai beberapa cawangan. Gerai mamak diminati rakyat Malaysia sebagai tempat istirehat disebabkan harga makanan dan minumannya adalah berpatutan dan lazimnya gerai sebegini dibuka 24 jam sehari.

Gerai mamak sudah sebatи dengan budaya Malaysia kerana boleh didapati di merata tempat di negara ini, terutamanya di kawasan bandar raya. Budaya popular melepak di gerai mamak telah ditanam dalam semua peringkat

masyarakat Malaysia. Oleh itu, gerai mamak menjadi gabungan pelbagai budaya, satu lambang keharmonian antara kaum. Tanpa mengira kaum, agama dan umur, orang ramai sentiasa mengunjungi gerai mamak untuk bergosip atau menonton perlawanan bola sepak larut malam sambil menghirup teh tarik panas. Di samping itu, gerai mamak turut menjadi tempat untuk mengenal pasti “pemburu kegemilangan” bola sepak (orang yang menyokong sesebuah kelab bola sepak kerana saiz, mutu dan/atau popularitinya dalam media). Tiada jenis tempat makan lain seperti gerai mamak yang penting dari segi penggabungan budaya, kecuali kopitiam. Oleh itu, timbul persoalan mengapakah pelanggan pada masa kini semakin gemar mengunjungi kedai mamak? Apakah faktor yang menyebabkan mereka sentiasa berkunjung ke kedai mamak? Justeru, kajian ini akan merungkai dua persoalan penting. Pertama, mengkaji faktor yang mempengaruhi gelagat pembelian pengguna di kedai mamak. Kedua, mengenal pasti tahap kepuasan serta kesetiaan pengguna terhadap kedai mamak.

Sorotan kajian lepas

Isu penggunaan di restoran dilihat semakin relevan kini. Lantas kajian mengenai isu ini daripada pelbagai aspek semakin banyak dikupas oleh para cendiakawan terdahulu. Sebagai contoh, Soo dan Young (2008) berpendapat wujud hubungan antara kualiti (produk, atmosfera dan perkhidmatan), emosi pelanggan (positif dan negatif) dan gelagat pengguna dalam penggunaan di restoran. Hal ini bererti makanan, atmosfera dan perkhidmatan ialah elemen utama yang dapat menarik minat dan kepuasan pengguna. Walaupun begitu, menurut pendekatan berdasarkan prestasi (*performance-based approach*), kepuasan pengguna sebenarnya dapat diukur menerusi penilaian kognitif dan afektif. Akan tetapi, Ho dan Jang (2010) telah membuktikan bahawa faktor afektif lebih dominan mempengaruhi kepuasan pengguna, terutama dalam kes penggunaan di sektor perkhidmatan termasuk restoran. Dalam masa yang sama, mereka turut mengesahkan wujudnya hubungan positif antara kualiti makanan dan kepuasan pelanggan. Di samping itu, didapati kualiti perkhidmatan pekerja boleh mewujudkan kepuasan pelanggan yang tinggi dan memberi gelagat penggunaan yang positif seperti pelanggan mengulangi kunjungan dan mencadangkan kepada orang lain. Secara spesifik, kualiti perkhidmatan pekerja yang baik ini merangkumi perkhidmatan yang mesra dan cepat semasa pelanggan mula tiba serta pengetahuan kakitangan tentang bahan, jenis makanan dan kombinasi makanan yang sesuai untuk dipesan oleh pelanggan. Namun begitu, menurut Malhotra *et al.* (1994), wujud perbezaan pendapat antara pelanggan di negara maju dengan negara membangun berhubung dengan kualiti perkhidmatan disebabkan oleh faktor ekonomi dan budaya sosial.

Seterusnya, daripada aspek faktor penyebab makan di luar (*dining out factors*), selain untuk makan, restoran juga menjadi wadah untuk bersosial seperti perjumpaan dengan klien, bersama-sama dengan keluarga dan rakan, serta untuk keseronokan (Jaksa, 1997). Dalam masa yang sama, makan di restoran juga menjadi popular disebabkan faktor ekonomi dan perubahan dalam gaya hidup keluarga (Finkelstein, 1988). Keputusan ini dilihat bertepatan dengan gelagat masyarakat kini memandangkan Kueh dan Voon (2007) membuktikan dari segi demografi, orang muda yang berumur 15 hingga 24 tahun ialah pelanggan utama untuk perkhidmatan makanan. Golongan ini telah menjadikan makan di luar sebagaisebahagian daripada gaya hidup, gelagat penggunaan dan budaya mereka.

Bagi hal yang berkaitan dengan faktor pemilihan sesebuah restoran pula, selain daripada faktor kebersihan, jenis makanan, jenis peralatan (pinggan mangkuk) yang digunakan, perkhidmatan pembantu, kemudahan tandas, keadaan dapur, menu serta harga, Yogesh *et al.* (2009) pula menyatakan faktor lain yang turut mempengaruhi pilihan pengguna adalah seperti faktor demografi, psikologi, jenis restoran dan jenis majlis keraian. Dapatkan ini sebenarnya menyokong kajian Jaksa (1997) yang turut menekankan kepentingan imej, atmosfera, kualiti serta jenis makanan dan Lewis (1981) yang mendapati kerelevan lokasi (*convenience*) dan parkir (Kincaid *et al.*, 2009) dalam pemilihan restoran. Namun, Jaksa (1997) juga tidak mengabaikan faktor majlis dan latar belakang pengguna (seperti umur dan pekerjaan) yang dilihat mampu mempengaruhi persepsi pengguna dalam pemilihan restoran. Akan tetapi, perlu ditegaskan di sini bahawa ciri latar belakang pengguna seperti pekerjaan, umur dan kelas pendapatan juga mampu mengubah keutamaan pengguna dalam memilih sesebuah restoran (Kueh dan Voon, 2007). Hal ini mencerminkan wujudnya kebarangkalian pelanggan untuk meninggalkan restoran yang dikunjungi, terutama akibat daripada faktor kurangnya kebersihan restoran tersebut (Walter *et al.*, 2010). Rentetan itu, untuk mengukur persepsi pelanggan berkaitan persekitaran fizikal, maka kajian ini akan mengaplikasi skala DINESCAPE (Ryu dan Jang, 2008). DINESCAPE hanya memasukkan faktor persekitaran dalam restoran seperti nilai ekstetik kemudahan, pencahayaan, *ambience* (bau, suhu dan muzik), susun atur, peralatan makan dan pekerja, tetapi tidak mengambil kira faktor persekitaran luaran restoran (seperti kawasan parkir, dan reka bentuk bangunan) atau *non-dining internal environment* (seperti tandas dan ruang menunggu).

Metodologi

Kajian ini merupakan kajian empirik di Selangor yang melibatkan 352 responden yang terdiri daripada pengunjung kedai mamak dengan pelbagai latar belakang dan dipilih secara rawak. Atas tujuan pengumpulan data, maka

kajian ini menggunakan kaedah soal selidik. Muka hadapan borang soalselidik menyatakan tujuan kajian ini dilakukan, manakala halaman yang berikutnya pula mengandungi soalan yang berkaitan profil responden, gelagat pembelian dan persepsi tentang imej kedai mamak. Penggunaan skala Likert di bahagian persepsi tentang imej kedai mamak membolehkan persepsi pengguna diukur dengan lebih tepat. Kajian ini turut mempersempitkan daptan dengan mengaplikasi analisis min dan jadual silang.

Analisis kajian

Profil responden

Bahagian ini bertujuan melihat secara keseluruhan profil responden yang mengunjungi kedai mamak dari segi umur, jantina, status perkahwinan, bangsa, taraf pendidikan, pekerjaan, pendapatan dan juga jarak di antara restoran mamak dengan rumah responden. Jadual 1 memaparkan analisis frekuensi dan peratusan bagi responden yang terpilih.

Daripada jumlah responden seramai 352 orang, didapati bilangan tertinggi berada di antara umur 20 hingga 29 tahun, iaitu seramai 253 orang (71.9%) dan bilangan terendah ialah responden yang berada pada umur 60 tahun dan ke atas, iaitu hanya 7 orang (2.0%). Hal ini menunjukkan bahawa majoriti pelanggan yang mengunjungi restoran mamak ialah golongan awal dewasa yang banyak menghabiskan masa mereka dengan melepak bersama-sama kawan sambil berborak di restoran mamak. Mereka terdiri daripada 178 orang (50.6%) responden lelaki dan 174 orang (49.4%) pula merupakan responden perempuan. Majoriti responden adalah berstatus bujang, 263 orang (74.7%) dan selebihnya 85 orang sudah berkahwin (24.1%) serta 4 orang (1.1%) berstatus janda/duda.

Dari segi bangsa pula, kebanyakan responden merupakan bangsa Melayu, iaitu seramai 172 orang (48.9%), diikuti dengan bangsa Cina 143 orang (40.6%) dan India 24 orang (6.8%), manakala golongan minoriti adalah terdiri daripada lain-lain bangsa, seperti bumiputera Sabah/Sarawak, Kadazan, Iban dan Orang Asli, iaitu seramai 13 orang (3.7%). Justeru, ini menunjukkan bahawa bangsa Melayu paling gemar mengunjungi restoran mamak berbanding dengan kaum majoriti lain yang mendiami Selangor (orang Cina dan India). Hal ini mungkin disebabkan oleh perkhidmatan yang ditawarkan oleh kedai mamak, seperti perkhidmatan 24 jam dan *big screen*.

Berhubung dengan taraf pendidikan pula, jumlah tertinggi ialah responden yang mempunyai sarjana muda iaitu 190 orang (54%) manakala jumlah terendah ialah responden yang mempunyai Ph.D iaitu seramai 6 orang

(1.7%). Daripada jumlah ini juga, didapati kebanyakan responden merupakan pelajar yang masih belajar di IPT tempatan, iaitu 205 orang (58.2%) manakala golongan pesara merupakan golongan paling sedikit, iaitu hanya 8

Jadual 1: Profil Responden Yang Mengunjungi Restoran Mamak

Profil Responden		Bilangan (Orang)	Peratusan (%)
Umur	Kurang dari 20 tahun	26	7.47
	20-29 tahun	253	71.9
	30-39 tahun	40	11.4
	40-49 tahun	11	3.1
	50-59 tahun	15	4.3
	60 tahun dan lebih	7	2.0
Jantina	Lelaki	178	50.6
	Perempuan	174	49.4
Status Perkahwinan	Berkahwin	85	24.1
	Bujang	263	74.7
	Janda/Duda	4	1.1
Bangsa	Melayu	172	48.9
	Cina	143	40.6
	India	24	6.8
	Lain-lain	13	3.7
Taraf Pendidikan	Sekolah Rendah	25	7.1
	Sekolah Menengah	59	16.8
	Diploma	41	11.6
	Sarjana muda	190	54.0
	Sarjana	31	8.8
	Ph.D	6	1.7
Pekerjaan	Kerja Sendiri/ Berniaga	51	14.5
	Kakitangan Sokongan	44	12.5
	Pengurusan dan profesional	42	11.9
	Pesara	8	2.3
	Sedang Belajar	205	58.2
	Lain-lain	2	0.6
Pendapatan Isi Rumah (RM)	Bawah 1,000	142	40.3
	1,501-3,000	122	34.7
	3,001-5,000	55	15.6
	5,001-8,000	23	6.5
	8,001-10,000	8	2.3
	10,001 dan lebih	2	0.6
Berapa jauhkah restoran mamak yang selalu anda kunjungi dari rumah atau pejabat anda?	Kurang daripada 1 km	99	28.1
	1 km hingga 2 km	114	32.4
	2 km hingga 5 km	104	29.5
	Lebih dari 5km	35	9.9

orang (2.3%). Hal ini mungkin disebabkan kebanyakan restoran, terutamanya restoran mamak masa kini menawarkan Wi-Fi bagi memudahkan pelajar untuk melayari Internet sambil menjamu selera.

Walaupun begitu, daripada jumlah pendapatan isi rumah pula, didapati golongan yang berpendapatan bawah RM1,000 paling ramai mengunjungi kedai mamak, iaitu seramai 142 orang (40.3%) diikuti dengan golongan yang mempunyai pendapatan antara RM1,501 hingga RM3,000, iaitu seramai 122 orang (34.7%). Seperkara yang menarik di sini ialah semakin tinggi pendapatan, semakin kurang kecenderungan untuk mengunjungi kedai mamak. Hal ini kerana gaya hidup golongan berpendapatan tinggi yang gemar makan di restoran eksklusif dan mewah yang seringkali menyajikan makanan dengan gaya yang individu tersebut unik.

Akhir sekali adalah yang berkaitan kedudukan restoran mamak dengan kediaman atau pejabat responden. Seramai 114 orang (32.4%) daripada responden mengunjungi restoran mamak yang berada di antara 1 km hingga 2 km dari kediaman mereka dan hanya seramai 35 orang (9.9%) sahaja yang akan mengunjunginya lebih dari 5 km dari kediaman mereka. Hal ini mungkin disebabkan oleh faktor ekonomi seperti kos pengangkutan dan masa yang menjadi kekangan bagi mereka untuk pergi ke tempat yang lebih jauh dari tempat kediaman/pejabat mereka, lantas adalah lebih mudah bagi mereka untuk mengunjungi restoran berdekatan yang mampu menawarkan makanan yang sedap.

Gelagat Pembelian

Menurut Peter (1985), proses pembelian terdiri daripada satu siri berperingkat yang diambil oleh pengguna. Glenn dan Blaize (1989) pula menyatakan bahawa keputusan membeli bergantung pada keputusan dalaman pengguna dan faktor persekitaran yang berkaitan.

Jadual 2: Kali Terakhir Mengunjungi Restoran Mamak Mengikut Status Perkahwinan

Kali Terakhir Mengunjungi Restoran Mamak	Status Perkahwinan Responden		
	Berkahwin (%)	Bujang (%)	Janda/Duda (%)
1 minggu lepas	32.9	41.45	25
2 minggu lepas	17.7	14.8	25
3 minggu lepas	24.7	20.15	-
4 minggu lepas	24.7	23.6	50
Jumlah Responden (N)	85	263	4

Jadual 2 menunjukkan hubungan antara status perkahwinan responden dengan gelagat pembelian. Didapati responden yang berstatus bujang mencatatkan bilangan yang tertinggi (41.45%) mengunjungi restoran mamak dalam tempoh seminggu yang lepas. Sementara janda/duda ialah responden yang terendah (25%) mengunjungi restoran mamak dalam tempoh seminggu yang lepas.

Seterusnya, Jadual 3 di bawah membuktikan majoriti daripada responden ialah lelaki (59.55%) dan perempuan (74.7%) menyatakan mereka lebih gemar ke kedai lain berbanding dengan restoran mamak untuk menikmati makanan. Berdasarkan Jadual 4 pula didapati bahawa tidak kira sama ada responden berstatus berkahwin, bujang mahupun janda/duda, kawan merupakan teman yang tertinggi dibawa bersama oleh responden untuk mengunjungi restoran mamak, diikuti dengan kunjungan bersama-sama keluarga/saudara-mara, bersendirian dan lain-lain. Hal ini menunjukkan bahawa kebanyakan responden lebih gemar berkunjung ke restoran mamak bersama-sama kawan berbanding dengan bersama-sama keluarga atau bersendirian.

Jadual 3: Taburan Responden Lebih Gemar Mengunjungi Restoran Mamak Mengikut Jantina

Jantina Responden	Lebih Gemar Mengunjungi Restoran Mamak		
	Ya (%)	Tidak (%)	N
Lelaki	40.45	59.55	178
Perempuan	25.3	74.7	174

Jadual 4: Teman Mengunjungi Restoran Mamak Mengikut Status Perkahwinan

Dengan siapa pergi ke kedai mamak?	Status Perkahwinan		
	Berkahwin (%)	Bujang (%)	Janda/Duda (%)
Kawan	54.1	81	75
Keluarga/saudara-mara	35.3	14.8	25
Seorang diri	8.2	3.1	-
Lain-lain	2.4	1.1	-
Jumlah Responden (N)	85	263	4

Seterusnya, Jadual 5 memperlihatkan perkaitan antara kelas pendapatan isi rumah dengan bilangan kunjungan responden ke restoran mamak. Secara

keseluruhan, majoriti responden yang berpendapatan kurang daripada RM10,000 sebulan mengunjungi restoran mamak antara 1-5 kali sebulan. Namun begitu, terdapat juga responden yang tegar makan di kedai mamak dengan kunjungan melebihi 16 kali sebulan.

Jadual 5: Kekerapan Mengunjungi Restoran Mamak Dalam Sebulan Mengikut Kelas Pendapatan

Kekerapan Makan Dalam Sebulan	Kelas Pendapatan Isi rumah Sebulan (dalam RM)					
	Bawah 1,000 (%)	1,501-3,000 (%)	3,001-5,000 (%)	5,001-8,000 (%)	8,001-10,000 (%)	Lebih 10,001 (%)
1-5 kali	85.8	85.7	77.36	80.96	75	50
6-10 kali	9.2	5.9	15.09	9.52	12.5	50
11-15 kali	1.4	1.7	1.89	4.76	-	-
16 kali ke atas	3.6	6.7	5.66	4.76	12.5	-
Jumlah Responden (N)	141	119	53	21	8	2

Selanjutnya, Jadual 6 pula menunjukkan majoriti responden daripada semua kelas umur gemar ke kedai mamak untuk menikmati makan lewat malam. Hal ini disebabkan oleh budaya melepak dan bersempang dengan kawan-kawan atas tujuan tertentu telah menjadi *trend* di kalangan masyarakat Malaysia.

Daripada aspek peruntukan masa di kedai mamak, melalui Jadual 7, didapati majoriti responden yang berkahwin (55.3%) akan berada di kedai mamak kurang daripada 1 jam sedangkan majoriti responden bujang (44.5%) akan menghabiskan masa 1 hingga 2 jam di restoran mamak. Hal ini disebabkan oleh lebih komitmen dan tanggungjawab yang dipikul oleh orang berkahwin berbanding dengan mereka yang bujang.

Dengan menggunakan pendapatan isi rumah pula, Jadual 8 membuktikan kebanyakan responden daripada pelbagai kelas pendapatan membelanjakan antara RM1 hingga RM10 bagi setiap kali kunjungan ke kedai mamak. Namun, melalui Jadual 9 pula, dapatkan menunjukkan kebanyakan responden lelaki dan perempuan berkumpul di kedai mamak bersama-sama kawan untuk bersempang dan melepak. Sebaliknya, motif sekadar menikmati minuman dan makanan bukan merupakan sebab utama bagi mereka untuk memilih kedai mamak.

Jadual 6: Tujuan Mengunjungi Restoran Mamak Mengikut Umur

Tujuan Mengunjungi Kedai Mamak	Umur Responden					
	Kurang 20 tahun (%)	20-29 tahun (%)	30-39 tahun (%)	40-49 tahun (%)	50-59 tahun (%)	Lebih 60 tahun (%)
Sarapan pagi	7.7	14.7	22.5	27.27	26.67	28.57
Makan tengah hari	23.1	7.9	17.5	-	13.33	-
Minum petang	7.7	5.6	10	18.18	20	14.29
Makan malam	11.5	23.8	20	9.09	20	14.29
Makan lewat	50	48	30	45.46	20	42.85
Jumlah Responden (N)	26	253	40	11	15	7

Jadual 7: Masa Mengunjungi Restoran Mamak Mengikut Status Perkahwinan

Masa yang diambil semasa Mengunjungi kedai mamak	Status Perkahwinan Responden		
	Berkahwin (%)	Bujang (%)	Janda/Duda (%)
Kurang daripada 1 jam	55.3	28.9	25
1 hingga 2 jam	36.47	44.5	75
2 hingga 3 jam	2.35	22.8	-
Lebih daripada 3 jam	5.88	3.8	-
Jumlah Responden (N)	85	263	4

Akhir sekali, Jadual 10 menunjukkan restoran yang menjadi pilihan tertinggi antara bangsa Melayu, Cina, India dan lain-lain ialah restoran masakan etnik sendiri. Restoran mamak menjadi pilihan ketiga bagi pelanggan Melayu dan Cina selepas restoran makanan segera. Hal ini menunjukkan, walaupun restoran mamak ini menjadi tempat tumpuan ramai, tetapi ia bukan merupakan pilihan utama individu atau kumpulan tertentu untuk berkunjung ke kedai mamak tersebut. Seperti yang dipaparkan dalam Jadual 8 sebelum ini, motif kunjungan mereka lebih kepada untuk bersantai dan bersempang bersama kawan-kawan.

Jadual 8: Purata Perbelanjaan Mengikut Pendapatan Isi rumah

Purata Perbelanjaan Bagi Setiap Kunjungan	Pendapatan Isi rumah Sebulan (dalam RM)					
	Bawah 1000 (%)	1,501-3,000 (%)	3,001-5,000 (%)	5,001-8,000 (%)	8,001-10,000 (%)	Lebih 10,001 (%)
RM1-RM5	53.2	50	49.06	38.1	62.5	50
RM6-RM10	46.1	46.61	47.17	47.6	25	50
RM11-RM15	-	2.54	-	9.5	-	-
RM16 dan ke atas	0.7	0.85	3.77	4.8	12.5	-
Jumlah Responden (N)	141	118	53	21	8	2

Jadual 9: Keutamaan Memilih Restoran Mamak Mengikut Jantina

Sebab memilih restoran mamak mengikut keutamaan	Lelaki (%)	Perempuan (%)	Jumlah (%)	N
Berkumpul & bersempang dengan kawan	13.16	12.75	25.91	193
Jumpa klien	9.53	10.74	20.27	151
Meraikan hari keistimewaan	11.68	8.45	20.13	150
Menonton siaran langsung	7.65	9.93	17.58	131
Sekadar menikmati makanan dan minuman	6.31	9.8	16.11	120

Jadual 10: Taburan Bila Terasa Ingin Makan/Minum, Restoran Pertama Terlintas dalam Fikiran Anda Mengikut Bangsa

Bila terasa ingin makan/minum, restoran pertama terlintas dalam fikiran anda	Bangsa Responden			
	Melayu (%)	Cina (%)	India (%)	Lain (%)
Restoran mamak	21.51	19.01	25	15.39
Restoran fastfood	23.26	21.83	20.83	38.46
Restoran masakan etnik	47.09	54.23	54.17	46.15
Lain-lain	8.14	4.93	-	-
Jumlah Responden (N)	172	142	24	13

Persepsi tentang imej kedai mamak

Jadual 11 akan memaparkan 50 soalan yang merangkumi pelbagai dimensi persepsi pengguna terhadap imej kedai mamak. Nilai skala Likert yang digunakan ialah 1 (sangat tidak setuju) hingga 6 (sangat setuju). Seperti pada panel (a) dalam Jadual 11, bagi faktor kemudahan keadaan fizikal, nilai min yang tertinggi ialah 3.89. Hal ini bermakna responden agak setuju bahawa keadaan restoran yang bersih merupakan faktor yang akan menyebabkan pelanggan melanggannya. Selanjutnya, min yang tertinggi bagi faktor makanan yang ditawarkan ialah 4.20. Hal ini bermakna responden agak bersetuju bahawa makanan yang ditawarkan adalah lazat yang menyebabkan ramai pelanggan mengunjungi kedai mamak tersebut.

Panel (b) dalam Jadual 11 pula menunjukkan dari segi faktor atmosfera kedai pula, min yang tertinggi adalah bernilai 4.36. Hal ini bermakna atmosfera di kedai mamak menjadi salah satu faktor yang membuatkan responden berasa bebas berbual-bual dengan rakan-rakan di restoran mamak. Di samping itu, min yang tertinggi bagi faktor lokasi ialah 4.50 yang menggambarkan responden agak setuju bahawa masa operasi restoran mamak memudahkan pelanggannya disebabkan perkhidmatan 24 jam yang ditawarkan. Hal ini sangat penting, terutamanya bagi kedai yang lokasinya berdekatan dengan insitusi pengajian tinggi di mana kebanyakan pelanggannya terdiri daripada golongan pelajar yang gemar makan lewat malam selepas mentelaah pelajaran.

Bagi faktor *clientele* seperti di panel (c), min yang tertinggi ialah 4.23, yang menunjukkan majoriti responden agak setuju bahawa restoran mamak dikenali oleh kebanyakan kawan mereka. Hal ini adalah sangat sesuai dengan kenyataan bahawa responden sering mengunjungi kedai mamak dengan kawan-kawan mereka dan kedai mamak seringkali menjadi tempat mereka berbual-bual dan bertukar-tukar fikiran. Bagi faktor promosi dan pengiklanan pula, min yang tertinggi bernilai 4.34. Hal ini mencerminkan responden agak setuju bahawa restoran mamak yang menyediakan *big screen* bagi menonton siaran langsung menjadi salah satu faktor yang menyebabkan mereka melanggani restoran tersebut. Kajian ini juga mendapati restoran mamak akan dipenuhi pelanggan apabila adanya siaran langsung perlawanan bola sepak.

Seterusnya, panel (d) membuktikan bagi faktor institusi, nilai min yang tertinggi ialah 4.09, yang menggambarkan responden agak setuju bahawa restoran mamak yang mereka biasa kunjungi telah lama beroperasi. Sementara, min tertinggi bagi faktor perkhidmatan ialah 4.22, yang menjelaskan bahawa responden setuju bahawa cepat didatangi oleh pelayan

untuk membuat pesanan adalah salah satu faktor yang menyebabkan mereka melanggani kedai mamak, diikuti oleh 4.18, bahawa responden agak setuju makanan/minuman yang dipesan cepat diterima. Walaupun begitu, panel (e) menunjukkan nilai min yang tertinggi bagi faktor kepercayaan ialah 3.80. Hal ini bermakna responden berasa agak setuju bahawa restoran mamak yang biasa mereka kunjungi boleh dipercayai daripada aspek makanan yang bersih dan halal serta tiada penipuan dari sudut harga dan urus niaga.

Jadual 11: Persepsi Pengguna Panel (a)

Soalan	Persepsi	Sangat setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)	Nilai Min
Persepsi Tentang Kemudahan Dan Keadaan Fizikal Restoran								
1.	Kedaaan restoran yang bersih.	2.0	14.5	24.7	22.7	23.6	12.5	3.89
2.	Susunatur kedai adalah teratur.	1.7	15.1	23.9	29.8	23.3	6.3	3.77
3.	Kedai tersebut mempunyai meja yang baik.	0.9	14.8	23.3	31.3	22.4	7.4	3.82
4.	Fasiliti fizikal seperti buik air di restoran mamak kelihatan baik dan bersih.	6.5	15.3	25.9	24.1	20.5	7.7	3.60
Persepsi Tentang Faktor Makanan Yang Ditawarkan								
5.	Hiasan dalaman restoran mamak menarik.	4.8	19.0	29.8	24.7	15.9	5.7	3.45
6.	Makanan/minuman yang disediakan bersih.	1.1	13.1	22.2	27.3	20.7	15.6	4.00
7.	Makanan/minuman yang disediakan segar.	1.7	11.6	23.9	27.0	21.9	13.9	3.97
8.	Makanan yang ditawarkan lazat/enak.	1.7	8.5	17.3	32.1	25.9	14.2	4.20
9.	Menawarkan makanan/minuman yang tidak terdapat di restoran lain.	3.1	11.6	21.6	29.3	25.6	8.8	3.89
10.	Restoran menawarkan pelbagai pilihan makanan.	1.4	9.1	15.1	32.4	29.8	12.2	4.17
11.	Harga makanan yang dibayar setimpal dengan nilai makanan.	1.7	9.1	15.9	29.5	31.3	12.5	4.17

Panel (b)

Soalan	Persepsi	Sangat tidak setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)	Nilai Min
Persepsi Tentang Faktor Atmosfera Kedai								
12.	Muzik latar di restoran tersebut mempengaruhi keputusan pembelian saya	10.5	28.1	29.5	17.6	11.4	2.8	3.00
13.	Susun atur restoran memudahkan pelanggan bergerak dalam kedai.	4.3	16.8	28.4	29.0	15.9	5.7	3.53
14.	Peragaan makanan di kedai tersebut menarik.	0.3	2.3	19.6	31.3	28.4	14.8	3.43
15.	Saya tidak rasa segan/malu untuk duduk lebih lama di restoran mamak berbanding dengan restoran jenis yang lain.	2.8	12.5	16.2	26.4	27.8	14.2	4.07
16.	Saya bebas berbual dengan rakan-rakan di restoran mamak.	1.1	9.1	13.6	24.4	31.8	19.9	4.36
17.	Saya boleh akses Internet di kedai mamak.	6.8	16.8	23.9	23.9	17.0	17.0	3.64
18.	Orang yang sentiasa ramai di kedai mamak menyebabkan saya rasa lebih selesa.	6.0	15.6	28.1	26.4	17.3	6.5	3.53

Panel (b) (Sambungan)

Soalan	Persepsi	Persepsi tentang Faktor Lokasi Restoran							Nilai Min
		Sangat tidak setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)		
Persepsi tentang Faktor Lokasi Restoran									
19.	Terapat banyak kedai lain berdekatan dengan restoran mamak.	0.6	9.9	19.9	34.4	24.7	10.5	4.04	
20.	Masa operasi restoran mamak memudahkan pelanggannya kerana perkhidmatan 24 jam yang ditawarkan.	0.3	6.0	11.6	29.0	31.8	21.3	4.50	
21.	Terdapat banyak ruang parkir di sekitar restoran mamak.	1.4	9.7	25.9	29.0	23.3	10.8	3.95	
22.	Kedudukannya berhampiran dengan lokasi kemudahan awam.	2.8	10.5	21.6	33.2	22.4	9.1	3.88	
23.	Restoran mamak terletak berdekatan dengan rumah/pejabat saya.	1.7	9.9	16.8	27.8	30.4	13.1	4.14	

Panel (c)

Soalan	Persepsi	Sangat tidak setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)	Nilai Min
Persepsi Tentang Faktor Pelangganan (<i>Clientele</i>)								
24.	Restoran mamak disukai oleh kawan/rakan saya.	1.7	8.5	15.6	34.4	31.3	8.5	4.11
25.	Restoran mamak dikenali oleh rakan saya.	2.0	7.4	13.1	32.4	33.2	11.9	4.23
26.	Kebanyakan kawan/rakan saya makan/minum di restoran mamak.	2.6	9.1	15.1	36.1	26.1	11.1	4.07
27.	Restoran mamak dicadangkan oleh kawan/rakan.	1.4	9.4	14.5	35.5	27.6	11.6	4.13
Persepsi Tentang Faktor Kemudahan (<i>Convenient</i>)								
28.	Restoran mamak senang dicari kerana <i>signage</i> yang jelas.	1.4	10.2	19.0	3.4	28.4	10.5	4.06
29.	Harga bagi makanan/minuman yang diperagakan dengan jelas bagi memudahkan keputusan pembelian dibuat.	1.1	10.8	22.2	34.9	24.7	6.3	3.90
30.	Restoran mamak menyediakan <i>big screen</i> bagi menonton siaran langsung.	1.1	8.5	16.5	23.0	30.7	20.2	4.34
31.	Harga di <i>roundup</i> dan menguntungkan pelanggan.	2.0	9.7	22.2	34.7	21.9	9.7	3.94

Panel (d)

Soalan	Persepsi	Panel (d)						Nilai Min
		Sangat setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)	
Persepsi Tentang Faktor Institusi								
32.	Saya merasakan transaksi belian saya di restoran mamak selamat.	1.4	10.8	28.4	34.1	19.6	5.4	3.76
33.	Restoran mamak tersebut telah lama beroperasi.	1.1	8.2	18.2	32.4	32.7	7.4	4.09
34.	Kedai berjayaan ini dimiliki oleh syarikat yang terkenal.	6.0	16.5	34.4	27.8	12.5		3.33
35.	Restoran mamak mempunyai reputasi yang baik.	1.7	10.2	27.3	33.8	21.9	5.1	3.79
36.	Restoran mamak menitibberarkan transaksi jualan dan rekod yang bebas daripada kesilapan.	4.0	15.6	31.0	29.5	15.1	4.8	3.51
Persepsi Tentang Perkhidmatan Restoran								
37.	Pekerja-pekerja di restoran mamak tidak pernah sibuk untuk <i>respond</i> kepada permintaan pelanggan.	1.7	11.1	27.3	32.1	19.9	8.0	3.81
38.	Pekerja-pekerja di restoran mamak menerima aduan pelanggan tanpa banyak soal.	2.0	10.8	27.8	31.8	19.6	8.0	3.80
39.	Cepat didatangi oleh pelayan untuk membuat pesanan.	0.6	8.0	16.5	31.5	30.4	13.1	4.22
40.	Pelayanan restoran mamak menunjukkan keikhlasan dalam melaksanakan kerja mereka.	2.0	7.7	23.9	38.1	19.3	9.1	3.92

Panel (d) (Sambungan)

Soalan	Persepsi	Sangat setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)	Nilai Min
Persepsi Tentang Perkhidmatan Restoran								
41.	Pelayan di restoran mamak mampu menangani aduan pelanggan secara terus dan serta-merta.	2.6	10.5	25.9	31.8	20.7	8.5	3.83
42.	Pekerja di restoran mamak kelihatan jujur dengan pelanggannya.	2.0	7.7	23.3	40.3	20.2	6.5	3.89
43.	Restoran mamak menerima bayaran menggunakan kad kredit	21.6	20.5	28.4	19.0	8.0	2.6	2.79
44.	Pelayan di restoran mamak kelihatan mesra pelanggan.	2.0	8.2	23.0	36.4	22.2	8.2	3.93
45.	Pelayan di restoran mamak amat membantu.	2.3	7.7	21.0	37.8	22.7	8.5	3.97
46.	Makanan/minuman yang dipesan cepat diterima.	0.6	7.1	18.5	34.4	27.0	12.5	4.18

Panel (e)

Soalan	Persepsi	Sangat setuju (%)	Tidak setuju (%)	Agak tidak setuju (%)	Agak setuju (%)	Setuju (%)	Sangat setuju (%)	Nilai Min
Persepsi Tentang Faktor Kepercayaan								
47.	Transaksi di restoran mamak boleh dipercayai.	1.4	11.9	22.7	40.1	18.5	5.4	3.78
48.	Restoran mamak boleh diharapkan (diperayai).	1.1	10.5	23.9	40.6	19.0	4.8	3.80
49.	Restoran mamak memberikan perasaan keyakinan.	1.7	12.2	24.7	39.8	17.6	4.0	3.71
50.	Saya mempunyai kepercayaan pada restoran mamak.	2.3	11.4	29.3	38.4	14.2	4.5	3.64

Kesimpulan dan implikasi dasar

Hasil kajian ini dapat memberikan gambaran tentang gelagat pembelian pengguna di Selangor terhadap perkhidmatan restoran mamak dan seterusnya mengukur tahap kepuasan dan kesetiaan mereka melanggani restoran mamak tersebut. Pelbagai pemboleh ubah terlibat sebelum sesuatu rangsangan diikuti oleh sesuatu tingkah laku yang mendorong seseorang individu atau kumpulan untuk mengunjungi restoran mamak. Justeru, kajian ini dapat membantu golongan peniaga dan bakal peniaga kedai makanan yang lain untuk merangka sistem pengurusan dan operasi yang lebih berkesan berdasarkan faktor-faktor pelanggan mengunjungi restoran mamak seperti perkhidmatan yang cekap, keadaan restoran yang bersih, makanan lazat, bebas berbual-bual dengan rakan, beroperasi 24 jam dan ada skrin besar untuk menonton.

Pembuatan keputusan dalam kalangan pelanggan adalah mengikut keperluan dan faktor-faktor yang mendorong mereka membuat sesuatu pilihan. Namun begitu, dapatan kajian ini membuktikan bahawa pemilihan restoran mamak sebagai tempat utama untuk menjamu selera tidak selalunya tepat. Hal ini kerana responden lebih suka mengunjungi restoran mengikut etnik masing-masing jika ia dapat memenuhi cita rasa mereka, terutamanya apabila restoran tersebut menghidangkan makanan tradisi mengikut kaum masing-masing. Justeru, kedai mamak sebenarnya hanya menjadi alternatif terhadap pilihan pengguna.

Walaupun begitu, perlu diingatkan bahawa sekiranya restoran mengikut etnik tidak mampu memenuhi cita rasa pelanggan, maka pelanggan tadi pasti akan beralih ke kedai mamak. Secara keseluruhannya, penemuan kajian ini secara tidak langsung menunjukkan perlunya semua peniaga kedai makan memahami dan meneliti serta mengambil perhatian terhadap faktor-faktor yang mempengaruhi pelanggan mengunjungi kedai makan mereka di samping menjadikan mereka berpuas hati dan setia terhadap kedai makan tersebut. Di samping itu, disarankan agar kajian berkaitan permintaan pengguna terhadap perkhidmatan restoran mamak dan restoran etnik dilakukan pada masa hadapan agar corak permintaan dan perbelanjaan rakyat negara ini yang dilihat semakin menerapkan unsur-unsur “1 Malaysia” terutama dalam industri makanan domestik dapat dikenal pasti.

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CONSUMERS' PERCEPTIONS ON THE SERVICE QUALITY IN THE LIFE INSURANCE COMPANY

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Introduction

Life insurance is viewed as one of the most valued protection scheme which provides coverage in the event of death of the insured person. There are three types of policies for life insurance (Genworth Financial, 2011):

- (i) universal life insurance (insured person can structure the policies to meet their individual needs)
- (ii) term life insurance (insured person covered with a premium for a specific period of time),
- (iii) whole life insurance (life insurance beneficiary received a guaranteed death benefit and guaranteed cash value for a guaranteed premium).

Prudential Financial (2010) noted that the purchase of life insurance is experiencing a positive take up by consumers, including Gen Y group of consumers where 48% of them intend to buy or add life insurance coverage within the next three years. They have clear thought that life insurance offers vast advantages for the insured person including:

- (i) financial support in times of unfortunate death or total and permanent disability
- (ii) act as a long term investment,
- (iii) may use the money being insured during the retirement to lessen the burden in their cost of living and to meet financial needs,
- (iv) receive benefits of protection against critical diseases and escalating hospitalisation expenses,
- (v) act an effective tool to cover mortgages and loans.

Malaysian consumers have wide variety of life insurance providers to choose from such as Allianz Life Insurance (M) Berhad, AmAssurance Berhad, American International Assurance Company, Limited, TM Asia Life (M)

Berhad, AXA Affin Life Insurance Berhad, Commerce Life Assurance Berhad, Great Eastern Life Insurance (M) Berhad, Hannover Life RE, Hong Leong Assurance Berhad, ING Insurance Berhad, Malaysia National Insurance Berhad, Malaysian Assurance Alliance Berhad, Malaysian Life Reinsurance Group Berhad, Manulife Insurance (M) Berhad, Mayban Life Assurance Berhad, MCIS Z Insurance Berhad, Prudential Assurance (M) Berhad and Uni.Aisia Life Assurance Berhad. However, consumers perceive in a different way regarding the service quality offered by life insurance companies. Hence, to further examine this issue, the aim of the paper is to determine the perceptions of consumers towards the service quality offered by life insurance companies in Malaysia.

Literature review

Customers are responsible to determine the quality of service (Berry, Parasuraman and Zeithaml, 1988; Cai and Jun, 2001; Lewis and Spyrkopoulos, 2001; Johnson and Nilsson, 2003). Service quality refers to the factor used to measure of how well the services performed actually matched the expectations (Olsen, Sasser and Wyckoff, 1978). Excellent service quality will result in high level of customer satisfaction (Naeem and Saif, 2009). Customers' perception towards the service delivery and quality can have an impact on long term profit of the organisation (Kee, Kumar and Manshor, 2009). Customer satisfaction is found to be an important tool to create and maintain loyal customer (Aurand, Gordan and Schoenbachler, 2004). Loyal customers contribute more to high and repeated purchase (Hui and Law 2003). The five common variables that are used by customers to evaluate service quality are reliability, responsiveness, assurance, empathy and tangibles (Berry *et al.*, 1988).

The assurance service quality dimension refers to the company's employees. Employees are questioned on their ability and skills to enable them to gain the customers' trust. If the customers are not comfortable with the employees, chances are high that the customers will not return to do further business with the company. It is important for employees to have good customer contact to enable them to create and provide good quality service (Bitner, Booms, and Tetreault, 1990). The behaviour of employees is important in building trust and customer satisfaction (Ahearne, Jelinek, and Jones, 2007). As customers can now educate themselves about the products and services offer by particular companies, it is crucial for service providers to provide quality assurance service (Jones, 1986). This includes service quality provision by life insurance companies in assuring insured person to choose the length of life insurance coverage for a specified term, either 10, 20 or 30 years. Another life insurance assurance issues consumer are face

with the amount with regards to protection or death benefit and premium to be paid in terms of cost to the insured.

The reliability of service quality dimension refers to how the company are performing and completing their promised service, quality and accuracy within the given set requirements between the company and the customer. Reliability is focusing on the outcome of the service (Berry *et al.*, 1988). Reliability is just as important as a good first hand impression, because every customer wants to know if their service provider is reliable and can fulfill their set of requirements with satisfaction. Reliability appeared as the most critical determinant for measuring service quality of life insurance companies to accomplish promise, offer truthful record and afford customers' guarantee (Affiaine and Zalina (2008).

Tangibles refer to the appearance of the physical surroundings and facilities, equipment, personnel and the way of communication. In other words, the tangible variable is about creating first hand impressions of the surroundings, facilities and environment. Since services are in form of intangible, it is difficult for customers to understand services (Baker and Legg, 1996). That is why customers make assumptions of service quality by evaluating the tangible facilities such as the building and physical layout of the company (Bitner, 1990). Convenience and accessibility are also treated as part of tangible variable of service quality. A convenient location means customers can easily do business with the company on a regular basis (Levesque and McDougall, 1996). Insured person through their will outlined together with the life insurance policies will determine the tangible personal property such as vehicle, furniture, house to be passed to the named surviving beneficiaries.

Empathy refers to how the company cares and the ability to give individualised attention to their customers, to make the customers feeling extra valued and special. If the customers feel they get personalised and quality attention there is a very big chance that they will return to the company and do business there again. Service employees are expected to be more empathetic towards customers (Donthu and Yoo, 1998). The key to success and survival appears to be a traditional agent and client relationship and the agent's ability to expand and make most of the relationship (Grönroos, 2000; Reagan, 2001). Life insurance companies need to use empathetic approach and respond to a satisfying encounter in preparing a life insurance policy that covers the essential needs.

Responsiveness refers to the willingness of the company to help its customers in providing them with a good, quality and fast service. This is also a very important dimension, because every customer feels more valued if they get the best possible quality in the service. Customers do not need to be

approached or assured by weaker service employees or agent (Furrer, Liu and Sudharshan, 2000; Matilla, 1999). Life insurance companies need to offer adequate and responsive protection to the customers to face uncertainties and unexpected risk.

Methodology

One hundred self administered survey were distributed to the public with different demographic background in order to produce a reliable result and information about customer satisfaction towards the service quality in the insurance industry in Federal Territory of Labuan, Malaysia. Convenience sampling was utilized for this purpose. However, the questionnaires were only given to those that have a life insurance policy with any of the insurance companies in Malaysia. Respondents were required to have at least one life insurance policy with any of the insurance companies. The questionnaires were divided into three parts: demographic background of the respondents and their experience on the usage of service. The last part focused on questions that reflect the variables of service quality: reliability, responsiveness, assurance, empathy and tangibles. Measurement of items to measure the service quality were adapted from the SERVQUAL developed by Parasuraman, Zeithaml, and Berry (1988) employing five point likert scale (i.e. strongly agree, agree, neutral, disagree and strongly disagree). Data collected were then computed in the Statistical Package for the Social Sciences (SPSS) computer program version 19.0 for descriptive analysis.

Data analysis

Table 1 enumerates the frequency analysis of the respondents' background. 41% of the respondents were female and 59% were male. There were 39% aged between 31-40 years old and 9% above 40 years old. Most of the respondents attained a bachelor degree for their education background that is 38% while 28% were those with a diploma and 29% were holding a certificate qualification. Only 5% of the respondents hold a master degree. Highest percentages of the respondents have a monthly income of RM1001-RM3000 which is 49% and 30% claimed that their monthly income is between RM3001 to RM5000.

Table 1: Demographic Profile of the Respondents

Variable	Frequency	Percentage
Gender		
Male	41	41.0
Female	59	59.0
Age (years old)		
<20	7	7.0
20-30	45	45.0
31-40	39	39.0
>40	9	9.0
Education attained		
Certificate qualifications	29	29.0
Diploma	28	28.0
Bachelor	38	38.0
Master	5	5.0
Monthly income (RM)		
<1000	9	9.0
1001-3000	49	49.0
3001-5000	30	30.0
5001-7000	9	9.0
>7000	3	3.0

Experience with life insurance industry

Table 2 focuses on the respondents' experience with their insurance company. As required, 100% of the respondents have at least one life insurance policy. Almost half of the respondents with 47% have a life insurance policy with AIA, this could be because AIA is the major life insurance provider in the Federal Territory of Labuan, 13% with Etiqa Insurance and Takaful Berhad, 14% signed a policy with Great Eastern Life Assurance (Malaysia) Berhad and 8% has a policy with Takaful Malaysia Berhad. About 65% of the respondents hold a whole life insurance policy while 27% signed up an investment link life insurance policy. Another 7% of the respondents have an endowment insurance policy with their insurance company.

Table 2: Experience with Life Insurance Industry

	Frequency	Percentage
Which insurance company are you insured with?		
AIA Bhd	47	47.0
Etiqa Insurance & Takaful Berhad	13	13.0
Takaful Malaysia Berhad	8	8.0
Great Eastern Life Assurance (Malaysia) Berhad	14	14.0
Others	18	18.0
Type of Coverage?		
Whole Life Insurance	65	65.0
Endowment Insurance	7	7.0
Investment link	27	27.0
Others	1	1.0

Service quality in the life insurance industry

Table 3 describes a descriptive analysis on assurance dimension of service quality. About 56% of the respondents agree that the behaviour gives confidence in customer, 52% agreed that the company will keep their personal information as confidential and 52% of the respondents agreed that services and products offered by their insurance company are satisfying. Next, 48% stated they agree that the insurance company has highly skilled and experience employees, 49% agree that their insurance provider has a good reputation while 33% strongly agree. This shows that the respondents perceived that their insurance companies or agents are knowledgeable in providing the required information and this has an impact on the customers' trust towards their insurance company. Highest mean score appears for the statement 'The company has a good reputation' with a value of 4.13. Therefore, customers will be more confident to do business with their insurance agent in the near future.

Greater part of the respondents agreed with questions in relation with tangibles dimension of service quality, which can be seen in Table 5. Almost 51% perceived that the company provides enough materials to them and 48% expressed that the company has a pleasant atmosphere and surroundings. About 57% of the respondents stated that the employees are well dressed and this has given the customers a positive impression (mean value = 3.91). The respondents also stated that the employees are good with their communication skills (56%). Customers create the first impression with the

service based on the tangibles factors. Positive first impression can provide many advantages to the company.

Table 3: Respondents' Perception towards the Assurance of Service Delivery in Life Insurance

Variables		Frequency	Percentage	Mean
The behaviour of employees gives confidence in customer	Disagree	3	3.0	3.93
	Neutral	21	21.0	
	Agree	56	56.0	
	Strongly agree	20	20.0	
Information given to the company will be kept as confidential	Disagree	1	1.0	4.09
	Neutral	18	18.0	
	Agree	52	52.0	
	Strongly agree	29	29.0	
Services and products offered are satisfying	Disagree	4	4.0	3.86
	Neutral	25	25.0	
	Agree	52	52.0	
	Strongly agree	19	19.0	
Highly skilled and experience employees	Strongly disagree	1	1.0	3.69
	Disagree	7	7.0	
	Neutral	29	29.0	
	Agree	48	48.0	
	Strongly agree	15	15.0	
The company has a good reputation	Strongly disagree	1	1.0	4.13
	Neutral	17	17.0	
	Agree	49	49.0	
	Strongly agree	33	33.0	

Table 4: Respondents' Perception towards the Reliability of Service Delivery in Life Insurance Industry

Variables		Frequency	Percentage	Mean
Speedy and quick service always can be obtained from the company or through its agent	Strongly disagree	1	1.0	3.44
	Disagree	20	20.0	
	Neutral	21	21.0	
	Agree	50	50.0	
	Strongly agree	8	8.0	
The company provide the best value products and services available	Disagree	5	5.0	3.89
	Neutral	22	22.0	
	Agree	52	52.0	
	Strongly agree	21	21.0	

Table 4 (continued)

The product and services provided live up to my expectations	Disagree	5	5.0	3.83
	Neutral	25	25.0	
	Agree	52	52.0	
	Strongly agree	18	18.0	
The coverage offered is within my affordability	Disagree	8	8.0	3.84
	Neutral	19	19.0	
	Agree	54	54.0	
	Strongly agree	19	19.0	
Procedure of getting an insurance coverage is easy	Strongly disagree	4	4.0	3.47
	Disagree	14	14.0	
	Neutral	22	22.0	
	Agree	51	51.0	
	Strongly agree	9	9.0	
The company and its employees have sincere interest in solving my problem	Strongly disagree	1	1.0	3.52
	Disagree	14	14.0	
	Neutral	31	31.0	
	Agree	40	40.0	
	Strongly agree	14	14.0	

The respondents perception related to empathy is described in Table 6. Half of the respondents stated they were offered a personalized attention by their insurance company and 60% also says that the services and products offered are reliable. There are 50% stated that their agents are able to understand their needs. The reason behind the positive response could be because they felt that their agent or the company were able to play their part both as an agent as well as a friend. Agents that were able to understand their clients feeling by acknowledging their existence would be able to retain their clients. As an agent, they could also be a good friend towards their clients in good and bad times. Statement ‘Staff understand the specific needs of their customers’ score the highest mean value of 3.80.

Table 5: Respondents' Perception towards the Tangibles of Service Delivery in Life Insurance Industry

Variables		Frequency	Percentage	Mean
The company provide sufficient printed materials on the offered products	Disagree	14	14.0	3.65
	Neutral	21	21.0	
	Agree	51	51.0	
	Strongly agree	14	14.0	
Pleasant atmosphere and appealing physical facilities	Strongly disagree	1	1.0	3.65
	Disagree	10	10.0	
	Neutral	30	30.0	
	Agree	41	41.0	
	Strongly agree	18	18.0	
Smart looking and well dressed employees	Disagree	4	4.0	3.91
	Neutral	20	20.0	
	Agree	57	57.0	
	Strongly agree	19	19.0	
The employees have an outstanding communication skill	Strongly disagree	1	1.0	3.79
	Disagree	5	5.0	
	Neutral	23	23.0	
	Agree	56	56.0	
	Strongly agree	15	15.0	

Table 6: Respondents' Perception towards the Empathy of Service Delivery in Life Insurance Industry

Variables		Frequency	Percentage	Mean
Customers are given personalised attention	Strongly disagree	1	1.0	3.52
	Disagree	12	12.0	
	Neutral	29	29.0	
	Agree	50	50.0	
	Strongly agree	8	8.0	
Services and products offered are convenient to customers	Disagree	8	8.0	3.80
	Neutral	18	18.0	
	Agree	60	60.0	
	Strongly agree	14	14.0	
Staff understand the specific needs of their customers	Disagree	6	6.0	3.70
	Neutral	31	31.0	
	Agree	50	50.0	
	Strongly agree	13	13.0	

Table 7 shows the data obtained from the questionnaire on the responsiveness dimension of service quality. Majority of the respondents agreed to the questions in relation to responsiveness of their insurance provider. The respondents perceived that their insurance providers are efficient in dealing

with their customer's queries and request. More than one-third of the respondents agreed that their complaints and queries were managed in an efficient and proper manner. About 41% agreed that the insurance employees provided fast services to the customers. Half of the respondents agreed that they are always informed on the latest services and products by their insurance agents, with highest mean value of 3.63.

Table 7: Respondents' Perception towards the Responsiveness of Service Delivery in Life Insurance Industry

Variables		Frequency	Percentage	Mean
Complaints and queries are managed properly and efficiently	Disagree	17	17.0	3.48
	Neutral	31	31.0	
	Agree	39	39.0	
	Strongly agree	13	13.0	
Employees gives prompt services to customers	Strongly disagree	2	2.0	3.60
	Disagree	7	7.0	
	Neutral	35	35.0	
	Agree	41	41.0	
	Strongly agree	15	15.0	
Employees can always make time to attend to customer's queries and problems	Strongly disagree	1	1.0	3.47
	Disagree	15	15.0	
	Neutral	34	34.0	
	Agree	36	36.0	
	Strongly agree	14	14.0	
Employees often update customers on the latest services and products	Disagree	13	13.0	3.63
	Neutral	24	24.0	
	Agree	50	50.0	
	Strongly agree	13	13.0	

Conclusion and recommendations

This study described the perceptions of consumers towards the service quality offered by life insurance companies in Malaysia. A descriptive investigation was performed on factors such as reliability, responsiveness, assurance, empathy and tangibles, which may be used to review the characteristics of the industry as experienced by the customers. The result inferred that customers have different perceptions with the way the service are delivered, the ability of the employees in handling and caring for their customers. Assurance dimension is perceived by consumers as having good

service quality offered by life insurance companies in Malaysia. They are concerned greatly on the statement ‘The company has a good reputation’ with mean value = 4.13. The physical elements of a firm is perceived to play an important role as it provide a first impression of the company as a whole to the customers. It is found that a firm can create customer relationships by delivering added tangible and intangible elements of the core products.

However, ‘Speedy and quick service always can be obtained from the company or through its agent’, an item from reliability dimension, scored the lowest mean value (3.44) by consumers’ with regards to the service quality offered by life insurance companies in Malaysia. This has shed some lights to life insurance companies to spend extra attention and consideration with this perspective in order to enhance the life insurance industry. There are many issues raised related to this study that requires further investigation for a better outcome. Since the numbers of samples were not convenience and the data collected were only from the respondents within the Federal Territory of Labuan, Malaysia, it limited the study to gain better understanding towards the factors of service quality in the life insurance industry. To be able to gain a better outcome of the study, future research should be expanded and to include other geographical areas as well as bigger sample size. The statements in relation to the service quality variable may need to be reviewed as some changes may need to be done.

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FACTORS INFLUENCING CONSUMER DISSATISFACTION IN THE SERVICE INDUSTRY: A REVIEW

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Introduction

Today's consumers are more challenging because they are more educated and knowledgeable about their rights. Therefore, it is vital and essential to make sure that the consumers are satisfied when they are purchasing a product or using a service that is provided by firms or service providers. Understanding consumer satisfaction is important because consumer have varying ideas of what to expect from their experience (Harris, 2007).

Consumer dissatisfaction has been a significant interest to both academician and business world (Velazquez, Saura and Contri, 2007). From the business perspectives, the importance to understand the consumer satisfaction is because consumer is the reason for their existence (Valdani, 2009). There is assumption that the high qualities of service actually encourage satisfied guests to return for repeat visits to the same hotel and conversely low quality of service leads to low satisfaction, discouraging guests from returning (Carev, 2009).

One of the reasons for dissatisfaction is service failure. Service failures are critical incidents in consumer experience. Therefore, when there is a service failure, this can lead to dissatisfaction. Colgate and Norris (2001) added that service failure is a problem that a consumer has with a service. Weiner (2000) mentioned that, the level of dissatisfaction were likely to be higher if the guest encounter a service failure and did not see any effort made by the service provider in performing the recovery.

Dissatisfaction can be defined as the disconfirmation of service expectation caused by the service failure (Michel, 2001). Consumer becomes dissatisfied when they experience product or service performance below expectation (Oliver, 1997). A category of particular practical interest involves situations

where an acquired product or service contains a defect or deficiency (Thørgerson, Juhl and Poulsen, 2009). The expectations are determined by factors such as advertising, prior experience, personal needs, word-of-mouth and the image of the service provider (Michel, 2001). Bateson and Hoffman (1999) stated that, consumer often complaint to express their dissatisfaction when there is a service failure from the service provider. Apart from that, the consumer might also switch to other service provider (Ross, 1999). This was also supported by Tax and Brown (1998) that mentioned that service failures are the reason that the consumers become dissatisfied and their switching behavior.

Difference between products and services

The fundamental goals for consumer are the feeling of satisfaction when they purchase a product or services. Consumers need to allocate their monetary resources among available products and services to maximise their satisfaction (Chen-Yu, William and Kincade, 1999). Engel, Blackwell and Miniard (1995) stress that satisfied consumer often share their experience with their relatives and friends and encourage them to try the product or service.

There is a different between consumer of products and services. Basically for products, when the consumers encounter any dissatisfaction or any products defect, they can refer to the firm or organisation because certain product has warranty coverage. However, in dealing with service provider, it is important for them to get things right at the first encounter. When the consumers feel that they are not treated the way they are supposed to be, it will lead to dissatisfaction. Therefore, it is important for firms and service providers to understand not only the satisfaction of the consumer but also the factors that influence consumer dissatisfaction.

Zeithaml, Bitner and Grempler (2006) mentioned that service product is different because service is something that is intangible, heterogeneous, and simultaneous in production and consumption and this will bring a different result in consumer behaviour especially the consumer evaluation processes from those in assessing physical goods. Zeithaml *et al.* (2006) added that it is more difficult to evaluate the service products for the consumer because services are high in experience qualities and credence quality.

Li (2010) mentioned that services can fill all five needs in Maslow's hierarchy of needs. The Maslow's Hierarchy of Needs starts with physiological needs, safety and security needs, social needs, ego needs and self-actualisation needs. Zeithaml *et al.* (2006) stated that the services will become more important when the level of needs is high. In other words, the

higher the level of the needs, the more important the services become. There is a difference in motives when consumer is purchasing the services compared to purchasing products. Not like the typical purchasing of goods, consumers rely much heavier on personal sources during the information search stage. When purchasing goods, the consumer is given certain alternatives in the given category. This is however to be less likely with services. There is one more stage that the consumer will face, which is different with purchasing product, and that is the consumer experience stage. The experience stage of the consumer is the one that largely influences the evaluation process.

Dissatisfaction

Most of the literature today on consumerism is focusing on achieving the consumer satisfaction. However, it is important to understand the other side of the satisfaction. What are dissatisfaction and its consequences? Literature review on consumer dissatisfaction has received significant interest during the consumerism movement in 1960's and 1970's (Lundstrom and White, 2006). During this period, the view on consumerism was the rights of the consumer to safety, to be informed, to choose and to be heard. When any of these rights is violated therefore it will lead to dissatisfaction (Day and Aaker, 1970).

Kim, Kim, Im and Shin (2003) stated that knowing the causes and consequences of this type of consumer behaviour is a key in an environment with ever increasing competition between products and types of sales outlet. Liu *et al.* (1997) also added that a central aspect of successful customer relationship management is the effective management of post-purchase satisfaction. This is because the impact of consumer satisfaction and quality perception on long-term performance of service firms is supported not only by theory but also by empirical studies (Duque and Lado, 2010). For example, the investment in improving consumer satisfaction has been demonstrated to provide superior returns to shareholders (Aksoy *et al.*, 2008). Therefore, it is important for the marketers to find ways to improve consumer satisfaction rating (Duque *et al.*, 2010).

Harris (2007) pointed out four situations that will happen when the consumers become dissatisfied:

- The organisation will lose the profit. When consumer become dissatisfied, they will churn or do business with the competitors. Although at first, this will not give that much problem to the firm but over a period of time this can be quite damaging

- The organisation will lose the job that the consumers (client) provide to them. This is because, when the consumer become dissatisfied, the organisation will have no one to serve thus will lead to job loses to the organisation because they do not need to employ people to work for them.
- Thirdly, the organisation will lose their reputation. This is through the negative word-of-mouth. The consumer will possibly share their experience with their friends and family. This will make the future consumer of the organisation to lose their trust and thus will not buy any product or use any services provide by the organisation
- Finally, the organisation will lose their future business. As mentioned above, words travel and when this happened, the consumer will possibly not trust the organisation.

Dissatisfaction in Malaysia

Dissatisfaction in Malaysian consumer can be traced through the number of complaints received by the National Consumer Complaint Centre (NCCC). These are the numbers received from those who expressed their dissatisfaction. Below are the details of the number of complaints received at the NCCC from the year 2006 until 2010.

Table 1: Number of Complaint Received at the NCCC

Year	Complaints Received
2006	18,345
2007	24,873
2008	28,080
2009	32,369
2010	34,381
Total	138,048

Source: National Consumer Complaint Centre

Through this table, the number of complaint is increasing year by year. And it is important to understand that, this is from those who express their dissatisfaction. According to Hirschman (1970) there are three mechanisms that the consumer can do in order to express their dissatisfaction. First is by exiting the organisation. Exit here means to leave the organisation and discard from doing business with them. This type of consumer did not give any feedback towards their dissatisfaction and tend to ignore it by leaving the organization. Secondly is by voicing out their dissatisfaction. This is how the

figure shown above is gathered. When the consumer voice out their dissatisfaction, they give the organisation and service providers time to rectify the problem by performing service recovery. Through this action, the organisations are able to know about any dissatisfaction from their consumer. The third mechanism that Hirschman (1970) mentioned is loyalty. This is the type of consumers that still have trust with the organisation or service provider and stay loyal to them. Although they encounter some dissatisfaction, they still do business with the organisation or service providers. An extension towards Hirschman's model is being done by Huefner and Hunt (2000). They mentioned that, apart from those three mechanisms, there is another behaviour that the consumers are able to do. It is an aggressive behaviour called retaliation. Retaliation is a part of getting back to the organisation or service providers about any dissatisfaction caused by them. For example, in a supermarket, in order to express their dissatisfaction, the consumer may perform certain vandalism just to express that they are not happy with the products and services provided by the organisation.

Factors influencing dissatisfaction Attribution

Consumer research generally advocates the Weiner's (1986) dimension of attribution which are locus of causality, controllability and stability (Varela-Neira, Vazquez-Casielles and Iglesias, 2010). The attribution plays an essential role in explaining dissatisfaction after service failure (Tsiros, Mittal and Ross, 2004). Consumer may attribute the failure to diverse causes, but those causes can be described through the three dimensions of attribution. (Varela-Neira *et al.*, 2010). This is supported by Singh (1988) which states, according to the theory of attribution, dissatisfaction is part of an attributional process where the consumer looks for reasons to explain the difference between his or her expectation. Laufer (2002) added, attributional style refers to the way people explain the causes of specific events and problems in their lives and in the lives of others. Pyszcynski and Greenberg (1981) stated that the disconfirmation of expectation is the most important causal agent for generating the attributional processing. Kelley (1967) mentioned that early attribution theory was purely cognitive whereby the locus of causality or causal responsibility was the result of a logical inference process performed on information concerning the actor and his or her behaviour. There are two types of explanations that are given to explain the causes of events by people. First is external attribution where the individual attributes the causes to environmental factors and second, internal attribution where the causes are attributed to the dispositional factors (Heider, 1958).

There are different behaviours found when studying the attribution between cultures was made. In recent review of studies (Choi, Nisbett and Norenzayan, 1999) comparing North American and East Asian perceivers, researchers concluded that the sharpest differences in attributions for the cause of an individual's behavior lie in the weight accorded to the context of constraints and pressures imposed by social group. Choi *et al.* (1999) also suggest that different thinking styles between Asian and Western cultures may explain some of the differences in attribution. Lloyd (1990) added the Westerners use analytic thinking, paying attention primarily to the object, categorising it on the basis of its attributes, and attributing causality to the object based on rules about its category membership. Meanwhile Choi *et al.* (1999) mentioned that the Asian perceive and reason holistically, attending to the field in which objects are embedded and attributing causality to interact between the object and field.

Weiner (1985) stated that in this process, there are three criteria that can be used when identifying the cause of the success or failure of their experience. The criteria are origin, stability and control.

- **Origin (Locus of Causality)**

This related to whom and what is to blame for the service failure (Varela-Neira *et al.*, 2010). These causes may be internal, external or situational. Internal is when the consumer assumes that he or she has caused the result (Weiner, 1985). From these criteria we can assume that the problem caused is from the consumers' fault. External is when the consumer is blaming the company who supply the product (Weiner, 1985). Hui and Toffoli (2002) also added, in general, consumer have an esteem-related bias and tend to blame the service failures on suppliers, instead of themselves to protect their ego. Situational is the surrounding factors of thirds parties that leads to dissatisfaction. To conclude these criteria Chang (2008) stated that when the consumers are disappointed with the services or the products because it do not fulfill their expected needs or not worth their price, consumer may attribute their dissatisfaction to others, or themselves, depending on the circumstances. Zeithaml and Bitner (2003) added the reason for this situation is that the consumers believe they themselves are partly responsible for their dissatisfaction. The consumer may feel more responsible for their dissatisfaction in purchasing the services rather than product (Zeithaml *et al.*, 2003). This is because when buying products, it is usually covered by warranties or guarantees which indicate that if something goes wrong, it is not the responsibility of the consumer (Zeithaml *et al.*, 2003)

- **Stability**
When evaluating stability, the consumer wonders how likely it is that the cause that gave rise to the result will occur again (Weiner, 1985). Weiner (1985) also added that in the stability dimension, it refers to the signals that indicate whether the same problem or success of a product is likely to be repeated in the future. Folkes (1988) also stated that attribution of stability indicates whether the cause are perceived as relatively permanent and stable or as temporary and variable. Tsilos *et al.* (2004) added consumer update their assessments of the service and incorporate them into their dissatisfaction judgments only when they consider the cause of failure to be stable.
- **Control (Controllability)**
According to Taylor (1994), this attribution refers to whether the cause of the failure is under the service provider control. Maxham and Netmeyer (2002) stated that the consumer tend to be understanding and forgiving when they perceive that the service failure is out of their service provider's control. Weiner (1985) describe controllability as the power that is available to the consumer or other parties in certain situation to alter the result. For example, if consumers attribute a disappointing service experience to an external, uncontrollable cause, the consumer will put less blame to the firm or service provider (Weiner, 1986). In contrast, if the problem is being regard as controllable, the blame is targeted to the perceived entity that had control (Weiner, 1985).

Equity/Inequity

Equity theory is concerned with the balance, and perceived fairness, of the inputs and outputs of a particular transaction (Boote, 1998). According to Adams (1963), equity theory refers to a need mechanism in the individual that is activated when the ratio of resources received to investments made by the individual is not equal to the ratio for others in the exchange relationship. According to Walster, Walster and Berscheid (1978), inputs are defined as “the participant’s contributions to the exchange which are seen by the participant or an observer as entitling him to rewards” and outcomes are defined as “the positive and negatives consequences that a participant or observer perceives a participant has incurred as a consequences of his relationship with another”.

According to Boote (1998), there are three possible outcomes of a given transaction as prescribed by equity theory. First is equity. Equity is the case

where inputs and outputs of either side are perceived to be of an equal degree. Inequity exists when one side in the transaction is perceived to have gained the upper hand. Second is positive inequity. Positive inequity is the case where from your point of view you have gained more from the transaction, in terms of inputs or outputs than the other side. Third is negative inequity. Negative inequity is the case where the other side is perceived to have more than you. From an equity perspective, consumer dissatisfaction is the result of negative inequity, where the consumer perceives to have gained less from a transaction than the seller. A complaining behaviour is, therefore, likely if dissatisfaction is caused by negative inequity. Adam (1963) also suggests that the state of perceived inequity creates tension which an individual wishes to reduce. Walster *et al.* (1978) added, methods of reducing perceived inequity might include changing one's input into the relationship, changing one's perception of one's outcomes from the relationship, or leaving the relationship.

Lapidus and Pinkerton (1995) stated that, according to equity theory, the consumer evaluates his/her inputs and outcomes and compares them to the perceived inputs and outcomes of the seller in an effort to assess the equity of the transaction. The difference between traditional and contemporary equity theory as mentioned by Oliver and Swan (1989) is where in the traditional equity theory the consumers compare their outcomes with the merchants' outcomes whereas in contemporary equity theory which assumes multidimensional inputs and outputs, these have to be translated into common units by the consumer and merchants in order to draw conclusions regarding the equity of the exchange.

According to Oliver and Swan (1989), equity is also known as distributive justice. Distributive justice is the evaluation of the situation whether they are equitable or not. The evaluation is important as the consumer will compare whether the investment that they made with the product or service that they purchased is equivalent to what they paid. Equity is based on the evaluation of two dimensions. First is fairness and second is known as preference (Messick and Sentis, 1979; Oliver and Swan, 1989).

- **Fairness**

Fairness is the form of justice whereby the individual get "what is right" and "what they deserve (Velazques, Blasco, Saura and Contri, 2009).

- **Preference**

Preference refers to an exchange outcome in which the perceiver receives more benefits or outcomes than the other party (Velazques *et al.*, 2009). Velazques *et al.* (2009) describe this as inequity and the

advantageous of inequity and the opposite of disadvantageous inequity.

Service recovery expectation

When there is a service failure, the action taken by the service provider in response towards the service failure is referred to as service recovery. When consumers' levels of perceptions do not match the level of expectation it will lead to a service failure. Miller, Craighead and Karwan (2000) defined service recovery as action being taken to resolve the problems, to alter the negative attitudes of the dissatisfied consumers and finally retain these consumers. According to Lewis and McCann (2004) in a hotel industry, it involves a high degree of interaction between employees and consumers and thus leads to the opportunity for the service failure to occur. The service recovery expectation is when the consumers predict the action that the firm will handle when they complain (Oliver, 1997).

Lin (2010) added, service industries are currently faced to develop new consumer and maintain the existing consumer that they currently have. Although the consumer has experienced dissatisfaction, the consumer may not complain but still have expectation towards service recovery (Lin, 2010). This was also agreed by Kelley and Davis (1994) which state that, because of the consumer retention, that is why service recovery is important. Maxham and Netemeyer (2003) explained that, there is a possibility that the organisation can make the matter worse if the recovery effort is not properly managed after a service failure.

Consumers from different cultures have different perceptions on the reason for service failures based on the study of Matilla and Patterson (2004) which compared the consumers in the west and the east from the cultural perspectives. Matilla and Patterson (2004) stated that the East Asian and American consumers show a differential sensitivity to situational constraints which influences consumers' attribution process and this leads to the consumer being moderate in their satisfaction with the service recovery process. This was similar to the study done by Poon and Low (2005) which found out that the post-recovery satisfaction was higher among Western travelers than the Asian consumer.

Consumer characteristic (Demographic)

Past research has shown that individual consumer demographic is significant on determining the level of satisfaction (Bryant and Cha, 1996; Johnson and Fornell, 1991). Subsequent studies conducted also show that

customer characteristic are also associated with the outcomes of the consumer satisfaction (Mittal and Kamakura, 2001; Cooil *et al.* 2007).

- **Gender**

Past research that has been done has shown that women report greater overall satisfaction than men (Bryant and Cha, 1996; Mittal and Kamakura, 2001). The reason for this is that women may be more experienced shoppers with more skill at making attribute comparisons (Anderson, Pearo and Widener, 2008). The experience enable women to identify items that best fit their personal needs and leads to higher overall satisfaction than men (Bryant and Cha, 1996). Mittal and Kamakura (2001) added that women are less likely to tell the truth about negative experiences than men. Past research also identified the difference in relative weights that men and women assign to the service concepts components that are often attributable to the differences in leadership style (Eagly, Makhijani and Klonsky, 1992). Iacobucci and Ostrom (1993) mentioned that there are findings that suggest that women focus more on the interpersonal components of a service interaction. Zeithaml (1985) added, in general buying behaviour, past research has shown that women's purchases are influenced more heavily by their evaluations of personal interactions. Gilbert and Warren (1995) also stated that women's purchase behaviour is influenced by the sales personnel consolations than men's purchases. Therefore, through this statement, we can generalise that women are likely to be more satisfied than men. This will lead to the idea that men are likely to be more dissatisfied than women.

- **Age**

Age also plays a significant role in determining the factors influencing dissatisfaction. John and Cole (1986) stated that elderly people are, slower in encoding new information and in retrieving information stored in their memory which will reduce the information processing capability. Mittal and Kamakura (2001) also stated that older people easily accept satisfaction since for them information to search for a new provider is more costly. Bryant and Cha (1996) added that there is a difference in product or service evaluations which may be due to difference in expectation. This may be caused by the difference in society and culture behaviour at birth and maturation (Bryant and Cha, 1996). By concluding both research, Bryant and Cha (1996) and Mittal and Kamakura (2001), it is agreed that past research has shown that older people tend to be more satisfied than younger people. Through this statement, it can be

generalised that younger people will be more dissatisfied than older people.

- **Income**

Besides age and gender, income also has effect on consumer dissatisfaction. Bryant and Cha (1996) found out that satisfaction declines as the income arises. This is where the consumer experience dissatisfaction when they have a higher income. Mittal and Kamakura (2001) also suggest that older people with lower education will easily accept satisfaction since finding alternatives will be costly. Therefore, it is understood that as the level of income getting higher, the level of satisfaction will decline.

Conclusion

Malaysia is moving towards Vision 2020 and consumer play a huge role in making the vision a reality. Satisfied consumer will bring a beneficial outcome to our economy thus it is important to learn about consumer satisfaction and consumer dissatisfaction. Past researches on consumerism nowadays are basically focusing on achieving consumer satisfaction and discarding the other side of consumer satisfaction - dissatisfaction. In Malaysia there are lack of research covering the topic of dissatisfaction and what cause the consumer to be dissatisfied. Most of the research is again focusing mainly on achieving consumer satisfaction. In reality, there is always a dissatisfied consumer. Every organisation and service providers will face this situation. Therefore, it is relevant to examine not only the satisfaction factor but also the factors that influence the consumer to be dissatisfied. As mentioned by Ramanathan and Ramanathan (2011) the ability of an organisation to attract and retain customers is vital to its success. In addition, this review is focusing only on the service industry, therefore future research should be done in other industry to determine whether the factors that influence consumer dissatisfaction can be generalised to every industry in Malaysia. Apart from understanding the consumer dissatisfaction, we are also able to study the patterns of the hotel guests' behaviour towards satisfaction and dissatisfaction. Therefore, it is important for us to understand the behaviour because it can help our country to strengthen the economy in achieving the Vision 2020.

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PENERIMAAN PELAJAR SEBAGAI PENGGUNA TERHADAP E-PEMBELAJARAN DALAM PENDIDIKAN SECARA JARAK JAUH

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Pengenalan

Majlis pelancaran Dasar E-pembelajaran Negara (DePAN) untuk institusi pengajian tinggi negara telah pun dilancarkan oleh Datuk Seri Mohd Khaled Nordin, Menteri Pengajian Tinggi pada 16 April 2011 lalu. Pelancaran ini menunjukkan bahawa proses pengajaran dan pembelajaran melalui kaedah e-pembelajaran atau *electronic learning* ini semakin diterima pakai dan berupaya mempengaruhi masyarakat pada masa hadapan. Hal ini juga seiring dengan inspirasi kerajaan untuk membina masyarakat berilmu agar pembentukan negara maju dan berpendapatan tinggi dapat dicapai menjelang tahun 2020. Menurut Rancangan Malaysia Ke-10 (RMKe-10) kerajaan berhasrat meningkatkan peratusan modal insan yang profesional dan berkemahiran tinggi ini kepada 45% pada 2015 (Malaysia, 2010). Hal ini juga adalah selaras dengan Pelan Strategik Pengajian Tinggi Negara yang dilancarkan pada 27 Ogos 2007 yang telah menggariskan tujuh (7) teras pelan strategik utama yang perlu diperkuatkhan, termasuklah aspek pengajaran dan pembelajaran peringkat pengajian tinggi. Sesungguhnya e-pembelajaran yang menyokong proses pengajaran dan pembelajaran sangat penting sebagai satu medium perhubungan masa kini antara pensyarah dengan pelajar.

E-pembelajaran atau *electronic learning* adalah suatu sistem yang mengaplikasi teknologi komunikasi dan maklumat (*ICT*) untuk memudah cara proses pengajaran dan pembelajaran secara elektronik. Dengan lain perkataan, e-pembelajaran adalah salah satu pendekatan pengajaran dan pembelajaran yang mengaplikasikan dan memanfaatkan teknologi elektronik dengan informasi digital dan infrastruktur *ICT* bagi penyebaran pengetahuan. Konsep ini mempunyai maksud yang sama antaranya dengan pembelajaran berasaskan teknologi, pembelajaran atas talian, pembelajaran maya dan pembelajaran berasaskan web. E-pembelajaran boleh dan kerap diaplikasikan dalam pelaksanaan pendidikan secara jarak jauh. Namun ia

turut juga digunakan untuk tujuan meningkatkan kualiti pengajaran dan pembelajaran bersemuka (*face-to-face*) bagi kursus atau program yang dilaksanakan secara bersemuka. Melalui kaedah ini, pelajar mempunyai masa pembelajaran yang lebih anjal untuk berinteraksi sesama mereka atau dengan pensyarah. Pada masa yang sama, pelajar dapat menjimatkan masa dalam proses pengukuhan fakta perbincangan melalui carian maklumat di Internet tanpa perlu meninggalkan sesi perbincangan dalam talian. Infostruktur *ICT* dalam aspek e-pembelajaran terdiri daripada tiga komponen utama iaitu perkakasan komputer (sistem server, sistem rangkaian dan komputer pengguna), perisian serta aplikasi e-pembelajaran dan pelbagai kategori pengguna (pengajar, pelajar, pereka bentuk pengajaran, pembangun kandungan dan staf teknikal). Kesemua aspek ini adalah saling melengkapi dan merupakan antara faktor-faktor kritikal kejayaan e-pembelajaran (Fatimah *et al.*, 2007; Yusup dan Razmah, 2005).

Pada awalnya, konsep e-pembelajaran ini merupakan hibrid, iaitu campuran atau kolaboratif kepada sistem pembelajaran secara bersemuka. Objektifnya adalah untuk meningkatkan kualiti pengajaran dan pembelajaran melalui capaian kepada bahan pembelajaran di Internet dan Intranet secara lebih terbimbing dan sistematik. Seterusnya, kecanggihan teknologi membolehkan interaksi secara bersemuka dapat dilanjutkan dan diperluaskan lagi secara dalam talian segerak dan secara langsung (*sinkronus*) atau tidak segerak dan tidak langsung (*asinkronus*). Kemudahan sebegini memberi peluang kepada pelajar melaksanakan pembelajaran secara kolaboratif, mengikut kesesuaian masa, tempat dan tahap pembelajaran masing-masing. Kemudahan pilihan dalam aktiviti pembelajaran ini menunjukkan bahawa teknologi sentiasa bersifat membantu dan menjadi satu bentuk pemudah cara yang membolehkan pengaliran maklumat sama ada untuk memindah, menyebar dan mempar maklumat tanpa mengira tempat dan waktu menjadi sangat pantas. Pelbagai peralatan perkhidmatan telekomunikasi seperti telefon (kekal dan mudah alih) dan faksimili, juga pelbagai aplikasi komunikasi seperti sidang-video, *tele-working*, pembelajaran secara jarak jauh (*distance learning*), sistem pengurusan maklumat dan semua bentuk teknologi daripada kaedah konvensional seperti radio dan televisyen sehingga yang terkini dan moden seperti *GPS*, *PDA*, *iPAD* dan komputer termasuk dalam tafsiran *ICT* yang menggunakan berbagai-bagai jaringan sama ada kabel fiber optik, tanpa wayar atau hubungan sistem satelit (Wafula-Kwake dan Ocholla, 2007). Justeru, tidak hairanlah sekiranya sektor *ICT* sentiasa mendapat peruntukan yang tinggi dan sering menjadi tumpuan utama dalam polisi perancangan dan pembangunan negara seperti Malaysia. Laporan Rancangan Malaysia KeSembilan (RMKe-9) dilaporkan bahawa pelaburan dalam *ICT* meningkat pada kadar pertumbuhan purata 4.7 % setahun sepanjang tempoh rancangan. Semenjak tahun 1990, pelaburan dalam *ICT* yang berjumlah RM 1.3 bilion telah meningkat kepada RM 3.8 bilion pada tahun 1995. Seterusnya, jumlah

pelaburan telah meningkat kepada RM 5.9 bilion pada tahun 2000 dan untuk tahun 2005 telah meningkat kepada RM 7.9 billion pada RMKe-8. Peruntukan terus meningkat kepada RM12.9 billion dalam RMKe-9 (Malaysia, 2006). Sumbangan kerajaan semakin giat dalam RMKe-10, contohnya, Kerajaan telah memperuntukkan lebih kurang RM650 juta hanya untuk menambah baik produktiviti dan infrastruktur ICT agar menambah baik kecekapan sektor kerajaan (Malaysia, 2010). Justeru peruntukan oleh kerajaan akan semakin bertambah memandangkan sumbangan industri ICT kepada KDNK dijangka meningkat kepada 10.2% menjelang tahun 2015 (Malaysia, 2010). Kesemuanya ini bertujuan mencapai matlamat negara ke arah negara berpendapatan tinggi dan maju menjelang tahun 2020 yang berupaya direalisasikan dengan penggunaan *ICT* dalam sektor pendidikan terutamanya e-pembelajaran.

Pendekatan e-pembelajaran

Banyak kajian menunjukkan bahawa e-pembelajaran semakin diminati ramai, mendapat persepsi positif, menawarkan kos yang murah dan berpatutan serta sesuai untuk semua peringkat umur pelajar dan berupaya diikuti oleh semua tahap keupayaan pelajar (Hasmawati *et al*, 2009; Yusup *et al*, 2008; Larkin, 2007; Fatimah *et al*, 2010). Dengan kata lain, e-pembelajaran menyediakan bahan pembelajaran tanpa sekatan masa dan tempat serta tanpa sempadan dan had penggunaan. Pelajar juga dapat belajar secara kendiri kerana pendekatan yang digunakan adalah berpusatkan kepada pelajar. Justeru, pelajar berupaya meneroka dan menambah ilmu melalui keupayaan, naluri, refleksi, inkuiri dan kreativiti sendiri bagi mencapai matlamat dan tujuan pendidikan yang dicari. Kesempatan ini menyebabkan e-pembelajaran yang menggunakan sistem perisian secara terbuka diaplikasi dan ditubuhkan di kebanyakan institusi pendidikan rendah, menengah dan tinggi di Malaysia.

Hingga kini, di Malaysia telah wujud Sekolah Bestari dan Sekolah Siber Bestari di seluruh negeri dan hampir 20 institusi pengajian tinggi awam dan swasta yang menubuhkan sistem e-pembelajaran masing-masing. Dan bilangan ini semakin bertambah dari sehari ke sehari. Misalnya, *Utusan Malaysia* (2010) melaporkan bahawa kesemua 46 buah MRSRM diseluruh negara akan menggunakan *Tutor iLMS* (*Tutor Intelligent Learning Management System*) menjelang tahun 2012. Sistem Pengurusan Pembelajaran Pintar Tutor atau *Tutor iLMS* ini dilaporkan mengandungi bahan pembelajaran seperti nota atas talian dan latih tubi, yang boleh memadankan profil kognitif pelajar dengan kecenderungan, minat dan potensi pelajar. Gaya belajar seseorang pelajar boleh ditentukan supaya berpadanan dengan bahan pembelajaran yang hendak dipelajari dalam *Tutor iLMS*. Selain itu, *Tutor iLMS* juga boleh membantu pelajar membuat

pemilihan kursus dengan tepat semasa pelajar hendak melanjutkan pelajaran ke peringkat yang lebih tinggi. (*Utusan Malaysia*, 5 Mac 2011).

Selain *Tutor iLMS*, telah wujud banyak program e-pembelajaran atau tuisyen atas talian dalam pasaran terbitan syarikat-syarikat swasta dan agensi kerajaan untuk pelajar-pelajar sekolah, seperti *Mystar-Online*, *Score A-iTeacher*, *SiberTuisyen*, *Tuition Plaza*, *Tuisyen Online*, *cikgu.net*, *AstroTutor* dan lain-lain lagi. Kesemua ini kerana syarikat-syarikat telah menjadikan e-pembelajaran untuk pelajar-pelajar sekolah sebagai perniagaan kerana ia mempunyai permintaan yang tinggi dan menguntungkan. Produk-produk e-pembelajaran yang mereka hasilkan dijual kepada pelajar-pelajar, ibu bapa atau pihak sekolah. Misalnya, *Tutor iLMS* telah dibangunkan oleh MIMOS Berhad dengan kerjasama Majlis Amanah Rakyat (MARA), yang menyediakan pengisian program, dan Perfisio Solutions Sendirian Berhad sebuah anak syarikat Utusan Melayu (Malaysia) Berhad selaku ejen pemasaran. Projek perintis *Tutor iLMS* telah dilaksanakan di empat Maktab Rendah Sains Mara (MRSM) dan sebuah Institut Kemahiran Mara (IKM).

Secara keseluruhannya, daripada pelbagai jenis e-pembelajaran yang boleh diaplikasikan sama ada oleh institut pengajian tinggi, sekolah, organisasi atau individu, terdapat tiga jenis e-pembelajaran yang paling kerap diaplikasikan iaitu:

1. Pembelajaran Berasaskan Web (*WBT – web based training*)

E-pembelajaran berasaskan web seperti portal e-pembelajaran atau *Learning Management System (LMS)*. Pembelajaran ini menggunakan aliran media, teks dan grafik untuk mewujudkan persekitaran pembelajaran yang menyeronokkan yang boleh diperoleh melalui komputer pengguna menerusi rangkaian Internet. Ia adalah satu cara yang baik untuk menyampaikan pengajaran kepada sekumpulan pelajar yang besar di seluruh pelosok dunia yang memiliki capaian Internet. Akhir-akhir ini, kaedah ini paling digemari dan paling kerap diaplikasikan kerana ia berupaya mengabungkan kesemua jenis e-pembelajaran yang wujud walaupun pada asalnya dibangunkan secara berasingan.

2. Pembelajaran Berasaskan Komputer (*CBT- computer based training*)

Kaedah ini ialah cara e-pembelajaran yang menggunakan CD-ROM agar lebih pantas dan interaktif bagi latihan e-pembelajaran berdasarkan web yang menggunakan banyak grafik dan audio. Pada amnya, pengisian yang menggunakan grafik memerlukan masa yang

lama untuk dimuat turun menerusi web. Justeru, CBT merupakan alternatif dalam e-pembelajaran dan kebanyakan CBT adalah berkonsepkan cara sendiri, belajar sendiri dan dilaksanakan secara tidak serentak. CBT secara keseluruhannya disampaikan menerusi komputer secara berasingan yang tiada rangkaian. Justeru, ia bergantung sepenuhnya kepada perisian yang disediakan untuk pembelajaran.

3. Pembelajaran Berasaskan Teknologi (*Technology-based learning*)

Pembelajaran berasaskan teknologi ialah kaedah e-pembelajaran yang mengintegrasikan penggunaan teknologi terkini, seperti komputer sebagai perantaraan komunikasi dengan lain-lain peralatan teknologi seperti sidang video, multimedia, *groupware*, *video on-demand*, sistem tutoran cerdas, *desktop publishing* dan virtual realiti. Melalui kaedah ini, e-pembelajaran boleh dijalankan secara serentak dan tidak serentak. E-pembelajaran secara serentak (*sinkronus*) berlaku apabila proses pengajaran dan pembelajaran berlaku dalam masa yang sama atau serentak walaupun pensyarah dan pelajar berpisah secara fizikal antara satu sama lain. Hal ini dapat dilaksanakan dengan penggunaan persidangan video/audio, kuliah secara atas talian dan pembelajaran jarak jauh menerusi satelit interaktif. E-pembelajaran secara tidak serentak (*asinkronus*) pula adalah sebaliknya.

Ternyata kini, perkembangan pesat *ICT* telah banyak mengubah cara hidup kita dari pelbagai sudut terutama dalam aspek pendidikan. *ICT* yang ditafsirkan sebagai suatu disiplin sains, teknologi, kejuruteraan dan pentadbiran yang digunakan untuk mengurus dan memproses maklumat, mewujudkan interaksi komputer dengan manusia dan perihal berkaitan dengan sosial, ekonomi dan budaya manusia dan persekitarannya (Abdul Razak *et.al.*, 2000) merupakan wahana yang berupaya menjana masyarakat berpengetahuan. Justeru, penggunaan e-pembelajaran adalah seiring dengan matlamat kerajaan untuk memupuk kreativiti dan inovasi pelajar untuk melengkapkan mereka dengan kemahiran terkini dan melahirkan modal insan berkualiti yang diperlukan oleh sebuah negara maju dan berpendapatan tinggi (Malaysia, 2010).

Pelajar sebagai pengguna e-pembelajaran

Hakikatnya, pengguna utama e-pembelajaran terdiri daripada golongan pelajar. Hal ini kerana dalam pembelajaran e-pembelajaran fokus utamanya ialah pelajar. Pelajar perlu berdikari pada masa-masa tertentu dan

bertanggungjawab untuk pembelajarannya. Suasana pembelajaran e-pembelajaran akan memaksa pelajar memainkan peranan yang lebih aktif dalam pembelajarannya. Pelajar membuat perancangan dan mencari bahan atau maklumat dengan daya usaha, dan inisiatif sendiri. Justeru, strategi atau cara seseorang pelajar itu belajar adalah amat berbeza. Strategi atau cara seseorang pelajar itu belajar dikenali juga sebagai gaya pembelajaran yang didefinisikan sebagai strategi atau cara seseorang pelajar itu belajar, memberikan tumpuan dan bertindak untuk memproses dan memperoleh maklumat serta pengalaman yang baru (Mok, 2003). Justeru, menurut Snow (1986) dan Mok (2003), strategi pembelajaran pelajar adalah berbeza di sebabkan faktor kebolehan, pengalaman, motivasi, gaya kognitif, gaya pemikiran dan cara belajar yang di amalkan. Sehubungan dengan ini, untuk memenuhi gaya pembelajaran yang berbeza maka penggunaan ICT seperti aplikasi e-pembelajaran amatlah bertepatan. Hal ini disokong Junaidah *et al.* (2005), kerana penggunaan ICT yang terancang akan menghasilkan pelajar yang mempunyai ciri-ciri seperti yang berikut:

1. Pelajar yang lebih bertanggungjawab terhadap pembelajarannya.
2. Pelajar yang boleh menentukan keperluan bahan untuk pembelajarannya.
3. Pelajar bebas melakukan carian maklumat mengikut keperluan, tahap pencapaian dan pengetahuan.
4. Pelajar yang akan membina pengetahuan baharu berdasarkan carian maklumat, komunikasi dua hala dan penemuan kendiri.

Penggunaan dan pengintegrasian ICT dalam pendidikan seperti e-pembelajaran ini akan membolehkan pelajar dapat belajar mengikut kemampuan sendiri, mengikut kadar sendiri, belajar dengan terarah kendiri dan belajar mencari serta meneroka sendiri sambil belajar menilai dan mentafsir secara kendiri (Kementerian Pendidikan Malaysia, 1997). Objektif yang digariskan ini telah diperkenalkan melalui projek Sekolah Bestari mengikut prinsip pembelajaran SEDAAP yang menekankan kepada empat domain pembelajaran iaitu *Self-Directed*, *Self-Access*, *Self-Assess* dan *Self-Paced*; (Kementerian Pendidikan Malaysia, 1997)

- ***Self Directed*** merupakan pembelajaran terarah kendiri, iaitu pelajar akan menentukan sendiri tajuk dalam sesuatu bidang yang ingin dipelajari.
- ***Self Access*** merupakan pembelajaran akses kendiri, iaitu pelajar mencari dan mendapatkan maklumat mengenai tajuk yang ingin dipelajari daripada pelbagai sumber. Buku rujukan, majalah, CD-ROM, Internet atau secara *live* digunakan untuk mendapatkan maklumat.

- ***Self Assessed*** merupakan pembelajaran kadar sendiri, iaitu pelajar membuat penilaian atau penaksiran sendiri mengenai tajuk yang dipelajarinya, adakah dikuasai atau tidak. Seandainya pelajar tersebut telah menguasai tajuk tersebut maka pelajar itu akan beralih ke tajuk lain.
- ***Self Paced*** merupakan pembelajaran langkah demi langkah mengikut kadar sendiri. Pembelajaran ini memberi ruang kepada pelajar untuk memantau progres pembelajaran diri.

Bagi memastikan pembelajaran pelajar secara e-pembelajaran berjalan lancar, beberapa masalah yang dikesan mempengaruhi penggunaan ini haruslah ditangani. Schilke's (2001) telah mengelaskan empat halangan utama dalam penggunaan e-pembelajaran, iaitu halangan personaliti, halangan institusi, halangan teknologikal dan halangan situasi (Rujuk Jadual 1). Kajian oleh Muhammad Sukri *et al.* (2007) mendapati bahawa halangan yang paling kritikal dan kerap berlaku dalam kalangan pengguna e-pembelajaran ialah halangan teknologikal dan diikuti oleh halangan situasi. Sementara, halangan personaliti ialah halangan yang paling kurang kritikal. Dapatkan ini adalah sama seperti dapatan yang dibincangkan oleh Schilke's (2001).

Jadual 1: Halangan-halangan Dalam Penggunaan E-Pembelajaran

Jenis Halangan	Penerangan
Halangan Personaliti	Halangan personaliti merujuk kepada personaliti pengguna seperti persepsi kewujudan halangan-halangan disebabkan siswazah diri sendiri dan sikap siswazah terhadap e-pembelajaran. Antaranya ialah halangan gaya pembelajaran yang merujuk kepada keselesaan siswazah terhadap teknologi dan menyesuaikan e-pembelajaran sebagai gaya pembelajarannya.
Halangan Institusi	Halangan institusi merangkumi aspek pengajaran oleh pensyarah dan sokongan institusi yang melaksanakan e-pembelajaran. Misalnya masalah dalam reka bentuk bahan pengajaran bagi e-pembelajaran serta kualiti bahan pengajaran yang dihasilkan. Kandungan yang terlalu banyak, kandungan yang mengambil masa untuk mencetak dan informasi berlebihan akan menjadi halangan kepada e-pembelajaran. Begitu juga dengan masalah bahasa dan kebolehan untuk penggunaan media. Antara punca disebalik halangan ini ialah kurangnya sokongan oleh institusi yang menjalankan e-pembelajaran ini hingga menyebabkan motivasi pengajar sentiasa rendah, tiada inovasi dan kurang kreativiti semasa menyediakan bahan e-pembelajaran.

Jadual 1 (sambungan)

Jenis Halangan	Penerangan
Halangan Teknologikal	Halangan teknologikal merangkumi rangkaian Internet yang sangat perlahan, pengaksesan e-pembelajaran dan kos yang tinggi dalam perkakasan, perisian, pemberian, atau servis komputer. Untuk memastikan e-pembelajaran mencapai objektif, masalah seperti keupayaan memiliki komputer yang mampu mengakses Internet secara konsisten, kos komputer dan kos pengaksesan internet, pengaksesan kepada teknologi terkini dan kebolehpercayaan teknologi perlu sentiasa ditanggani. Halangan teknologikal yang lain termasuk masalah teknikal seperti kualiti teknologi, kekurangan bantuan teknikal, kekurangan kemahiran teknikal, keselesaan penggunaan teknologi, perubahan teknologi dan masalah “log-in” yang sentiasa menghalang penggunaan yang lebih aktif.
Halangan Situasi	Halangan situasi ialah halangan yang sentiasa dikaitkan dengan situasi atau persekitaran seseorang pengguna itu berada. Bagi pengguna e-pembelajaran yang kerapnya sudah berjaya, memiliki keluarga dan hidup bermasyarakat, maka faktor pengurusan masa adalah antara halangan utama dalam kategori ini. Terlalu sibuk dengan kerja lain, gangguan daripada kerja lain, hal rumah dan tempat belajar, kekurangan masa untuk belajar atas talian adalah contoh-contoh masalah pengguna dalam halangan situasi ini.

Sumber: Schilke's (2001)

Sehubungan itu, bolehlah dikatakan bahawa penggunaan e-pembelajaran oleh pelajar amatlah relevan dan seiringan dengan perkembangan semasa. Hal ini kerana e-pembelajaran menyediakan pembelajaran yang pantas dengan kos yang rendah, tanpa mengira tempat dan masa, meningkatkan akses kepada pembelajaran dan keadaan yang jelas, selesa untuk digunakan oleh semua pengguna terutama para pelajar yang terlibat dalam proses pembelajaran.

Dalam budaya yang pantas sekarang, organisasi yang mengimplementasikan e-pembelajaran mengembeling tenaga dan usaha untuk mencapai objektif semasa agar proses pembelajaran dan pengajaran dalam pendidikan menjadi lebih relevan dan memenuhi kehendak semua pengguna. Hal ini akan menjadi lebih menyerlah apabila segala halangan sentiasa diberi penekanan agar proses pembelajaran kaedah atas talian ini berjalan lancar.

E-pembelajaran di PPPJJ, Universiti Sains Malaysia

Pada peringkat institut pengajian tinggi (IPT) atau universiti, e-pembelajaran semakin diguna pakai kerana permintaan kemasukan yang semakin meningkat, namun ruang yang disediakan semakin kritikal. Walaupun di Malaysia telah wujud lebih daripada 20 buah universiti awam dan 45 buah

universiti dan kolej swasta, namun masih ramai pelajar yang gagal diberi peluang kerana kesempitan ruang tempat belajar dan kemampuan pihak kerajaan membina lebih banyak institusi pengajian tinggi adalah terhad. Sehubungan itu, banyak IPT menerap kaedah e-pembelajaran dan menggabungkannya dengan kaedah pembelajaran bersemuka yang membentuk *blended learning*. Hasilnya dapat dilihat pada statistik yang dikeluarkan oleh Kementerian Pengajian Tinggi (KPT) menunjukkan peningkatan hampir 100% bilangan enrolmen pelajar separuh masa dan jarak jauh bagi tahun 2004 dan 2007 di Institut Pengajian Tinggi Awam (IPTA). Pada tahun 2004, sebanyak 7 buah IPTA yang menawarkan program separuh masa atau jarak jauh dengan enrolmen seramai 23,768 orang pelajar. Angka ini meningkat pada tahun 2007, dengan 14 buah IPTA yang menawarkan pengajian secara separuh masa atau jarak jauh dengan 46,013 orang pelajar mengikuti program tersebut (Kementerian Pengajian Tinggi, 2008).

Selalunya,e-pembelajaran di peringkat IPT dibangunkan dan diurus oleh pihak universiti atau pada peringkat fakulti/pusat pengajian sahaja, manakala pengisian disediakan sendiri oleh pensyarah atau tenaga akademik sendiri. Kesemua 20 universiti awam di Malaysia mempunyai laman web dan portal e-pembelajaran atau *LMS* mereka sendiri. Laman web boleh dikunjungi oleh sesiapa sahaja, manakala portal e-pembelajaran adalah terhad dan khusus untuk kegunaan pelajar dan tenaga akademik sahaja. Dengan lain perkataan, ia boleh dilayari apabila yuran pendaftaran kursus dibayar terlebih dahulu. Hal ini telah di praktikkan oleh PPPJJ semenjak awal kewujudannya, iaitu pada tahun 1971.

Pusat Pengajian Pendidikan Jarak Jauh (PPPJJ) merupakan antara universiti yang mendahului aplikasi e-pembelajaran untuk pelajar yang mengikuti sistem pengajian secara jarak jauh. USM telah menyediakan peluang ini sejak tahun 1971 lagi dengan tertubuhnya Unit Luar Kampus. Dari sebuah unit, ia di naik taraf kepada Pusat yang dikenali sebagai Pusat Pendidikan Jarak Jauh (PPJJ), dan pada tahun 1994 dinaikkan taraf kepada Pusat Pengajian Pendidikan Jarak Jauh (PPPJJ). PPPJJ menawarkan program dalam bidang Ilmu Kemanusian, Sains Sosial, Sains Tulen dan Pengurusan. PPPJJ turut pernah menawarkan kursus dalam bidang Pendidikan dan Kejuruteraan. PPPJJ yang telah menjangkau usia 40 tahun pada 2011, telah berjaya melahirkan hampir 16,000 graduan, sebenarnya berupaya menyumbang kepada aspirasi negara mencapai negara maju dan berpendapatan tinggi kerana proses pembelajaran dan pengajaran yang mengaplikasikan e-pembelajaran.

Peningkatan taraf PPPJJ daripada sebuah unit kepada pusat, kemudian pusat pengajian adalah sejajar dengan sistem penyampaian atau pendekatan pengajaran dan pembelajaran (P&P) yang diamalkan. Bermula dengan hanya

menggunakan audio, kemudian audio grafik dan seterusnya sidang video secara langsung, telah diguna pakai. PPPJJ mula menggunakan portal e-pembelajaran atau *Learning Management System (LMS)* yang dibangunkan sendiri yang dinamakan *Interactive Distance Education Applications (IDEA)* pada 2002 (Hanafi dan Abd. Karim, 2010). Bermula pada 2005 hingga kini, PPPJJ telah menggunakan *Moodle (Modular Object-Oriented Dynamic Learning Environment)* sebagai landasan e-pembelajaran kerana ianya lebih terbuka dan komprehensif. Pelaksanaan e-pembelajaran di USM secara menyeluruh hanya bermula selepas tahun 2009. Hal ini kerana dari tahun 2004 hingga 2009, pelaksanaan di USM adalah pada peringkat pusat pengajian sahaja, termasuklah PPPJJ. Semenjak penggunaan e-pembelajaran di PPPJJ, pelbagai pengalaman berharga yang menjadi panduan dan cabaran telah dilalui.

Artikel ini mengupas aplikasi portal e-pembelajaran yang menggunakan platform *Moodle* oleh pelajar sebagai pengguna. Kajian ini meninjau tahap penerimaan pelajar semasa menggunakan aplikasi forum dalam e-pembelajaran yang merupakan salah satu daripada ciri-ciri utama e-pembelajaran. Lain-lain ciri utama *Moodle* ialah Kalendar, Sumber, Kuiz, Tugasan, Jurnal, Chat, Berita dan Tinjauan. Ruang Forum membolehkan pelajar berkomunikasi dengan pensyarah atau rakan-rakan sekursus. Segala-gala masalah berkaitan pembelajaran, motivasi dan lain-lain boleh dikongsi bersama-sama pensyarah dan rakan-rakan sekursus dalam ruangan ini. Justeru, dapatlah dikatakan bahawa e-forum disediakan dengan tujuan memberi ruang untuk pelajar bertanya, berbincang dan meluahkan masalah pembelajaran mereka.

Metodologi kajian

Aplikasi forum dalam e-pembelajaran adalah kritikal kerana menurut Andresen (2009), proses perbincangan ialah satu dimensi yang kritikal dalam proses pembelajaran. Tanpa mengira sama ada ianya perbincangan atas talian secara *sinkronus* atau *asinkronus*, penggunaannya adalah penting bagi menjamin pengajian secara jarak jauh yang berkesan (Al-Shalchi, 2009). Kajian yang dilakukan oleh Kui Xie *et al.* (2011) mendapati perbincangan atas talian secara *asinkronus* memberi banyak impak yang positif kepada pengajian jarak jauh kerana ia memudahkan interaksi antara pelajar dengan pelajar dan antara pelajar dengan pensyarah. Jadinya, e-forum ialah alat yang berkuasa atau penting dalam e-pembelajaran hanya jika pelajar melibatkan diri dalam forum tersebut.

Kajian ini dilakukan ke atas pelajar PPPJJ, USM yang mengambil kursus *Basic Mathematics* bagi sidang akademik 2006/2007, 2007/2008 dan 2008/2009. Majoriti pelajar ialah pelajar tahun satu yang baru memulakan

pengajian secara jarak jauh. Mereka ialah pelajar Sains yang membuat pengkhususan dalam Biologi, Kimia atau Fizik. Data dikutip dengan menganalisis kekerapan pelajar menyumbang dalam perbincangan dalam e-forum mengikut tajuk perbincangan. Ruang forum dibuka sepanjang sidang pengajian berkenaan. Perbincangan atas talian ini berkisarkan pelbagai topik, antaranya; di mana boleh mereka mengikuti kelas tuisyen; luahan perasaan kerana telah lama meninggalkan bangku sekolah; susah untuk belajar Matematik lebih-lebih lagi secara jarak jauh; memberi kata-kata perangsang dan motivasi antara pelajar; dan sebahagian besar ialah pertanyaan-pertanyaan khusus mengenai pembelajaran mereka. Pelajar sangat menghargai penglibatan pensyarah dalam e-forum. Melalui e-forum pengajaran dan pembelajaran boleh dijalankan pada bila-bila masa dan di mana juga pelajar dan pensyarah berada asalkan mempunyai sambungan Internet.

Kaedah yang diguna pakai ialah kaedah membahagikan slot dalam portal e-pembelajaran mengikut tajuk silibus perbincangan semasa kuliah secara sidang video. Ruang forum diwujudkan bagi setiap tajuk perbincangan dan satu forum tambahan bagi membincangkan masalah pembelajaran pelajar secara umum. Hal ini menghasilkan tujuh ruang forum, yang telah diwujudkan bagi setiap sidang akademik. Kesemua ruang ini bertujuan supaya pelajar boleh menyatakan masalah mereka mengikut tajuk silibus. Dalam setiap ruang forum, pelajar bebas memulakan tajuk baharu, bertanya soalan, memberi komen atau input kepada tajuk sedia ada. Penyertaan pelajar dalam e-forum adalah digalakkan walaupun ia tidak menyumbang kepada gred akhir kursus

Dapatan kajian dan perbincangan

Kajian dan hasil pemantauan terhadap penggunaan e-forum dalam kalangan pelajar PPPJJ, mendapati bahawa ia diterima ramai bagi menghadapi masalah kekangan masa dan persoalan pembelajaran yang dihadapi mereka. Walaupun bilangan pelajar yang menyertai atau menyumbang dalam e-forum adalah agak rendah, iaitu sekitar 20% sahaja, namun masih ramai yang menyertai sebagai pembaca sahaja tanpa bertanya sebarang soalan atau memberi input kepada permasalahan yang dikemukakan oleh pelajar-pelajar lain. Kelebihan e-forum atau perbincangan secara *asikronus* berbanding dengan perbincangan secara bersemuka ialah pelajar mempunyai masa untuk berfikir sebelum mengeluarkan pendapat, perbincangan seseorang itu tidak boleh “dipotong” oleh pelajar lain dan transkrip perbincangan boleh dirujuk semula pada bila-bila masa bagi tujuan ulang kaji. Kaedah ini berupaya mengundang keyakinan pelajar, terutama untuk pelajar yang menghadapi masalah berkomunikasi secara terbuka. Pelajar yang segan atau malu untuk bertanya semasa sesi sidang video atau kuliah bersemuka semasa kursus

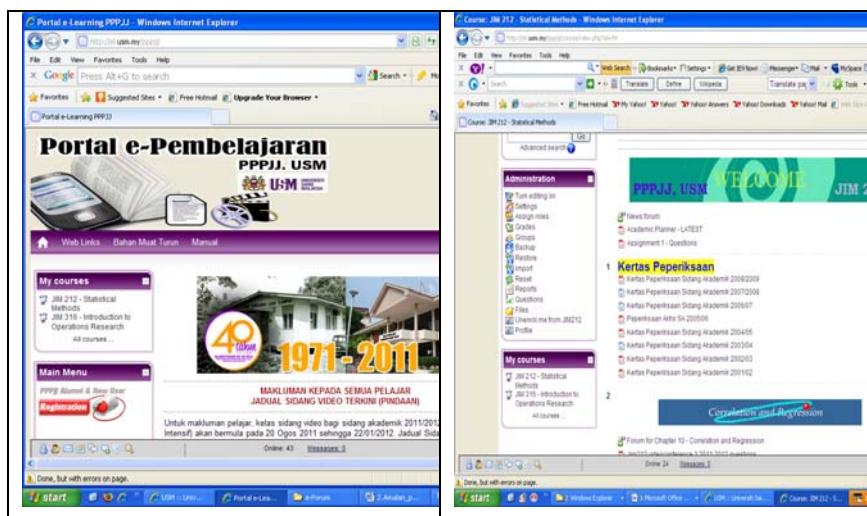
intensif, boleh mengajukan soalan dan kemosyikilan mereka untuk dibincangkan bersama-sama pensyarah dan rakan sekursus. Kemudahan untuk bertanya dan menjawab yang boleh dilakukan tanpa mengira masa dan lokasi harus digunakan sepenuhnya oleh pelajar dan pensyarah jarak jauh.

Daripada analisis kekerapan dan analisis kandungan yang dijalankan ke atas transkrip e-forum ini (Hasmawati, 2011) didapati pelajar memerlukan bimbingan dan galakan daripada pensyarah dan rakan sekursus, terutama pada awal pengajian secara jarak jauh. Bimbingan pensyarah berhubung dengan kemosyikilan pembelajaran yang dijalankan sepanjang sidang pengajian sangat dihargai oleh pelajar. Keiklasan membantu boleh mengelakkan pelajar daripada mengundurkan diri dari pengajian. Dengan adanya *Moodle* yang menawarkan elemen e-forum, pelajar boleh mengajukan soalan-soalan atau permasalahan yang memainkan peranan utama penentu kejayaan secara pendidikan jarak jauh. Menurut Lucille Das (2001), berkomunikasi merupakan penyelesaian yang diutarakan oleh pelajar bagi mengatasi rasa terpencil yang boleh membawa kepada masalah yang berkaitan dengan pembelajaran dan motivasi pelajar. Pelajar PJJ yang cemerlang dalam pembelajaran mereka dilaporkan kerap menggunakan pendekatan ini dan sentiasa berhubung dengan pensyarah dan rakan sekursus (Zuraini *et al*, 2004). Hal yang sama juga diakui oleh Nassen (1997), iaitu suatu perkara yang penting untuk menentukan kejayaan pengajian secara jarak jauh ialah komunikasi. Dengan kemudahan teknologi masa kini, jika dimanfaatkan sepenuhnya, e-forum yang merupakan antara ciri-ciri utama dalam e-pembelajaran ternyata berupaya menjadikan proses pembelajaran menjadi lebih efektif, efisyen dan interaktif kepada pelajar sebagai pengguna.

Selain kajian ke atas e-forum ini, telah banyak kajian dilakukan untuk menilai penerimaan pelajar sebagai pengguna untuk e-pembelajaran secara keseluruhan. Dapatan kajian oleh Mohamad *et al*. (2005) di UPSI dan Blackhurst & Hales (1997) di University of Kentucky, Lexington mendapat penerimaan yang sangat positif oleh pelajar terhadap kursus yang mereka ikuti melalui aplikasi e-pembelajaran. Pelajar mereka bukan sahaja menyukai kaedah tersebut, malah bersetuju bahawa kaedah e-pembelajaran membantu mereka dalam pembelajaran, seperti memudahkan bagi mendapatkan maklumat kursus, nota-nota kuliah, menduduki penilaian pencapaian akademik melalui kuiz dan ujian atas talian dan pelbagai lagi. Kajian oleh Blackhurst dan Hales (1997) juga mendapati pengajaran berdasarkan e-pembelajaran menggalakkan interaksi sesama pelajar dan guru dengan pelajar. Hal ini disokong oleh Kayany (1997) dalam kajian tentang pengalaman fakulti di universiti dan kolej yang pernah menggunakan e-pembelajaran sebagai media pengajaran mendapati bahan kursus yang terdapat pada e-pembelajaran berpontensi meningkatkan tahap pengajaran

dalam bentuk persediaan kelas, menggalakkan penyertaan aktif pelajar, menarik perhatian dan meningkatkan interaksi antara guru dan pelajar.

Sehubungan itu, dapatlah dirumuskan bahawa penerimaan pelajar terhadap e-pembelajaran adalah tinggi dan memberangsangkan. Penerimaannya terbukti melalui hasil dari tinjauan literatur kerana (1) Kaedah e-pembelajaran memberi kesan yang sama kepada pencapaian pelajar berbanding dengan cara pembelajaran tradisional (2) E-pembelajaran mempunyai ciri-ciri khas yang mampu menarik minat dan perhatian pelajar terhadap pelajaran, meningkatkan interaksi pelajar dan juga interaksi guru-pelajar (3) Kaedah ini menggalakkan sikap positif pelajar terhadap pelajaran dan mampu meningkatkan prestasi pelajar dan (4) Kaedah ini dapat digunakan mengikut tahap keupayaan pelajar, di mana sahaja pada setiap masa jika mempunyai akses Internet.



Rajah 1: Antara Muka Portal E-pembelajaran (*Moodle*)

Hakikatnya, penggunaan e-forum oleh pelajar, sebagai pengguna e-pembelajaran perlu sentiasa digiatkan dan dikembangkan agar objektif penggunaan e-pembelajaran menjadi lebih sempurna dan mencapai sasaran. Seperti yang telah dibincangkan sebelum ini, terdapat pelbagai lagi fungsi *Moodle* selain penyediaan ruangan diskusi. Antaranya ialah kemudahan memuat naik dan memuat turun pelbagai fail, nota, tugas, laporan dan sebagainya. Terdapat juga kemudahan penilaian sama ada oleh pensyarah dan oleh pelajar sendiri melalui penilaian kendiri dan penilaian berterusan dalam bentuk kuiz, tugas dan ujian yang boleh dilakukan secara atas talian.

Justeru, pengisian dalam *Moodle* dibuat oleh pensyarah kursus berkenaan. Pensyarah boleh memuat naik bahan-bahan tambahan seperti nota, *PowerPoint* yang digunakan semasa sesi sidang video dan juga kuliah semasa kursus intensif, penyelesaian tugas, rakaman video yang berkaitan dan lain-lain lagi. Rajah 1 menunjukkan antara muka portal e-pembelajaran di PPPJJ yang menggunakan *Moodle*.

Kesimpulan

Memandangkan *ICT* adalah satu bidang yang mencabar semasa penggunaan dengan perkakasan yang rumit dan teknologi yang dinamik maka setiap perancangan, strategi pembangunan, serta aktiviti pelaksanaan dan kajian keberkesanan memerlukan suatu penelitian khusus dan berterusan. Analisis berdasarkan pengalaman penulis mendapati bahawa perbincangan mengenai enam perkara di atas adalah subjektif kerana kemahiran teknologi dan peningkatan ilmu dalam menerokai kecanggihan teknologi yang sentiasa berubah memerlukan komitmen yang tinggi daripada pelbagai pihak. Tidak ada gunanya menyediakan peralatan yang lengkap sekiranya tenaga pengajar tidak menggunakan secara maksimum dan para pelajar tidak mengambil peduli akan kelebihan yang disediakan ini.

Begitu juga dengan perubahan pantas teknologi terkini dan kos perolehan teknologi berkaitan adalah antara cabaran dan implikasi semasa yang harus dilalui untuk memastikan e-pembelajaran yang diaplikasi berjalan lancar dan berkesan. Misalnya, perisian *Articulate Presenter* yang asas telah dimantapkan dengan edisi baharu dari semasa ke semasa, kini turut menawarkan *Articulate Studio* yang mengandungi perisian *Presenter Quizmaker*, *Video Encoder* dan *Engage* dalam tempoh hanya tiga tahun sahaja. Perubahan pantas ini turut mempengaruhi kadar penerimaan dan kepuasan penggunaan oleh pengguna e-pembelajaran, terutama para pelajar. Justeru, perlu sentiasa difikirkan isu dan mengikuti perkembangan semasa agar segala halangan yang menjadi penyebab ketidak berkesanan e-pembelajaran seperti halangan teknikal, halangan situasi dan halangan institusi diambil berat dan tidak dijadikan alasan menghalang penggunaan e-pembelajaran ini. Hal ini kerana beberapa kelebihan kepenggunaan e-pembelajaran memang tidak dapat dipertikaikan lagi. Antaranya termasuklah kepenggunaan secara atas talian untuk penyampaian ilmu dan pengetahuan yang dapat memperkaya dan memantapkan kaedah pembelajaran secara bersemuka dan secara konvensional. Namun begitu, disebabkan kaedah pengajaran secara tidak bersemuka jauh berbeza daripada kaedah konvensional atau bersemuka maka faktor pedagogi, elemen reka bentuk dan kandungan bahan perlu diteliti kerana keupayaan mereka menjadi faktor kritikal kejayaan dalam e-pembelajaran (Fatimah *et al.*, 2007). Perlu

diketahui bahawa keberkesanannya bahan e-pembelajaran tidak terletak pada walau bagaimana cantiknya persembahan atau betapa canggihnya teknologi bahan e-pembelajaran yang digunakan dan dihasilkan tetapi bergantung kepada prinsip pedagogi yang sesuai dan prinsip reka bentuk pengajaran yang berkesan diaplikasikan.

E-pembelajaran yang menjadi wahana utama kepada sistem pendidikan secara dalam talian atau pendidikan jarak jauh diyakini mampu mentransformasi kaedah pendidikan dan menjadi trend terkini untuk melanjutkan pengajian diperingkat tinggi, terutama bagi golongan dewasa yang telah berkerjaya. Pengalaman dan penggunaan e-pembelajaran di PPPJJ, USM telah membuktikan bahawa ia adalah satu kaedah yang efektif, efisien dan interaktif jika segala isu dan cabaran yang wujud diharungi bersama-sama dan menjadi tanggungjawab yang dipikul oleh semua peringkat yang terlibat. Yang pasti pendidikan dengan berasaskan teknologi mampu menjadikan semua rakyat berilmu lalu meningkatkan modal insan negara bagi mencapai negara berstatus maju dan berpendapatan tinggi menjelang tahun 2020 dan merealisasikan Wawasan 2020.

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MASAKAN TRADISIONAL DAN KOMPOSISSI NUTRIEN IKAN AIR TAWAR DI HOMESTAY KG BATU RING, BENG, LENGGONG, PERAK ; UNTUK PEMBANGUNAN DAN KESEJAHTERAAN PELANCONGAN LESTARI

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Pendahuluan

Konsep pembangunan pelancongan lestari menekankan keprihatinan penggunaan sumber, iaitu pemuliharaan sumber budaya (termasuk warisan) dan alam sekitar (Wanhill, 1997; Mowforth dan Munt 1998). Makanan tradisional sesebuah tempat, negeri atau negara merupakan sumber warisan yang seharusnya dipelihara daripada satu generasi kepada generasi yang lain. Ia juga seharusnya dipekenalkan kepada pelancong. Tambahan, apabila berada di sesebuah destinasi pelancongan, setiap pelancong memerlukan makanan dan minuman. Makanan dan minuman adalah salah satu elemen yang penting bagi sesebuah destinasi pelancongan. Mengikut Farzad (2011), salah satu faktor utama dalam pemilihan tempat pelancongan oleh pelancong ialah makanan. Makanan tradisional atau tempatan memainkan peranan yang penting dalam mempromosikan dan meningkatkan daya tarikan sesebuah rantaui atau tempat (Skinner, 2002; Van Westering; Poria dan Liapis, 2000).

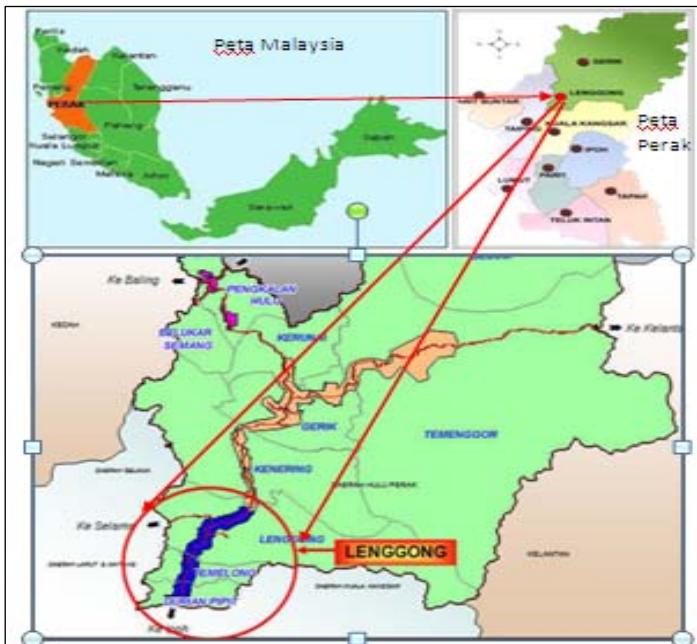
Mengikut kajian yang dijalankan oleh Hall dan Mitchell (2001) dan Hjalager dan Richards (2002), makanan adalah salah satu perkara penting dalam pasaran kebudayaan pelancongan, terutama di kawasan luar bandar. Hal ini kerana makanan tempatan atau produk makanan tradisional mempunyai banyak potensi dalam meningkatkan kemapanan dan kelestarian dalam pelancongan, menyumbangkan kepada keaslian sesuatu destinasi, kekuatan kepada ekonomi tempatan, dan membekalkan infrastruktur yang mesra alam. Di samping itu, makanan tradisional juga merupakan satu ungkapan budaya, sejarah dan gaya hidup penduduk tempatan (Trichopoulou *et al.*, 2007). Masakan tempatan amat penting untuk diperkenalkan kepada pelancong kerana melalui masakan tempatan, identiti sesuatu tempat dan penduduk

dapat diingati oleh pelancong. Masakan tradisional dapat memberi identiti yang sebenar kepada penduduk di sesuatu kawasan.

Malaysia juga mempunyai pelbagai masakan tradisional yang menjadi sumber budaya dan warisan yang perlu diperkenalkan kepada pelancong. Setiap negeri di Malaysia mempunyai masakan tradisional yang tersendiri. Melalui program pelancongan desa (*homestay*) atau enapdesa masakan tradisional juga boleh diperkenalkan kepada pelancong sama ada pelancong tempatan atau luar negara. *Homestay* merupakan aktiviti pelancongan yang melibatkan pelancong menginap, menjamu selera dan dihiburkan dengan acara tradisional serta aktiviti bersama penduduk kampung yang terlibat (Jabil *et al.*, 2011).

Homestay Kg. Batu Ring, Beng yang terletak di Lembah Lenggong, Perak adalah salah satu produk pelancongan yang diketengahkan dalam mempromosikan Lembah Lenggong sebagai destinasi pelancongan. Lembah Lenggong adalah salah satu daerah di Hulu Perak, Perak iaitu lebih kurang 62 km dari Bandar Diraja Kuala Kangsar dan sebelah utara 57 km dari Gerik (Rajah 1). Lembah Lenggong terkenal sebagai pusat perkembangan tamadun manusia yang paling lama, yang bermula dari sejak zaman Paleolitik, zaman Neolitik dan zaman Logam, justeru ia akan menjadi salah satu daya tarikan utama pelancongan yang berkunjung ke Malaysia (Moktar Saidin, 2011). Disamping itu, Lembah Lenggong bakal mendapat pengiktirafan sebagai salah satu tapak warisan dunia oleh UNESCO menjelang Julai 2012. Menurut Fatimah *et al.*, (2012) selain daripada daya tarikan arkeologi, Lembah Lenggong juga mempunyai pelbagai tarikan tempat yang boleh diketengahkan kepada pelancong, seperti:

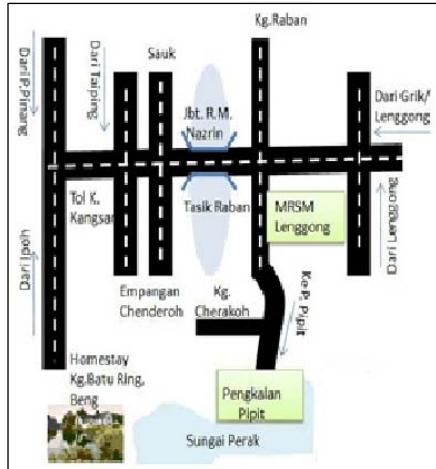
1. Alam semula jadi fizikal, terutama Banjaran Bintang dan Banjaran Titiwangsa dengan hasil flora dan fauna.
2. Alam semula jadi fizikal berdasarkan air seperti Tasik Raban, Sungai Perak dan Lata Kekabu .
3. Monumen sejarah, bangunan masjid, tapak peristiwa sejarah, lokasi filem, kuburan purba dan diraja dan lain-lain.
4. Tradisi dan gaya hidup tempatan seperti bahasa Patani, orang asli, masakan traditional silam, ikan pekasam dan kraf tangan.



Sumber: Fatimah *et al.*, (2012)

Rajah 1: Lokasi Lembah Lenggong

Kampung Batu Ring adalah salah satu perkampungan kecil yang membentuk Kampung Beng. Kampung lain yang membentuk Kampung Beng ialah Kampung Durian Lubuk, Beng Dalam, Kampung Dusun, Kampung Sekolah dan Kampung Durau. Kampung Batu Ring terletak di Mukim Durian Pipit, merupakan sebuah perkampungan tradisional yang berlokasi di pinggir Tasik Chenderoh (Rajah 2). Projek Homestay Kg. Batu Ring ini bermula pada tahun 2008 dengan penglibatan 25 buah rumah penduduk kampung. Kedudukan geografi yang strategik, iaitu berada di pinggir Hutan Simpan Piah dan Pergunungan Piah serta di pertengahan Banjaran Titiwangsa yang juga terdapat Hutan Simpan Bintang Hijau menjadikan kawasan ini sebagai kawasan yang strategik untuk para pelancong. Memandangkan kawasan ini dikelilingi oleh sungai dan tasik, masakan tradisional dan tempatan yang dihidangkan kepada pelancong yang datang ke kampung ini adalah berasaskan ikan air tawar.



Sumber: Anon, 2012

Rajah 2: Peta lokasi Homestay Kg. Batu Ring, Beng.

Oleh itu, artikel ini bertujuan untuk membincangkan hasil kajian di homestay Kg. Batu Ring, Beng Lenggong, Perak terutamanya menu dan resepi masakan tradisional berdasarkan ikan air tawar yang diperkenalkan kepada pelancong dalam pakej pelancongan *homestay* kampung tersebut. Selain itu, hasil kajian komposisi nutrien ikan air tawar yang digunakan turut dibincangkan.

Metodologi

Temu bual dijalankan terhadap penduduk kampung yang menyediakan perkhidmatan *homestay* untuk mengetahui menu dan resepi masakan tradisional ikan air tawar yang diperkenalkan kepada pelancong dalam pakej pelancongan Homestay Kg. Ring, Beng, Lenggong, Perak. Temu bual berkisar tentang masakan, resepi masakan dan ikan yang sering digunakan dalam masakan tradisional yang dihidangkan kepada pelancong. Komposisi nutrien ikan dianalisis mengikut kaedah *Association of Official Analytical Chemists* (AOAC, 1990). Kandungan air ditentukan dengan kaedah pengeringan sampel di dalam oven 105°C sehingga mencapai berat yang tetap. Kandungan protein juga ditentukan ditentukan oleh kaedah Kjeldahl's. Kandungan lemak pula dianalisis menggunakan sistem Soxhlet. Kandungan abu pula ditentukan dengan pengabuan kering di dalam relau pada suhu 525°C untuk tempoh 24 jam. Analisis statististik dilakukan menggunakan perisian SPSS versi 20. Ujian Kruskal-Wallis dan Wilcoxon Singned Rank digunakan dalam memenentukan perbezaan bererti.

Hasil dan perbincangan

Menu dan resipi masakan ikan air tawar

Hasil temu bual mendapati menu dan resepi masakan yang paling popular disediakan kepada pelancong ialah masak pindang, ikan panggang cicah air kerabu, gulai masam masak tempoyak dan masak lemak (Jadual 1). Spesies ikan air tawar yang paling popular dimasak untuk dihidangkan kepada pelancong adalah ikan tenggalan (*Puntius bulu*), ikan loma (*Thynnichthys thynnoides*), ikan patung (*Pristolepis fasciatus*), ikan lampang (*Puntius gonionotus*) dan ikan lawang (*Pangasius micronemus*) seperti yang ditunjukkan dalam Rajah 3.

Resepi masak pindang di Lenggong ini adalah berbeza berbanding dengan di tempat lain. Hal ini disebabkan penggunaan bahan dan cara memasak yang berlainan berbanding dengan negeri lain. Menurut Abu Khairi (2004), resepi masak pindang ikan selar menggunakan bahan-bahan berikut iaitu bawang merah, bawang putih, cili kering, buah keras dan bawang besar. Kesemua bahan ini dikisar. Selain itu, lengkuas, daun kesum, air asam jawa, garam, gula dan air turut digunakan dalam resepi ini. Kaedah memasaknya ternyata berbeza kerana resepi ini dimasak selama 25 minit sahaja. Diteliti di dalam buku *Kompilasi Masakan Selangor*, yang menyediakan resepi masak pindang ikan tongkol, bahan-bahan yang digunakan adalah berbeza iaitu serai, daun kunyit, cili merah, bawang merah, bawang putih, kunyit hidup, asam gelugor, gula pasir, garam dan air secukupnya. Tempoh masakan adalah sehingga isi ikan masak (Saadiah, 2007).

Selain ikan, terdapat juga masak pindang yang menggunakan kerang dan sotong. Bagi resepi masak pindang kerang, bahan-bahan yang digunakan ialah kerang, cili merah, halia, bawang merah, daun kunyit, serai, asam gelugor, garam dan air. Ianya juga dimasak sehingga kerang tersebut masak (Tee, 2002). Dalam resepi sotong masak pindang pula, bahan yang digunakan ialah sotong, serai, halia, cili, bawang merah, bawang putih, kunyit, daun salam, tomato, belimbing buluh, daun kemangi, asam gelugor, garam, gula dan air. Resepi ini juga dimasak sehingga sotong tersebut masak (Anon, 2009).

Jadual 1: Menu dan Resepi Masakan Tradisional Ikan Air Tawar yang Disediakan Dalam Pakej Pelancongan Homestay Kg. Batu Ring, Beng, Lenggong

Menu	Bahan-Bahan dan Kaedah Masakan
Masak pindang  	<p>Bahan-bahan: Ikan, serai, daun kesum, bunga kantan, bawang merah, asam gelugor, belimbing buluh, belacan, lada, garam, air dan daun seniai.</p> <p>Kaedah Masakan</p> <p>Serai, daun kesum, bunga kantan, bawang merah, asam gelugor, belimbing buluh, belacan, dan lada dihiris halus dan digaul bersama sehingga sebat. ↓ Garam secukup rasa. ↓ Ikan diperap bersama bahan-bahan yang digaul dan dibalut bersama daun seniai. ↓ Ikan direbus dengan kuantiti air yang sedikit selama 8 jam sehingga tulang ikan menjadi reput.</p>

Menu	Bahan-Bahan dan Kaedah Masakan
Ikan panggang cicah air kerabu  	<p>Ikan bakar Bahan-bahan: Ikan, serbuk kunyit, garam dan daun pisang.</p> <p>Kaedah Masakan Serbuk kunyit dan garam digaul bersama dan dilumur kepada ikan</p> <p style="text-align: center;">↓</p> <p>Ikan dibalut daun pisang dan dipanggang sehingga masak.</p> <p>Air kerabu Bahan-bahan: Bawang merah, daun kesum, serai, lada, kerisik, air asam jawa, belacan, santan segar, dan garam .</p> <p>Kaedah Masakan Bawang merah, daun kesum, serai dan lada dihiris halus-halus.</p> <p style="text-align: center;">↓</p> <p>Bahan di atas, digaul sebatи bersama kerisik, air asam jawa, garam, belacan dan santan segar.</p>
Gulai masam 	<p>Gulai masam</p> <p>Bahan-bahan: Ikan, bawang merah, bunga kantan, cili merah, serai, belacan, asam gelugor, daun kesum, serbuk kunyit dan garam.</p> <p>Kaedah Masakan Bawang merah, bunga kantan dan cili merah dihiris halus.</p> <p style="text-align: center;">↓</p> <p>Ikan dimasak bersama bahan di atas, serai, belacan, asam gelugor, daun kesum dan serbuk kunyit.</p> <p style="text-align: center;">↓</p> <p>Ikan dimasak selama 15 minit sehingga kuah mendidih.</p>

Menu	Bahan-Bahan dan Kaedah Masakan
Masak tempoyak 	<p>Bahan-bahan: Ikan, cili merah, garam, tempoyak, serai, bawang merah dan serbuk kunyit.</p> <p>Kaedah Masakan Cili merah dan garam ditumbuk sehingga sebati.</p> <p style="text-align: center;">↓</p> <p>Cili merah, garam, serai, bawang merah (dihiris halus), serbuk kunyit, tempoyak dimasukkan bersama ikan.</p> <p style="text-align: center;">↓</p> <p>Ikan dimasak selama 15-20 minit. Kuah perlu sentiasa dikacau untuk mengelakkan daripada berketul.</p>
Masak lemak cili api 	<p>Bahan-bahan: Ikan, bawang merah, serai (direcah), asam gelugor, serbuk kunyit, belimbing buluh (dihiris halus), santan, cili api dan garam.</p> <p>Kaedah Masakan Cili api, bawang, dan garam ditumbuk bersama sehingga lumat. Ketepikan.</p> <p style="text-align: center;">↓</p> <p>Ikan serta santan juga bahan-bahan yang ditumbuk, serai dan belimbing buluh dimasukkan ke dalam periuk.</p> <p style="text-align: center;">↓</p> <p>Masukkan asam gelugor dan serbuk kunyit dan garam.</p> <p style="text-align: center;">↓</p> <p>Letakkan periuk di atas dapur dan masak selama 15-20 minit. Kuah perlu dikacau sentiasa untuk elakkan santan menjadi berketul-ketul.</p>



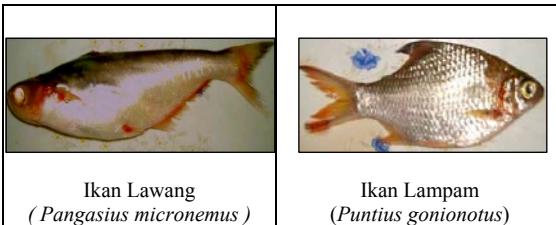
Ikan Tenggalan
(*Puntius bulu*)



Ikan Loma
(*Thynnichthys thynnoides*)



Ikan Patung
(*Pristolepis fasciatus*)



Rajah 3: Spesies Ikan Air Tawar yang Popular Dihidangkan Kepada Pelancong

Masak pindang di Kampung Batu Ring, Beng mempunyai perbezaan yang ketara berbanding dengan resepi masak pindang yang lain iaitu dari segi bahan, cara memasak, pemilihan ikan dan hasil masakan. Dari segi bahan-bahan, resepi masak pindang yang lain tidak menggunakan daun seniai, iaitu daun yang membantu proses pereputan tulang. Cara memasak juga adalah berbeza kerana masak pindang ini dimasak lebih daripada lapan jam dengan menggunakan kaedah merebus bersama-sama air yang sederhana. Kuantiti air perlu diberi perhatian semasa merebus untuk mengelakkannya kering. Ikan sungai atau ikan air tawar yang mempunyai banyak tulang, seperti ikan tengalan biasanya dipilih untuk dimasak pindang. Ikan dimasak sehingga tulang ikan menjadi reput. Oleh itu, ikan boleh dimakan dengan tulang-tulangnya sekali. Masakan ini juga, dihidangkan tanpa kuah.

Resepi kedua yang paling digemari pelancong yang datang ke Homestay Kg. Beng ialah ikan bakar yang dicicah bersama air kerabu. Kebiasaanya, ikan bakar dicicah bersama air asam, sambal belacan dan sambal kicap (Jadual 3). Ikan air tawar akan dibungkus dengan daun pisang dan dibakar. Penggunaan daun pisang adalah untuk menaikkan lagi aroma ikan. Gabungan bahan-bahan seperti bawang, serai, lada, daun kesum, belacan, kerisik dan santan menghasilkan rasa lemak-lemak manis dan menjadikan air kerabu enak dicicah bersama ikan bakar. Selain dimakan bersama penciah, ada juga resepi ikan bakar bungkus. Bahan-bahan yang digunakan adalah seperti daun ketumbar, cili merah, belacan, kunyit hidup, bawang besar, bawang putih, halia, kicap cair dan minyak masak sebelum dibakar (Noraini, 2004).

Jadual 2: Resepi Pencicaht Ikan Bakar

Menu	Resepi dan Kaedah Masakan	Sumber Rujukan
Air asam 	Bahan-bahan: Sos plum, bahan-bahan seperti cili padi, cili merah, belacan, daun ketumbar, bawang merah dan daun pudina yang telah dihiris, garam dan gula, air perahan limau kasturi. Kaedah masakan: Sos plum, cili padi, cili merah dan belacan dikisar. Kemudian, masukkan bahan selebihnya. Perasakan dengan garam. Seimbangkan rasa masam dan manis dengan air perahan limau kasturi.	Siti Aishah, 2010a
Sambal belacan 	Bahan-bahan: Cili merah, belacan, limau kasturi dan garam. Kaedah masakan: Cili dan belacan yang telah dipanggang ditumbuk lumat. Masukkan perahan limau kasturi dan garam.	Siti Aishah, 2010b
Sambal kicap 	Bahan-bahan: Bawang besar, bawang putih (dititik sehingga hancur), cili padi (dititik sehingga hancur), belacan bakar, kicap manis, jus limau nipis. Kaedah masakan: Kesemua bahan dimasukkan ke dalam mangkuk dan digaul sehingga sebatи.	Khairun Nisa, 2011

Selain ikan masak pindang dan ikan panggang cicah air kerabu, menu gulai masam dan masak tempoyak turut disenaraikan dalam menu masakan tradisional yang popular dihidangkan kepada pelancong. Bagi resepi ikan masak asam, bahan yang utama digunakan ialah asam gelugor, belacan dan daun kesum. Bagi mereka yang mempunyai alahan dengan belacan, ia boleh diganti dengan kiub ikan bilis. Terdapat juga masak asam yang menggunakan ikan kering dengan menggunakan bahan-bahan yang sama dengan masak asam di Lenggong (Anon, (a) 2009).

Bagi masak tempoyak, bahan yang paling penting dan utama digunakan dalam masakan ini ialah tempoyak. Tempoyak diperbuat daripada isi buah

durian (*Durio zibethinus*). Kebiasaanya, tempoyak ini diperbuat daripada isi durian yang berlebihan, isi durian yang mempunyai kualiti yang rendah, atau isi durian yang terlebih masak (Gandjar, 2000). Bahan-bahan yang digunakan dalam masak tempoyak Kampung Batu Ring, Beng ini adalah sama dengan masak tempoyak di negeri lain. Contohnya, gulai asam tempoyak ikan tilapia di negeri Zon Timur (Kelantan, Terengganu dan Pahang), bahan-bahan yang digunakan ialah cili padi, kunyit, asam gelugor, tempoyak dan daun kesum (Tee, 2002).

Resepi terakhir disediakan kepada pengunjung yang datang ialah ikan masak lemak. Bahan-bahan yang digunakan ialah ikan, asam gelugor, serai, santan, belimbing buluh, cili, bawang merah dan garam. Cili, bawang dan garam ditumbuk bersama sehingga lumat. Ikan dan bahan-bahan yang ditumbuk tadi berserta serai dan belimbing buluh dimasukkan ke dalam periuk dan dimasak selama 15-20 minit. Belimbing buluh dan asam gelugor digunakan untuk memberi rasa masam dalam masakan ini. Kebiasannya, asam gelugor sahaja dimasukkan dalam masak lemak cili api ini. Masak lemak ialah resepi yang paling biasa dan popular dalam kalangan masyarakat Melayu. Resepi masak lemak di Lenggong ini juga menyerupai resepi yang terdapat dalam buku. Bahan-bahan yang digunakan juga sama iaitu santan pekat, belimbing buluh, serai, cili api dan kunyit hidup. Masak lemak ini dimasak menggunakan ikan tenggiri (Hanieliza, 2010). Resepi masak lemak lengkuas hampir sama bahan-bahannya dengan resepi masak lemak cili padi. Mengikut Hanieliza (2009), bahan-bahan yang digunakan ialah ikan, belimbing buluh, santan pekat, minyak masak, cili api, kunyit hidup, lengkuas, bawang merah dan garam. Cili api, kunyit hidup, lengkuas dan bawang merah dikisar bersama dan ditumis dahulu sehingga pecah minyak. Ikan, santan, belimbing buluh dan garam dimasukkan dan dibiarkan sehingga mendidih. Ikan yang digunakan dalam resepi ini ialah ikan merah.

Kandungan nutrien masakan ikan air tawar

Jadual 3 menunjukkan kandungan nutrien empat spesies ikan air tawar yang sering digunakan oleh pengusaha Homestay Kg. Batu Ring, Beng, Lenggong. Ikan laut, iaitu ikan kembung (*Indian mackerel*) dijadikan sebagai perbandingan memandangkan ikan ini sering menjadi pilihan pengguna berbanding dengan ikan laut yang lain (Anon (b), 2009). Data kandungan nutrien air, abu, lemak dan protein dipersembahkan dalam gram (g), bagi setiap 100 gram bahagian yang boleh dimakan menggunakan berat basah.

Jadual 3: Kandungan Nutrien Spesies Ikan Air Tawar yang Kerap Digunakan oleh Pengusaha Homestay Kg Batu Ring, Beng, Lenggong dan Ikan Kembung Sebagai Perbandingan

SAMPEL	NAMA TEMPATAN	AIR	ABU	LEMAK	PROTEIN
		Peratus (%)			
<i>Puntius gonoronotus</i>	Lampam	80.27 ± 1.92	1.06 ± 0.02	0.65 ± 0.00	30.94 ± 1.08
<i>Thymichthys thymoides</i>	Loma	79.81 ± 2.60	0.97 ± 0.07	2.65 ± 0.23	11.85 ± 0.93
<i>Pangasius macronemus</i>	Lawang	82.02 ± 0.12	1.24 ± 0.18	1.64 ± 0.13	14.35 ± 0.09
<i>Puntius bulu</i>	Tengalan	80.08 ± 1.94	1.18 ± 0.16	0.63 ± 0.03	14.17 ± 3.31
<i>Indian mackerel</i>	Kembung	72.43 ± 2.40	1.17 ± 0.15	5.27 ± 0.17	13.35 ± 2.15

Jadual 4: Kandungan Nutrien Ikan Laut

SAMPEL	NAMA TEMPATAN	AIR	ABU	PROTEIN	LEMAK	*LEMAK
		Peratus (%)				
Black pomfret	Bawal hitam	77.72 ± 0.91	1.37 ± 0.28	19.55 ± 3.42	2.33 ± 0.11	2.79 ± 0.20
Silver pomfret	Bawal putih	79.32 ± 2.75	1.01 ± 0.26	18.63 ± 0.75	2.09 ± 0.93	2.91 ± 0.11
Hardtail scad	Cencaru	77.67 ± 1.21	1.07 ± 0.20	20.86 ± 2.73	1.53 ± 0.15	3.08 ± 0.11
Indian mackerel	Kembung	76.58 ± 2.27	1.26 ± 0.11	20.51 ± 2.93	1.80 ± 0.62	4.54 ± 0.28
Dorab wolfferring	Parang	80.32 ± 6.10	1.39 ± 0.28	20.83 ± 2.50	1.22 ± 0.22	NA
Yellowstripe scad	Selar kuning	79.48 ± 2.90	0.93 ± 0.08	19.98 ± 2.03	2.12 ± 0.50	5.77 ± 0.52
Fourfinger threadfin	Senangin	78.22 ± 1.06	1.16 ± 0.08	20.14 ± 0.94	2.10 ± 0.25	2.24 ± 0.20
Fringesvalte sardinella	Tamban	74.76 ± 5.85	1.59 ± 0.30	19.01 ± 0.52	3.00 ± 2.40	3.06 ± 0.06
Spanish Mackerel	Tenggiri	82.12 ± 5.19	1.24 ± 0.17	19.77 ± 4.29	1.05 ± 0.06	1.46 ± 0.17
Longtail shad	Terubuk	59.31 ± 0.00	1.06 ± 0.00	17.46 ± 0.00	23.15 ± 0.00	NA

NA-Tidak berketaaan

Sumber: Nurnadia *et al.*, (2011) dan *Osman *et al.*, (2001)

Daripada analisis yang dijalankan, didapati terdapat perbezaan bererti ($p<0.05$) bagi kandungan air, abu, protein dan lemak bagi empat jenis ikan air tawar (loma, tengalan, lampam dan lawang). Lemak dan protein ikan air tawar adalah berjulat antara 0.62-5.39% dan 11.18-31.71%. Peratusan kandungan air dan abu ikan lawang adalah paling tinggi berbanding dengan ikan yang lain iaitu, $80.27 \pm 1.92\%$, dan $1.24 \pm 0.18\%$. Bagi analisis lemak pula, ikan tengalan mengandungi peratusan lemak paling rendah ($0.63 \pm 0.03\%$) berbanding dengan ikan air tawar yang lain. Bagi analisis protein pula, ikan lampam mempunyai kandungan protein tertinggi iaitu $30.94 \pm 1.08\%$. Kandungan protein yang tinggi pada ikan air tawar menunjukkan ikan air tawar dapat dijadikan sumber utama untuk membekalkan keperluan protein harian badan. Selain itu, ikan air tawar juga membekalkan sumber asid lemak yang penting serta diperlukan oleh badan manusia. Mengikut Ackman (1989), secara umumnya ikan dapat dikategorikan kepada empat kategori berdasarkan kandungan lemaknya; ikan tanpa lemak (<2%), lemak rendah (2-4%), lemak sederhana (4-8%) dan tinggi lemak (>8%). Ikan lampam, ikan lawang, dan ikan tengalan tergolong dalam golongan ikan tanpa lemak manakala ikan loma tergolong dalam ikan lemak rendah. Hasil analisis mendapati ikan kembung mengandungi lemak yang tinggi ($5.27 \pm 0.17\%$) dan protein yang rendah ($13.35 \pm 2.15\%$) berbanding dengan ikan air tawar yang lain (kecuali ikan lampam).

Perbandingan antara ikan air tawar dengan ikan laut, didapati terdapat perbezaan bererti ($p<0.05$) bagi kandungan abu dan protein. Hasil analisis kandungan protein mendapati ikan air tawar lebih tinggi kandungan proteinnya berbanding dengan ikan laut. Julat kandungan abu adalah antara 0.97 - 1.24 %. Keputusan ini menunjukkan kandungan mineral yang mencukupi dalam kedua-dua ikan jenis tersebut. Analisis juga mendapati tiada perbezaan bererti ($p<0.05$) bagi kandungan air. Hal ini mungkin disebabkan oleh air berada pada paras stabil di lokasi alam sekitar di mana ikan ini diambil (Onyia *et al.*, 2010). Analisis juga mendapati tiada perbezaan bererti ($p<0.05$) bagi kandungan lemak antara kedua-dua jenis ikan.

Data kandungan nutrien ikan kembung hasil kajian ini adalah berbeza berbanding dengan kajian Nurnadia *et al.* (2011), iaitu bagi kandungan air, abu, protein dan lemak masing-masing ialah $76.58 \pm 2.27\%$, $1.26 \pm 0.11\%$, $20.51 \pm 1.93\%$ dan $1.80 \pm 0.62\%$, seperti yang ditunjukkan dalam Jadual 4. Namun, kandungan lemak ikan kembung dalam kajian ini adalah hampir menyerupai kajian Osman *et al.*, (2001), iaitu $4.54 \pm 0.28\%$. Perbezaan yang terjadi antara analisis yang dilakukan dengan kajian Nurnadia *et al.* (2011) adalah mungkin disebabkan oleh kaedah analisis dan bahan reagen yang digunakan adalah berlainan. Kajian Nurnadia *et al.* (2011) didapati tidak menggunakan kaedah Soxlet, sebaliknya menggunakan methanol dan kloroform sebagai bahan reagen. Sementara, dalam kajian ini kaedah Soxlet

digunakan dan petroleum ether digunakan sebagai bahan reagennya. Selain itu, peratusan lemak ikan juga dipengaruhi oleh cara penyediaan sampel yang berbeza, iaitu sama ada menggunakan isi ikan sahaja atau bersama-sama kulitnya. Selain faktor tersebut, faktor lain seperti musim, spesies, variasi geografi, variasi umur serta tahap kematangan sesuatu spesies juga menyumbangkan kepada perbezaan kandungan lemak (Piggot dan Tucker, 1990).

Peratusan nutrien ikan kembung juga berbeza pada setiap bulan tangkapan, seperti yang dilaporkan dalam kajian Nisa dan Asadullah, (2011) dalam Jadual 5. Berdasarkan Jadual 5, kandungan lemak ikan kembung adalah tinggi pada bulan Disember ($12.00 \pm 0.96\%$). Kenyataan ini turut disokong oleh kajian Boran dan Karacam (2011), iaitu nilai lemak adalah tinggi pada bulan Disember iaitu $13.26 \pm 0.20\%$. Ikan kembung yang digunakan dalam kajian ini ditangkap pada bulan Mac dan nilai lemaknya ialah $5.27 \pm 0.17\%$, iaitu bertepatan seperti yang dilaporkan oleh kajian Nisa dan Asadullah (2011) iaitu nilai lemak untuk bulan Mac ialah 5.40 ± 0.51 . Nilai lemak yang diperoleh ini tidak menyamai data bermusim oleh kajian Boran dan Karacam (2011), iaitu $12.15 \pm 0.10\%$. Menurut Borge dan Gordo (1991), musim bertelur ikan kembung adalah pada semester pertama, iaitu selepas bulan Disember dan ini mungkin menjadi penyebab kandungan lemak yang rendah pada bulan Januari, Februari, Mac sehingga bulan Julai.

Jadual 5: Peratusan Nutrien Ikan Kembung Mengikut Bulan

BULAN	PERATUS (%)			
	Air	Abu	Protein	Lemak
Jan	73.31 ± 2.40	1.09 ± 0.02	17.55 ± 0.33	3.00 ± 0.05
Feb	73.10 ± 3.05	1.12 ± 0.02	18.02 ± 0.35	6.80 ± 0.11
Mac	73.56 ± 2.88	1.35 ± 0.04	18.19 ± 0.28	5.40 ± 0.51
April	74.22 ± 2.29	1.33 ± 0.03	19.70 ± 0.40	3.50 ± 0.32
Mei	74.41 ± 2.17	1.28 ± 0.04	20.00 ± 0.85	3.00 ± 0.09
Jun	74.36 ± 3.01	1.24 ± 0.01	20.09 ± 0.93	3.00 ± 0.11
Julai	74.12 ± 2.16	1.22 ± 0.02	19.81 ± 0.34	3.50 ± 0.08
Ogos	73.01 ± 2.25	1.30 ± 0.02	19.49 ± 0.38	5.00 ± 0.30
Sept	73.07 ± 2.36	1.34 ± 0.01	19.84 ± 0.29	4.50 ± 0.27
Okttober	73.10 ± 2.84	1.15 ± 0.03	18.11 ± 0.36	6.50 ± 0.40
Nov	72.32 ± 2.28	1.04 ± 0.04	18.09 ± 0.41	7.50 ± 0.48
Dis	70.11 ± 3.05	0.89 ± 0.01	16.65 ± 0.91	12.00 ± 0.96
Min	73.33 ± 1.18	1.19 ± 0.14	18.79 ± 1.15	5.31 ± 2.64

Sumber: Nisa dan Asadullah, 2011

Keputusan analisis protein dalam kajian ini ($13.35 \pm 2.15\%$) tidak sama dengan nilai yang diperoleh dalam kajian Celik (2008), Bandara *et al.* (2001) dan Osako *et al.* (2002) yang masing-masing memperoleh nilai 18.88-20.13%, 18.3-19.9% dan 17.5-21.6% tetapi hampir menyerupai nilai yang diperoleh oleh Boran dan Karacam (2011), iaitu $13.91 \pm 0.22\%$. Ikan kembung merupakan ikan pelagik, iaitu ikan yang banyak menghabiskan masa untuk berenang dan makan dalam air (Hagan dan Able, 2003). Ikan ini juga banyak lemak serta tinggal berhampiran dengan permukaan air perairan pantai dan laut. Memandangkan kawasan habitatnya yang tidak di dasar laut, kandungan proteininya adalah lebih rendah berbanding dengan ikan yang hidup didasar laut yang lebih banyak memperoleh sumber plankton sebagai bahan makanan.

Jadual 6: Komposisi Nutrien Ikan Air Tawar

SAMPEL	NAMA TEMPATAN	AIR	ABU	PROTEIN	LEMAK
African bream	Tilapia	78.9	0.9	16.4	3.0
African bream, red	Tilapia merah	77.6	1.1	19.7	2.7
Big head carp	Kap kepala besar	74.4	1.1	16.2	8.6
Carp	Kap	71.6	0.9	18.0	9.9
Catfish	Keli	75.3	1.1	19.3	2.8
Climbing perch	Puyu	73.0	1.2	19.5	7.0
Common carp	Lee koh/ koi	79.4	1.0	15.0	2.6
Featherback	Belida	75.7	1.2	20.1	2.5
Giant gouramy	Kaloi	75.9	1.1	19.0	3.8
Goby	Ketutu	79.9	1.1	18.4	0.5
Grass carp	Kap rumput	79.2	1.0	17.6	3.7
Javanese carp	Lampam jawa	74.7	1.1	16.3	8.9
Jelawat	Jelawat	70.6	1.1	18.8	0.1
Kinssing gouramy	Temakang	78.3	1.3	19.8	0.6
Malaysia river catfish	Baung hitam	76.2	1.1	16.6	5.5
River catfish	Patin muncung	80.3	1.0	17.1	1.3
Rohu	Rohu	79.2	1.0	16.9	1.5
Snakenead	Toman bunga	78.2	1.2	20.6	1.9
Snakeskin gouramy	Sepat siam	78.1	1.2	19.9	1.3
Toman	Toman	78.8	1.2	19.7	0.2
Min		76.8	1.1	18.2	3.4

Sumber: Tee *et al.*, (1989)

Kajian proksimat yang dibuat oleh Tee *et al.* (1989) terhadap beberapa spesies ikan air tawar di Malaysia seperti ikan keli, jelawat, kap, toman dan lain-lain lagi diringkaskan dalam Jadual 6. Julat kandungan protein adalah antara 15.0 – 20.6 %, manakala julat kandungan lemak ialah 0.1 – 9.9 % lemak. Berdasarkan Jadual 3, 5 dan 6, perbandingan min bagi kandungan lemak, didapati ikan air tawar lebih rendah lemak berbanding dengan ikan laut.

Kesimpulan

Tarikan sesuatu tempat dapat diperkuatkan lagi dengan adanya masakan yang unik, terutamanya masakan tradisional. Masakan tradisional memainkan peranan yang penting dalam mempromosikan sesebuah tempat pelancongan. Masak pindang, ikan bakar cicah air kerabu, masak tempoyak, masak asam dan masak lemak cili padi menjadi warisan setempat serta dapat menambat hati pelancong yang datang ke Kampung Batu Ring, Beng, Lenggong. Di samping menikmati masakan traditional, data kandungan nutrien ikan air tawar di kampung ini membolehkan pelancong mengetahui kandungan nutrien yang terkandung dalam setiap ikan yang dihidangkan kepada mereka. Ikan tengalan mempunyai kandungan lemak yang rendah. Ikan lampam pula mempunyai kandungan protein yang tinggi. Pemilihan sumber makanan yang mempunyai lemak yang rendah dan tinggi protein penting kerana dapat mengurangkan risiko penyakit merbahaya seperti strok, jantung, dan diabetes. Hal ini menjadikan pelancong lebih mempunyai kesedaran terhadap apa yang dimakan di samping kesedaran terhadap kewujudan sumber alam fauna di Lenggong. Melalui pakej pelancongan *homestay*, keunikan masakan tradisional dan nilai nutrisi ikan air tawar boleh diperkenalkan kepada pelancong sama ada pelancong tempatan atau luar negara. Oleh itu, masakan tradisional dan ikan air tawar dapat dilestarikan dan dipulihara agar ia tidak pupus ditelan zaman serta diwarisi oleh generasi muda.

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USER SATISFACTION WITH *SULH* (MEDIATION) IN THE SELANGOR SYARIAH JUDICIAL DEPARTMENT

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Introduction

In the last few decades, there is a widespread trend in family law in the United States of America, Europe and other industrialised countries, towards informality in dispute resolution particularly for disputes involving custody and other issues about children (Wall and Dunne, 2012; Nolan-Haley, 2012; Wilson-Evered, Macfarlane, Zeleznikow and Thomson, 2011). Increased rates of divorce, general dissatisfaction with the procedural aspects of the law and the ineffectiveness of the provisions intended to encourage reconciliation, resulted in the introduction of an alternative mechanism for helping parties to deal with the consequences of their family disputes (Kim and Oka, 2011; Emery, Sbarra and Grover, 2005; Conneely, 2002; Kelly, 2001). This alternative mechanism is known as family mediation which was claimed by its proponent to be more family friendly.

Alternative dispute resolution (ADR) is not new to Islam. Islam which is not only a religion but a way of life provides a framework in which relations between human beings are facilitated and conducted. In everyday life, dispute or conflict is inevitable. Islam advocates amicable settlement of every dispute to avoid antagonism between parties. It is irrefutable that many relationships, whether family or businesses are destroyed by the process of litigation (Ananat and Michaels, 2008; Lizardi, Thompson, Keyes and Hasin, 2009). Therefore, resolving disputes through alternative mechanism such as mediation establishes a productive relationship for the future.

Mediation which is known as *sulh* in Islamic law refers both to the process of restorative justice and peacemaking and to the actual outcome of that process (the contract entered into by the disputants containing privately agreed out of court settlement). In many instances, the Qur'an refers to the principle of resolving disputes through negotiated settlements or out of court settlements in the form of mediation, conciliation and arbitration. For example in al-Nisa':35:

If you fear a breach between them (husband and wife) appoint two arbiters, one from his family and the other from hers. If they wish for peace, Allah will cause their conciliation, for Allah hath full knowledge, and is acquainted with all things.

This verse explains that, if a dispute arises between a husband and wife, it is encouraged to settle the dispute amicably by using a method known in Islamic law as *tahkim* (arbitration). *Tahkim* is one form of mediation (*sulh*). Dispute undeniably will affect the rationality or the mental state of the disputants. This will unable them to see the dispute clearly. The failure to see the issue at hand will create a misunderstanding and this will further aggravate the dispute. It is acknowledged that resolving conflicts through *sulh* establishes a productive relationship for the future. In divorce for example, an amicable settlement would generate in the parties concerned, a sense of respect for each other even though they have separated. *Sulh* in family dispute is similar to *sulh* in other areas, which is pertaining to property as well as non-property. In addition, *sulh* may be conducted for dispute arises during the subsistence of marriage or after divorce.

Mediation has grown so rapidly and managed to alter judicial practice in the West (Emery, 2012). Today, it continues to be at the forefront of change in family law. Broad development in law and in psychological research are said to be the central reason for the development of mediation especially in the area of child parental responsibility dispute which is traditionally known as child custody and visitation (Emery 2012; Emery, 1994). The proponents of family mediation often allege that family mediation is the universal remedy which alleviates the bitterness and enmity of family disputes (Welsh, 2012). In the area of divorce, mediation has been promoted among others as a way of increasing efficiency in the dispute resolution process, enhancing satisfaction of the disputing parties and escalating compliance with divorce agreements (Emery, 2012; Amato 2010). The literatures on family mediation highlighted that the primary reason of many judicial systems globally in adopting mediation is to decrease backlog cases and costs for both litigants and the courts (Kuhner 2005, Pearson, 1993; Kelly, 1990; Trost, 1988).

Several researchers assert that family lawyers have the tendency to practice a conciliatory and cooperative approach rather than the adversarial approach (Douglas and Murch, 2002). The trend of using alternative dispute resolution has an impact on the development of policy interest in mediation (Kitzmann, Parra and Jobe-Shields, 2012). This may be based in part on the belief that mediatory approaches and negotiated outcomes are less costly in financial and emotional terms than court-assisted outcomes, particularly where

children are involved and provide better basis for continuing parental responsibility following a divorce.

The former Deputy Minister in the Prime Minister's Department, Datuk Shahrizat Abdul Jalil proposed the establishment of a Family Court to deal with matrimonial and family matters as part of the Malaysian Judicial System in 2000 (Chelvarajah, 2000). The Malaysian Bar Council agrees that Family Court would promote specialisation as well as to instil a more humanitarian and amicable aspects into the resolution of family and matrimonial matters (Chelvarajah, 2000). The Malaysian Bar Council also believes that issues of divorce, judicial separation, matrimonial property, child custody and support, guardianship of infant, adoption and domestic violence are highly sensitive and emotional human issues that may not be entirely appropriate to be resolved by the present court system which is mainly adjudicatory in nature (Chelvarajah, 2000). Pending the setting up of the Family Court, the Women's Crisis Centre of Penang suggested reforms of the current legal framework that includes among others mediation (Devaraj, 2002). They believe that even if mediation cannot solve all the disputes in the proceeding, the issues to be litigated may be narrowed down (Devaraj, 2002).

A national Seminar on Alternative Dispute Resolution was held on the 4th and the 5th February 2002 by the Legal Division of the Prime Minister Department, Putrajaya. One of the resolutions of this seminar was to enhance the use of mediation and it was suggested that a law pertaining to mediation be enacted. The Federal Territory of Kuala Lumpur was the first state to draft the procedure pertaining to *sulh* (mediation) and the application of *sulh* (mediation) was extended to other states in Malaysia through Practice Direction No.3/2002 of the Department of Syariah Judiciary Malaysia (JKSM).

The Department of Syariah Judiciary Selangor introduced Majlis Sulh (Mediation Council) in 2002. The enforcement of *sulh* in the Syariah Courts of Selangor is based on sections 94, 99 and 131 of the Selangor Syariah Court Civil Procedure Enactment 2003 and sections 47 and 48 of the Selangor Islamic Family Law Enactment 2003. The Syariah Court Civil Procedure (Sulh) Rules 2001 governs its implementation in procedural aspect. By virtue of section 99 of the Selangor Syariah Court Civil Procedure Enactment 2003, any parties to a proceeding may convene *sulh* at any stage of the proceeding in order to resolve their dispute according to the established rules and procedure. In the absence of such rules and procedure, they can resort to *hukum syarak* (Islamic principles).

According to Rule 3, of the Selangor Syariah Court Civil Procedure (Sulh) Rules 2001, if the Registrar, upon receiving any summon or application for

any action, felt that there is reasonable possibility of reconciliation between the parties, he shall not determine the hearing date within three months from the registration date of the case; instead he as soon as practical to determine the date for *sulh* to be conducted between the parties and serve the notice with regard to the date of *sulh* to the parties. However, it is important to note here that the parties must give their consent to resolve their disputes by mediation (Sa'odah and Nora, 2010a). This means that they will be given an option whether to go for mediation or proceed for court adjudication. If they choose court adjudication the Registrar has to determine the date of the hearing. In short, it is mandatory for the Registrar to inform the option for mediation to parties in dispute but it is up to the disputants to decide whether they want their dispute to be resolved by mediation or not (Sa'odah and Nora, 2010).

For the purpose of facilitating the smooth running of *sulh*, JKSM came up with the Suh Work Manual (the Manual) and the Ethical Code of Suh Officer (the Code). The Manual serves as a standard that defines Suh Officers or mediator's role, guiding them in their day-to-day practice and protect parties in disputes (users) as well as the credibility of the profession (Sa'odah and Nora, 2010a). On the other hand, the Code prescribes ethics of the mediators. Thus, these rules assist the mediators in performing Majlis Suh while regulating their conduct. Ongoing training was also given to Suh Officers in order to enhance their skill as mediators. On 14th February 2007, 24 Suh Officers received the Certificate for Conducting Mediation, after successfully attended a five days intensive training and passed the examination conducted by The Accord Group, which is an Australian mediation consultant. The training was conducted in Kuala Lumpur. Attending the training course also qualify the mediators for Associate Membership of the United Kingdom Chartered Institute of Arbitrators without having to undertake the usual examination.

Among the cases encouraged by the Syariah Courts to be settled through *sulh* are disputes over inheritance of family wealth, cases or claims related to responsibility in marriage such as outstanding maintenance as well as cases or claims arising out of divorce such as *mut'ah* (compensation for divorce), *harta sepencarian* (matrimonial property), *iddah* maintenance, *hadhanah* (custody) and maintenance of children (Sa'odah and Nora, 2010b). Rule 1(2) of the Selangor Syariah Civil Procedure (Suh) Rule 2001 restrict *sulh* to the application of divorce. In other words, *sulh* is not the place to discuss divorce but the effect thereafter (Sa'odah and Nora, 2010a).

The statistics for *sulh* from May 2002 to December 2006 provided by the Department of Selangor Judiciary revealed that the successful rate of *sulh* was 64 per cent as compared to 34 per cent cases referred for trial. The rate

of adjourned cases was only 2 per cent. In other words, by implementing *sulh*, the Syariah Courts of Selangor not only manage to resolve disputes amicably but also able to unclog the court calendar (Sa'odah and Nora 2010b).

This study intends to provide an empirical data with regards to the effectiveness of family mediation implemented by the Syariah Courts in the state of Selangor taken from the perspective of the stakeholder (user satisfaction evaluation). The finding will potentially benefit the legislature, legal practitioners, counsellor or family therapist, mediator (*sulh* officer), Department of Syariah Judiciary of Malaysia, and other relevant agencies in planning and implementing policy or programme for the betterment of the family institution as well as community at large. The effort devoted to evaluation and programme improvement enhances the likelihood that *sulh* programmes and practices will be effective and utilised to the greatest degree possible.

Satisfaction with Sulh

This study aims to determine firstly, the relationship between socio-demographic characteristics of the users of *sulh* and satisfaction with *sulh*, and secondly to determine whether there is a difference in satisfaction between male and female users. Evaluating mediation programme is important and helps to ensure that services are continually improved and refined. User satisfaction evaluation is an excellent opportunity to involve clients in the process of evaluating mediation programme. In fact, it is a central feature of most definitions of service or programme effectiveness (McMutty, 2000). Moreover, it adds important client perspective to evaluation of the services or programme.

According to Kotler and Clark (1987), satisfaction is the state felt by a person who has experienced a performance (or outcome) that has fulfilled his or her expectations. Rad and Yarmohammadian (2006) defined it as the willful accomplishment which results in one's contentment. Satisfaction is thus a function of relative levels of expectation and perceived performance (McMutty, 2000). It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under or over fulfilment (Oliver, 2010). According to Beck and Sales (2001), "increase satisfaction, in turn, is presumed to increase respect for the legal process, the legal actors, and the outcome of the legal proceeding (e.g., the agreement produced from mediation) and increase the likelihood of compliance with the results". Satisfaction is the consumer's fulfilment response. Bigne, Moliner and

Sanchez (2003) found that the overall service quality have a significant relationship with satisfaction.

With regards to the effectiveness of family mediation, research has generally found it to be an effective and satisfying means for resolving dispute outside the litigation process in court. Benefits attributed to successful mediation reported in the literature include the avoidance of financial and emotional costs of litigation, the opportunity to develop or maintain a constructive parental relationship and a belief that agreements are workable and fair under the existing circumstances (Emery, 2012). User satisfaction has been remarkably high in all studies and settings on a large number of process and outcome measures.

Studies conducted by Emery *et al.* (2005) revealed that parents were more satisfied with mediation than with adversary settlement six weeks after dispute resolution, a year and a half later and twelve years following the initial settlement. It is also interesting to note that there is no difference in the level of satisfaction for parties of mandatory versus voluntary mediation programme. This highlights the capability of mediation to work well in both scenarios. At the same time, it serves as a successful rebuttal to the notion that mediation cannot be effective and liked, unless participation is voluntary.

Pearson and Thoennes (1986) conducted a large scale empirical evaluation of mediation services in three court-annexed programmes. The research was known as the Divorce Mediation Research Project (DMRP), conducted in 1981-1984. The result revealed 85 to 91 per cent of the mediation parties who reached custody or visitation agreement in DMRP was satisfied with the services and would recommend it to others. Even those who failed to reach agreement believed in mediation and would recommend it to others (62 to 79 per cent). An interview with the parties after one year lapse found parties' satisfaction remains strong (90 per cent) and they reported that they were glad to use mediation as a mechanism of resolving their disputes.

In a research conducted by Bikerdike (2003), 75 per cent of the respondents reported overall satisfaction with the process of mediation while 60 per cent were satisfied with the outcome. Respondents involved in property issues reported higher satisfaction than those who used mediation to discuss parenting issues. Long term satisfaction was found to be higher for parties who reached agreement in mediation than for those that reached impasses in mediation. Furthermore, perception of fairness of the outcome was highest in mediation as oppose to other methods of agreement.

Evaluation studies of family mediation services that were carried out in Australia by Bordow and Gibson (1994), Maloney *et al.* (1995, 1996)

revealed that with the mediation process used, this led to full agreement for 44 per cent to 71 per cent of cases, partial agreement in 11 per cent to 39 per cent of cases, while 17 percent to 18 per cent failed to reach any agreement. These evaluations also demonstrate high level of satisfaction with nearly three quarters of users saying they would use mediation process again and liked the process even if some did not like the substantive outcome.

A similar result can also be seen in an evaluation study that was conducted by the Hong Kong Polytechnic University on the Pilot Scheme of Family Mediation from May 2000 to April 2003. The result of the study reveals that almost 80.5 per cent of the respondents stated that they were 'satisfied' or 'very satisfied' with the mediation service that they received. Further interviews with the participants in the programme showed that they had positive experience. Of those who had reservations about mediation, many still said that they would recommend mediation to others. This shows their appreciation of mediation values. Those who were unable to reach settlement attributed the failure to themselves rather than to the mediators.

The findings regarding gender differences in satisfaction with mediation continue to be a point of some controversy. Some researchers have found greater differences in satisfaction with mediation than with litigation among men than among women (Bickerdike, 2003), whereas others have found no gender differences (Kelly, 1989; Kelly and Duryee, 1992; Sullivan, Schwebel, Lind, and Shimberg, 1997).

In 2001, Emery *et al.*, conducted a long-term follow-up data on families who had been randomly assigned to mediate or litigate their child custody disputes. In comparison with families who litigated custody, nonresidential parents who mediated were more involved in multiple areas of their children's lives, maintained more contact with their children, and had a greater influence in co-parenting 12 years after the resolution of their custody disputes. The increased involvement of nonresidential parents who mediated did not lead to an associated increase in co-parenting conflict. Parents who mediated also made more changes in their children's living arrangements over the years. For the most part, the changes apparently reflect increased cooperation and flexibility. Satisfaction declined for parents (especially fathers) in both groups over time, but fathers remained much more satisfied if they mediated rather than litigated custody. Few differences in satisfaction were found between mothers in the two groups. The 12-year follow-up data indicate that, even in contested cases, mediation encourages both parents to remain involved in their children's lives after divorce without increasing co-parenting conflict.

As far as Malaysia is concerned, Raihanah examines principles of *sulh* according to the Islamic law, Malay *adat* and its application in the Syariah Courts of Selangor in 2005. The study analyses 500 *sulh* cases (from May 2002 to December 2003). The study revealed that the application of *sulh* has its own virtue and genuine purposes as recommended by the Islamic law. She agrees that *sulh* developed positive and constructive means of resolution of family disputes. Furthermore, her research revealed that *sulh* succeeded in reducing backlog cases in the Selangor Syariah Courts. This finding is also supported by Adzidah *et al.* (2010), in her research at the Federal Territories Kuala Lumpur Syariah Court. However, these studies did not cover either the effectiveness of *sulh* from the aspect of enforcement nor the satisfaction of user or consumers of *sulh*. Hence, the present study is very distinct, important and timely.

Methodology

Sample

Respondents of this study comprised of users of *sulh* selected by using purposive sampling technique. The chosen courts represent the geographical zones in Selangor. The relevant courts were Lower Syariah Court of Sabak Bernam, Lower Syariah Court of Kuala Selangor, Lower Syariah Court of Sepang, Lower Syariah Court of Bandaraya Shah Alam and Lower Syariah Court of Hulu Langat. Two hundred and fifty questionnaires were distributed via mail to the respondents. Each questionnaire was prefaced with a cover letter explaining the objective of the survey and emphasised the confidentiality of responses and the voluntary nature of the respondent. Self-addressed envelops were provided to each respondent for returning completed surveys. Reminder postcards were sent to the entire sample one month after the survey questionnaires were sent. 128 questionnaires were received, garnering a response rate of 51.2 per cent. According to Babbie (1990) and Hager (2003), a return of 50 per cent is adequate as a mean of minimising non-response bias.

Measurement of variables

1. Independent

Socio-demographic characteristics of the parties of *sulh* that were measured: age of respondent, gender, level of education, employment, income and number of children.

2. Dependent

Satisfaction with *sulh* was measured using *Satisfaction with Sulh Scale* (Sa'odah, 2007). Respondents were asked to indicate their level of satisfaction on a five point Likert scale, with 1 labelled 'strongly disagree', 2 labelled 'disagree', 3 labelled 'slightly agree', 4 labelled 'agree' and 5 labelled 'strongly agree'. Higher scores indicate higher satisfaction.

The items covered several key dimensions of users' satisfaction with *sulh* process: safety, courtesy and respect, convenience, service, fair and reliable court function, clarity and outcome, and overall satisfaction. Safety was measured by one item (for example: I felt safe when attending *sulh*). Convenience was measured by two items (for example: The times scheduled for mediation was convenient). Service was measured by one item (The mediation services helped me to resolve my problem). Courtesy and respect were measured by one item (The *sulh* officer treated me with courtesy and respect).

The construct on fair and reliable court function was measured by five questions (for example: The agreements reached were fair). Clarity and outcome were measured by two items (for example: I understood the consent agreement reached at the end of the mediation process). Overall satisfaction was measured by one item (Overall, I was very satisfied with the mediation services provided to me). The final section in the questionnaire contained five open ended questions designed to acquire respondent's further opinion or comment with regard to *sulh* (for example: What did you like most about *sulh* process?). Questionnaires are in the Malay language.

A pre-test was conducted in July 2007. The objective of this survey was to test the clarity of the questions and to identify any other problems with the instrument. Fifty questionnaires were mailed to users of family mediation from the Lower Syariah Court of Gombak Timur. There were a total of thirty respondents in this survey. The pre-test reported the reliability coefficient of 0.93. The high reliability coefficient indicates that the respondents had no trouble in understanding the questions.

Results

Socio-demographic characteristics

The average age of the respondents was 33.5 years (a standard deviation of 7.89) with the minimum age being 22 and the maximum age being 55. 45 per cent of the respondents are between 21 to 30 years old and 36 per cent are between 33 to 40 years old. This results showed that respondents of this

study are mostly young adult who experience divorce early in their marriage. This is in accordance with the findings of The Malaysian Community and Family Study 2004 conducted by the National Population and Family Development Board (LPPKN).

As for the respondents' educational level, results revealed that nearly half of them (49 per cent) have obtained moderate educational qualification (SPM, STPM and certificate). 29 per cent of the respondents have obtained high level of education either from college or university (diploma, degree and masters) while 19 per cent have obtained education up to Form Three in the secondary school (SRP/PMR). Thus, the results summed up that half of the respondents are moderately educated.

Result showed that machinery operators, technicians and industrial workers are the leading occupation of the respondents (21 per cent). This is followed by full-time housewife or homemakers at 15 per cent; services workers at thirteen percent; business and self-employed at 10 per cent; professionals, clericals and others at 9 per cent each; senior offices and managers at 7 per cent; elementary occupations at 6 per cent and armed forces at 1 per cent. The finding indicated that occupation of the respondents is a reflection of their educational background. Since half of the respondents were moderately educated, it can easily be comprehended why machinery operators, technicians and industrial workers are the leading occupation of the respondents (20 per cent). It can also be concluded that majority of the female respondents of this study are homemakers.

Data from the study also revealed that the average income of the respondents is RM1359.45. More than one third of the respondents (36 per cent) earn between RM1001 to RM3000 per month. 27 per cent of the respondents earned between RM0 to RM500, 27 per cent earn between RM500 to RM1000 and 6 per cent earn between RM3001 to RM4000. The remaining four per cent of the respondents earned between RM4001 to RM6000. Looking at the distribution of income of the respondents, it can be summarised that majority of the respondents (90 per cent) earn RM3000 and below per month. This result is interrelated with the educational background and occupation of the respondents. As discussed above, half of the respondents are moderately educated and more than one third work as machinery operators, technicians, industrial workers and homemakers. This clearly explained why majority of the respondent earned RM3000 and below per month.

With regards to the respondents' number of children, they ranged from 0 - 10 years of age. A little over one third of the respondents (32 per cent) have two children, 28 per cent have one child, 11 per cent has four children, 9 per cent

have three children, 7 per cent have five children, 3 per cent have six children and 2 per cent have ten children. The remainders (8 per cent) have no children at all. From the data, it can be construed that two third (69 per cent) of the respondents have three children or less.

Satisfaction with sulh

The satisfaction score was constructed by giving a graded score, where strongly ‘disagree’ counts one to ‘strongly agree’ counts five. The score was later recoded into three categories, namely low, moderate and high. The results revealed that majority (87 per cent) of the respondents reported that they were highly satisfied with family mediation. In addition, 13 per cent of the respondents reported that they were moderately satisfied with family mediation. It is interesting to note that none of the respondents reported having low satisfaction with family mediation.

On the issue of safety, 86 per cent of the respondents ‘agree’ or ‘strongly agree’ that they felt safe when attending family mediation. However, one respondent ‘disagree’ that the location of the family mediation (a designated room located in the Syariah Court) was convenient to him. He was of the opinion that the room should be sound proof so that users of family mediation would not be distracted by noise from outside. When asked whether they agree that family mediation was able to help them resolve their dispute, 74 per cent of the respondents said they ‘agree’ or ‘strongly agree’.

The feedback from respondents also suggested that the mediators were impartial (70 per cent ‘agree’ or ‘strongly agree’), knowledgeable (71 per cent ‘agree’ or ‘strongly agree’), courteous (81 per cent ‘agree’ or ‘strongly agree’), understood the issues involved (69 per cent ‘agree’ or ‘strongly agree’), empathetic (70 ‘agree’ or ‘strongly agree’) and respect the right of the respondents to make decisions themselves on issues of dispute (73 per cent ‘agree’ or ‘strongly agree’). On the question of whether they understood and were satisfied with the consent agreement reached at the end of family mediation, 78 percent said ‘agree’ or ‘strongly agree’ that they understood the agreement while 81 per cent stated ‘agree’ or ‘strongly agree’ that they were satisfied with the agreement reached.

When the respondents were asked if they would recommend family mediation to any person having similar problems, 97 per cent replied ‘agree’ or ‘strongly agree’. In conclusion, parties of *sulh* are, on the whole, positive about the service. Of the 100 respondents in the survey, 88 per cent reported ‘agree’ or ‘strongly agree’ that they were satisfied with the service given to them. It is also interesting to note that, none of them reported ‘disagree’ or ‘slightly disagree’ with the service.

Mean differences on satisfaction sulh

The finding in this section answers the research question: Is there any difference in satisfaction with *sulh* between male and female respondents? Exploratory data analysis (EDA) was conducted to examine data distribution. Results showed that the assumptions of normality and equal variance are met. Therefore t-test is a valid statistical technique to be used for comparing the mean scores for satisfaction with *sulh* between male and female respondents. The result for the comparative analysis is presented in Table 1 as follows:

Table 1: Comparison Analysis for Satisfaction with Sulh for Male and Female Respondents

Variable	Mean (SD)		t-value	Df
	Male (n=49)	Female (n=51)		
Satisfaction	4.22 (.327)	4.00 (.378)	3.069*	98

Note: SD=Standard deviation

DF=Degree of freedom

P<.05*

As seen in Table 1, the result revealed that significant difference ($t=3.069$, $p<.05$) is detected on the means scores of satisfaction with family mediation among male and female respondents. From the result, it can be seen that male respondents are found to exhibit higher level of satisfaction compared to female respondents. In other words, this suggests that male respondents are more satisfied with family mediation than female respondents. Findings from this study was in accordance with a study conducted by Emery (2001).

Correlation between socio-demographic variables and satisfaction with sulh

Exploratory data analysis (EDA) was conducted to examine data distribution. Results showed that the assumptions of normality and equal variance are met. Therefore, Pearson Product-Moment correlation was a valid statistical technique to be used to determine the relationship of variables concerned in this study. The findings addressed the research question: "What is the relationship between demographic characteristics of the respondents with their satisfaction with *sulh*?"

Table 2 presents the bivariate correlation among demographic variables, and demographic variables on satisfaction with family mediation. As indicated in

Table 2, inter-correlations among demographic variables ranged from low to moderate. Results showed that age was related positively to education ($r=.287^{**}$), negatively to occupation ($r=-.384^{**}$), positively to income ($r=.566^{**}$) and positively to number of children ($r=.515^{**}$). These results explained that older respondents were bound to be more educated, to earn higher income and to have more children than younger respondents.

The data also revealed that education was associated positively with both occupation ($r=.379^{**}$) and income ($r=.505^{**}$). This means that as expected respondents with higher educational qualification usually work in a higher level of occupation and therefore received higher income. Significant positive correlation was also found between occupation and income ($r=.640^{**}$). This suggested that increase in the level of occupation is followed by increase in the amount of income. In other words, higher level of occupation resulted in higher income. As far as the correlations among demographic variables and satisfaction with family mediation were concerns, result showed that socio-demographic characteristics have no significant influence on satisfaction with *sulh*.

The picture formed by findings from the survey was that an impressive majority of the users of *sulh* in the Selangor Syariah Courts were satisfied with the service that they received. Some respondents expressed satisfaction with the service notwithstanding the fact that they were unable to resolve their entire disputes and reach an agreement. Of those who had reservations about family mediation, many still reported that they would recommend family mediation to other would be users. This suggests that the respondents appreciated the value of *sulh* even though not everything had gone their way. Many attributed the failure to reach an agreement to them rather than to the mediator (Sulh Officer). Thus, it can be concluded that *sulh* is very effective in resolving dispute amicably. The spill-over result of this would be the decrease of backlog cases in court. In the survey, about 79 per cent of the respondents endorsed the view that *sulh* promoted amicable, fast and fair settlement and also gave opportunity for an open discussion on issues of dispute. In other words, the most important benefit delivered by *sulh* is evidently the resolution of disputes between the disputants in a more reasonable and peaceful manner. This, of course, will promote a more harmonious relationship between the divorcees and, most importantly, better co-parenting if they have children. In other words, *sulh* focuses on the welfare of not only the users but also their offspring.

Table 2: Bivariate Correlation among Demographic Characteristics and Satisfaction with *Sulh*.

Variables	1	2	3	4	5	6	7
	Demographic	characteristics					
1. Age	--						
2. Gender	.024	--					
3. Education	.287**	.000	--				
4. Occupation	-.384**	.059	.379* *	--	-		
5. Income	-.566**	-.189	.505* *	.640**	--		
6. No. of children	.515** Satisfaction	.105	.017	.000	.076	--	
7. Satisfaction with <i>sulh</i>	-.097	--	-.023	-.058	-.010	.029	--

Note, Gender: Male=1, Female=2

Education: UPSR=1, SRP/PMR=2, MCE/SPM=3, STPM=4, Certificate=5, Degree=6, Diploma=7, Masters=8.

Occupation: Professional=1, Senior officers and managers=2, Business and self-employed=3, Clerical=4, Services worker=5, Armed forces=6, Elementary workers=7, Machinery operators, technician, industrial workers=8, Home maker=9, Others=10.

Income: 0-500=1, 501-1000=2, 1001-2000=3, 2001-3000=4, 3001-4000=5, 4001-6000=6.

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

It is hoped that the findings will assist in providing recommendation for the application and further improvement of the practice of *sulh* in the Syariah Courts or even family mediation in the Civil Courts throughout Malaysia. Based on the evidence discussed above, it is clear that *sulh* is a very viable alternative dispute resolution mechanism and it is timely for other states Syariah Courts in Malaysia to follow the example of Selangor in mandating *sulh* as the first step towards resolving family disputes amicably.

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