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Price, religiosity and attitude towards intention to buy counterfeit cosmetic products in Dhaka, Bangladesh

Mis Malika Jashim
Supervisor: Dr Jugindar Singh

Background
Counterfeit products represented up to 2.5% of world commerce and valued as much as $461 billion. In Bangladesh, over 50% of cosmetic products were reported as counterfeit. The illegal counterfeit products are impacting the growth of businesses. Therefore, business organisations are spending a lot of money and resources to protect their brands and trademarks. But even after all the measures, the counterfeit market is booming rapidly (BusinessWire, 2017). Other than harming businesses, counterfeiting is also bringing danger and threats to the welfare of consumers. In view of the booming growth of counterfeit products and the negative effect on both business and consumers, it is worth undertaking a study to understand the factors that have an impact on intention to purchase counterfeit products. In addition, there is a dearth of research that empirically tested the effect of religiosity and attitude towards the purchasing intention of counterfeit cosmetics products in Bangladesh. This study will examine the influence of consumers’ attitude and religiosity towards intention to purchase counterfeit products.

Methodology
This research was based on positivism philosophy because the knowledge is ‘factual’, objective and quantifiable that can lead to statistical analyses (Saunders et al., 2012). This research used a deductive approach and based on existing theory, hypothesis was developed to test the causal relationship between the variables (Saunders et al., 2012). Deductive approach is concerned with “developing a hypothesis based on existing theory, and then designing a research strategy to test the hypothesis” (Saunders et al., 2012). The time horizon was a cross sectional and a survey strategy was used to collect primary data and test the hypothesis. Based on convenience sampling technique, self-administered questionnaires were sent by hand and through internet. The SPSS version 20 was used to generate descriptive and inferential statistics.

Results
The correlation coefficients are positive and a positive correlation indicates an increasing relationship. The Pearson correlation coefficient, r, between religiosity and purchase was 0.644, and it was statistically significant (p = 0.000). Multiple regression analysis showed the standardised Beta coefficient and the significance. It is the strength of relationship between the dependent and independent variables (Hair et al., 2010). The results showed that only attitude had a significant impact on consumers’ intention to purchase counterfeit products. Attitude was the most predictive of the intention to purchase counterfeit products. A standardised regression value of .816 indicates that attitude of consumers was highly responsible for explaining the consumers’ intention to purchase counterfeit products. However, religiosity and price did not have a significant impact on consumers’ intention to purchase counterfeit products.

Conclusion
The research findings indicated that there was a significant and positive relationship between consumers’ attitude and intention to purchase. This finding was consistent with the results of other past studies (Phau and Teah, 2009; Budiman, 2012). The relationship between consumers’ religiosity and intention to purchase deviated from the findings revealed by past studies. The insignificant relationship between consumers’ religiosity and intention to purchase counterfeit products may be due to several reasons. The results of this study have implications on policymakers and marketers of counterfeit products. The findings of this study will provide a better understanding on the factors that influence purchasing intention. The results can be useful for policymakers and product marketers. To counter the purchase intention, policymakers need to focus on changing the attitude of consumers. This was a new study in Bangladesh which will add to the current body of knowledge.
Determinants of foreign direct investment into Malaysia: A quantitative study.

Abel Anafi Yusufu
Supervisor: Mr Kantharow Apparavu

Background
Foreign direct investment (FDI) is now a growing phenomenon worldwide due to increase in globalisation (Chaudhuri & Mukhopadhyay, 2014). In 2014, Foreign direct investment (FDI) flows recorded a net inflow of MYR35.3 billion to attain position at MYR467.5 billion at the end of 2014. Foreign direct investment into Malaysia surged to MYR 12.88 billion in the December quarter 2018. However, considering 2018 the whole year, foreign direct investment into the country amounted to MYR 32.65 billion, lower than MYR 40.42 billion in the prior year. In addition, foreign direct investment in Malaysia averaged 13485.06 MYR Million from 2008 until 2016, reaching an all-time high of 37325.00 MYR million in the fourth quarter of 2011 and a record low of 2452.00 MYR million in the fourth quarter of 2017. The high volatility of Malaysia FDI inflows drew the researcher’s attention to examine the factors affecting FDI inflows in Malaysia. According to the researcher’s knowledge, previous studies have looked at general factors that influence FDI. Past studies failed to distinguish how these factors are unique and different in Malaysia. There is also a dearth of research that empirically examined the factors that influenced on foreign direct investment in Malaysia.

Methodology
This study was a quantitative study. According to Creswell (2013), quantitative research studies aim to collect, analyse, interpret, and structure a detailed report regarding the data and information collected from the study population. This basic research was an empirical research in which the goal was to contribute to the theoretical knowledge (Bryman, 2015). This is also an explanatory study. Explanatory study refers to development of hypothesis and establishing the relationship between the variables (Creswell, 2013). In relation to this study, a survey strategy was chosen to collect primary data. Convenience sampling method was used and the target sample size was 200. The survey strategy is usually related with a deductive approach. Survey enabled the researcher to collect huge amount of data from a sizeable target population. The data was analysed using descriptive and inferential analysis tool. Data analysis established the feel of data, tested for goodness of data and tested hypothesis (Sekaran & Bougie, 2013). The descriptive and inferential statistics were generated using SPSS tool.

Results
Based on multiple regression, the R value explained the correlation between the observed values and the predicted values of the dependent variable. In this study, the R value was .578, and it falls between -1 and 1. The R square value signifies that 33.4% of the variation in foreign direct investment was explained by the independent variables (social factors, resources, infrastructure development and market size). Based on multiple regression analysis, resources were found to be the strongest predictor of foreign direct investment inflow (β=0.515) compared to the other independent variables that include infrastructure development (β=0.118), market size (β=0.105) and social factors (β=0.025).

Conclusion
Based on this study, resources were proven to be the most significant factor that influence FDI inflow into Malaysia. There was a significant and a moderate relationship between market size and foreign direct investment. There was a weak but significant relationship between infrastructure development and foreign direct investment inflow into Malaysia. There was a very weak relationship between social factors and foreign direct investment. This study offered a crucial foresight on decision making, policy development and investment opportunities for major parties such as the Malaysian government and foreign investors. This research will play a significant role in determining ways to attract foreign direct investment inflow into Malaysia.
Organisational justice and employees’ engagement toward turnover intention. An explanatory study among hospital employees in Malaysia

Mohamad Ariffin Adollahdin
Supervisor: Dr Ibiwani Alisa Binti Hussain

Background
High turnover rates, and poor retention of healthcare staff is an ongoing issue worldwide. Studies have highlighted that high turnover of healthcare staff causes monetary and non-monetary costs for healthcare organisations. Monetary costs are incurred through the hiring process of new employees (Haider et al., 2015). The non-monetary costs are associated with the loss of knowledge and skills (Yamamoto, 2011) and the forfeiture of social capital (Sutherland & Jordaan, 2004). There is a dearth of studies that examined the relationship between organisational justice and employees’ engagement towards turnover intention of healthcare staff. A study on turnover intention among healthcare employees in Malaysia, a developing country in Southeast Asia, would definitely help expand the existing literature. This study investigated effect of organisational justice and employees’ engagement towards turnover intention among healthcare employees in Malaysia.

Methodology
This study adopted a quantitative approach using a survey strategy. Self-administered questionnaires were distributed to gather primary research data. The study population were employees in the health sector in Kuala Lumpur. The sample size was 100 respondents and data was collected by manually distributing the questionnaires. Convenience sampling was used as a list of respondents were not readily available. The hypothesis was tested to determine the correlation between the independent variables (IV) and the dependent variables (DV). Correlation analysis was adopted to confirm or reject the hypothesis in this study. Analysis was done using SPSS.

Results
The respondents profile showed that 49% were male and 51% were female. For age group, most of the respondent were between 20 to 29 of age (40%). On marital status, most of the respondents (72%) were married. On academic background, most of the respondents (49%) hold Diploma qualification. Majority of the respondents were general workers (42%) and another 23% were the medical officers. Correlation analysis revealed that interactional justice contributed the least while distributive justice had the strongest influence on turnover intention. The correlation between employee engagement towards turnover intention was weak (-0.378). Overall, the correlation analysis revealed a weak inverse relationship between organisational justice and employee engagement towards turnover intention among hospital employees in Malaysia.

Conclusion
The study was conducted to examine the relationship of organisational justice and employee engagement towards turnover intention among healthcare employees in Malaysia. Findings from this study found that there was a weak positive and inverse but significant relationship between the independent and dependent variables. This indicates that organisational justice and employees’ engagement has a low effect towards turnover intention. The results of the current study have theoretical and practical implications. At the theoretical level, the present study contributed new knowledge relating to organisational justice and turnover intention. This study served as one important platform for healthcare management to understand the reason for employees quitting or changing their jobs and the role of organisational justice and employees’ engagement. To reduce turnover of employees in the healthcare sector in Malaysia, organisations need to focus on organisational justice.
Perception of ethics and environmental issues among Gen Y in Malaysia: A qualitative study

Adrien William Bruno Genevieve
Supervisor: Dr Ibiwani Alisa Binti Hussain

Background
Determining what is wrong or right in life is a daily challenge. Despite all the development and technologies available, being ethical has been an afterthought. The only thing which matters is money and the power that comes with it. Unfortunately, this greed has been passed down to future generations, which compromised our species and affected the planet altogether. Millennials are slowly becoming leaders of the new world whereby Gen Y is the one who are either entering the labour market or starting their career in the industry. However, making right choices seems to be very difficult with all the distractions from the new world. Henceforth, this study is aimed at determining the perception of ethics and environmental issues by Gen Y in Malaysia.

Methodology
This qualitative research was conducted by means of semi-structured interviews. Five students in APU were selected for the interview. The open-ended questions added depth and richness to the data, because all answers could be probed as needed, and they avoided pushing interviewees in any certain direction. At the same time, the interview guide helped structure the interviews and ensure that all stakeholders expressed their expectations, motivations and experiences with the phenomena. The interviews were conducted face to face. This was a basic qualitative research that enabled the researcher to give a holistic account of the subject of the research (Fisher, 2010). Purposive sampling was applied to select the respondents. The transcripts of the recorded, verbatim interviews were analysed with open coding.

Results
Out of the 5 respondents, 3 were males and 2 were females. The respondents represented the different races in Malaysia. Participants defined ethics as good and bad notions transmitted by belief, religion, family and geography. They put forward that ethics is important because of their personal identity and behaviour. According to the respondents, the factors causing ethical issues in Malaysia are stereotyping and religious extremism. Consequently, they determined that educating the future generation, unity and equity among the population, fair political decisions, and changing mind-set of the population are the remedies towards better ethical practices. Furthermore, the respondents defined environmental issues as damage to the environment and pollution. They showed awareness in current environment problems by acknowledging the problem of plastic worldwide, logging and open burning locally and regionally. They agreed that the main consequences of environmental issues were health problems. Moreover, the respondents stated that the other factors were lack of environmental education in schools, attitude towards environmental issues, peer influence such as being silenced by the older generation when asking questions, extremist mentality and improper government intervention and decisions. The respondents related the importance of having proper ethics and how environment depends on ethical decisions. Overall, they suggested that unity, education and role of government are the three most important factors in improving the ethical and environmental situation in the country.

Conclusion
Findings were gathered through in-depth interview of five (5) respondents who were Malaysians. The results showed significant level of awareness about ethics and environmental issues by the respondents. This study was conducted to determine the perception of ethics and environmental issues among Gen Y in Malaysia. Results concurred with studies by Oyewole (2017) and Karatekin (2013) which showed that government, education and unity are crucial for proper ethical reasoning and environmental care in a country. Therefore, Malaysians should put effort in changing their mind-sets and follow trends which inspire environmental awareness. The government should be more mindful of the environment when making political, economic and social decisions.
Determinants of adoption of Islamic banking among the people of Karachi, Pakistan.

Deepak Kumar
Supervisor: Shamini Arumugam

Background:
Islamic banking can be referred to the banks which operate according to Islamic principles, teachings and laws. Islamic banks have developed products based on Murabaha, Mudarabaha Ijarah and Musharakah principles (Butt, Ahmed, Naveed & Ahmed, 2018). Riba is considered as the important principle which is used by Islamic banking. Riba is basically a principle of interest free banking and it does not allow any interest to be imposed on the business transactions and in other banking activities (Thambiah, 2015). The Pakistani market has a huge market potential for Islamic banking (Khan, Ahmed, Rehman & Haleem, 2018). Masses in the rural areas account for more than 50% of the Islamic banking’s customers of Pakistan (Akhtar, 2007). The Islamic banking system has not been widely adopted by Pakistanis due to the maturity of the conventional banking system (Israr, Qureshi, & Butt, 2018). This study is to fill this gap and to determine what drives the Pakistani consumers to opt for Islamic banking services. This research focuses on the factors which affect their adoption decisions, namely awareness, perceived compatibility and religion. According to the previous researchers, positive and significant relationship was found between awareness, perceived compatibility and religion towards the adoption of Islamic banking.

Methodology:
This quantitative study used non-probability sampling technique, i.e. convenience sampling to collect data by using a self-administered questionnaire. The sample size was 100 and the sampling elements were customers of banks who are potential customers of Islamic banking services. This study used survey method to collect data. This was a cross-sectional study where one-snapshot of data was collected. The research targeted the people of Karachi, Pakistan who are involved in banking activities. Around 100 questionnaires were distributed to the respondents. Four variables were used in this study to find out the intention to adopt Islamic banking among the people of Karachi, Pakistan. Awareness, perceived compatibility and religion were used as the independent variables and adoption of Islamic banking was used as the dependent variable. The task to derive descriptive and inferential statistics was done using the SPSS Version 22 tool.

Results:
The demographic profile of respondents showed that 73% of respondents were male and 27% were females. The findings indicated that for all the variables, reliability of data was established. The overall Cronbach alpha value was 0.944. Based on Spearman correlation test, it was found that all the independent variables were strongly correlated with dependent variable and the relationship was significant. The normality test was also done to make sure the data was normally distributed and the results proved that normality of data was not violated. The skewness and kurtosis values were within the acceptable range of -2 to +2 (Hair et al., 2006).

Conclusion:
Overall, this research focused on the factors which affect the adoption process of Islamic banking among the people of Karachi, Pakistan. It was concluded that awareness, perceived compatibility and religion have a positive significant and strong positive relationship with the adoption of Islamic banking. The results of the current research offer valuable insights for the adoption and management of Islamic banking services in Pakistan. The current research provides valuable information for the marketing managers to enable them to attract and retain the potential consumers. It also pointed out that Islamic banks in Pakistan need to give higher attention to increase awareness about Islamic banking products and services. The limitation of the study was the small sample size and the study was only conducted in Karachi city of Pakistan. Future studies should cover the other cities and additional factors should be included. The sample size should be increased to provide better results.
The influence of organisational change leadership, change motivation and communication towards employees’ performance in the services sector in Klang Valley, Malaysia.

Musherah Mahmood Musleh Haider Al-Rassas
Supervisor: Dr Jugindar Singh

Background
In Malaysia, the services sector plays an important role since it contributed around 54% to the Gross Domestic Product (GDP) (Azer et al., 2016). Organisational change management is expressed as the application of new procedures or technologies aimed at reorganising a business environment with changing requirements (Markovic, 2008). Leadership is being capable of influencing others in order to achieve the specified goals, leading the organisation to become more consistent and harmonious (Sharma and Jain, 2013). Leaders play an effective role and effective leadership is required to accomplish the change successfully. In short, it is the leader that makes the difference between success and failure. Researchers identified performance as a challenge because organisations need to maintain competitive advantage and meet long term objectives (Aquinas, 2008). However, there is a dearth of studies that empirically tested the role of organisational change leadership, change communication and change motivation towards employees’ performance in the service sectors in Malaysia. The services sector was selected because it accounts for 55% of GDP and it is the fastest-growing sector of the Malaysian economy (The StarOnline, 2018). Therefore, the aim of this study is to examine the importance of change leadership, change motivation and communication towards job performance of employees in the services sector in Malaysia.

Methodology
This research was a quantitative study. In this quantitative study, the approach was focused on collecting and analyzing numerical data. The study population were employees in the services sector in Klang Valley. Non probability sampling was used to collect data from a sample size of 125 sampling units. Convenience sampling was used because it can provide a wide coverage and it is economical and fast. This research comes under the exploratory category which is related to the explanation of the variables by identifying the relationship between them (Creswell, 2014). Self-administered questionnaires consisting of closed ended questions were distributed by hand and e-mail. The SPSS tool version 20 was used and the interrelationships between all measures were assessed using Pearson’s correlation test and regression testing.

Results
In this study, the majority of the respondents were males. There were 78 male respondents and 47 female respondents. Most of the respondents were in the range of 25-34 years (51.2%). This was followed by 29 respondents (23.2%) who were between 18-24 years old. Based on multiple regression analysis, the multiple R square value explains 61.9% of the variations in dependent variable (employee performance). The standardised coefficient of .624 between communication and job performance was significant. The impact of change motivation towards job performance was also significant. However, change leadership with a beta value of .075 did not have a significant relationship with the employee performance.

Conclusion
The results showed that change leadership had an insignificant relationship towards employee performance. This deviated from other studies that found a positive influence of change leadership towards the employee performance (Jensen and Boellingtoft, 2018). There was a significant relationship between change motivation and employees’ performance. The finding is consistent with previous research (Jensen and Boellingtoft, 2018) which stated that change motivation is expected to create a sense of certainty, improve the employability, increase the performance and faith in the management. There was a significant relationship between communication and employees’ performance. This is consistent with other studies (Rukmana, et al., 2018). This research provides employers with further knowledge on the role and importance of communication and change motivation towards employee performance.
Determinants of employee contextual performance: A quantitative study in the services sector in Kuala Lumpur.

Poon Yi Ching
Supervisor: Dr Jugindar Singh

Background
Researchers have paid attention to the predictors of performance (e.g. (Campbell, 1990; Lee and Donohue, 2012). Campbell (1990) coming from the psychological perspective described job performance as multidimensional with eight dimensions. Job performance is also conceptualized as job relevant behaviour and not about employees’ results of their work (Aguinis, 2009). Borman and Motowidlo (1997) further classified job performance into task and contextual performance. According to Borman and Motowidlo (1997) contextual activities influence and support the psychological and social environment of the organisation. Task performance is the output or outcome related to manufacture goods services (Chei, et al., 2014). Gen Y employees covers 40% of workforce and they are less than 30 years old (Jalil, et al., 2015). There is a dearth of studies on the relationship between employee engagement, work environment and career growth towards employees contextual performance in Kuala Lumpur. Specifically, this research empirically tested the influence of employee engagement, work environment and career growth towards better contextual performance in the services sector in Kuala Lumpur.

Methodology
This research was based on positivism philosophy and used the deductive approach. It used the quantitative methodology to collect primary data through self- administered questionnaires. The study population was employees in the services sector in Kuala Lumpur. The time horizon of this research was deemed as cross-sectional due to budget and time limitations (Saunders et al., 2012). According to Hair et al. (2006), a minimum of 15 to 20 cases are needed for each variable. In this study, the sample size was 100 respondents. In order to get more respondents, 120 questionnaires were distributed by hand and by e-mail. A survey strategy was used as this strategy is a commonly used strategy in business research and usually associated with deductive approach (Saunders et al., 2012). The data collected was edited and coded before being entered in SPSS. Data analysis was based on descriptive and inferential statistics. Three hypotheses were developed to test empirically the influence of employee engagement, work environment and career growth towards contextual performance of employees in the services sector in Kuala Lumpur.

Results
The demographic information of the participants showed 68 females (56.7%) and 52 males (43.3%). Around 66 (55%) respondents worked for less than one year. And another 34 (28.3%) respondents worked for 2 to 5 years. The Pearson correlation between the dependent variable and independent variables i.e. employee engagement, working environment and career growth was positive and significant. The $R$ square value of 0.371 showed the proportion of variance in the dependent variable (performance) which can be explained by the independent variables. Based on regression analysis, employee engagement had a significant relationship with job performance. However, working environment and career growth showed an insignificant relationship with contextual job performance.

Conclusion
The findings of this study showed that only employee engagement had significant relationship towards employees’ job performance in services sector in Kuala Lumpur. This study also revealed that working environment and career growth do not have a significant impact on job performance. From the theoretical perspective, this study will be useful for academicians and add to the current body of knowledge. From the practical perspective, organisations should mainly focus on improving employee engagement to increase their job performance. Despite the significant findings of this study, there are some limitations. In the present study only selected factors were considered and there can be other moderators and mediators such as ethnicity and age. Future studies should consider additional factors and increase the sample size. Similar studies in other sectors are also recommended.
Effect of minimum wage towards social development of textile industry workers in Dhaka, Bangladesh

Md Showmik Rahman  
Supervisor: Subaashnii Subramaniam

Background
Bangladesh is the world’s second largest readymade garment (RMG) exporter, just behind China. Bangladesh’s 81% of exports come from the RMG sector, and the textile and apparel sector contributes around 20% to Bangladesh’s GDP. It employs around 20 million people in the country and is the major driving force of the country’s economy (Adnan, 2018). The garment manufacturing industry is an engine behind the country’s more than 6% annual growth over the past decade. In the year ending in June 2018, garment exports totalled $30.6 billion, up 8.8% and accounting for 83.5% of the country’s total exports. However, to maintain the position and competitive advantage, the local industry has been paying low minimum wage to workers (Yardley, 2013). The textile industry sector of Bangladesh is an industry with a workforce of over 4.4 million among whom 80 percent live below poverty line. Though the country has seen significant growth in the textile industry sector, no major steps have been taken to improve the low-paying workers in this sector (Worstall, 2016). The fundamental goal of the minimum wage policy is to ensure the essential needs of low wage workers are satisfactorily met and to provide adequate social security for them. It enables them to lead a better quality of life (Senasi and Khalil, 2015). Hence, the low minimum wage is a major concern which needs further research.

Methodology
This research is based on interpretivism philosophy and according to Saunders, et al. (2009), interpretivism advocates and emphasises the difference between conducting research among human and objects. This qualitative research was conducted by means of semi-structured interviews. Based on purposive sampling, 5 respondents were selected. The open-ended questions added depth and richness to the data, because all answers could be probed as needed, and they avoided pushing interviewees. At the same time, the interview guide helped structure the interviews and ensured that all stakeholders expressed their expectations, motivations and experiences with the phenomena. The interviews were conducted face to face. This was a basic research that enabled the researcher to give a holistic account of the subject matter of this research (Fisher, 2010). The transcripts of the recorded interviews were transcribed and later analysed with open coding. Open coding includes labelling concepts, defining and developing categories.

Results
The first research question was ‘what is the influence of minimum wage on the social development of the textile industry employees in Dhaka’. As the respondents opined, the current minimum wage contributes to their social development in terms of satisfying their basic needs such as, food, housing, education of children and clothing expenses coverage. Moreover, it also helps them to feel socially secured as they can live in a society rather than live in an uninhabited area. The minimum wage makes them feel equal in terms of gender as both male and female respondents receive the same amount of wage. The second research question was effects of higher minimum wage on the textile industry workers in Dhaka. An increase in the minimum wage would make the workers work hard, improve their productivity and even remain in the job. It will, in turn, reduce the turnover rate of the workers in the factory.

Conclusion
This study showed that higher minimum wage for the workers would not only benefit the workers individually and collectively, it will also improve and productivity and retention rate. As a result, the textile company will financially and socially grow in the long-term. This research only focused on the effects of minimum wage and its effect on the lives and social development of the textile industry workers in Dhaka. However, workers in other cities in Bangladesh were not covered. Moreover, the satisfaction level and performance level were not assessed. Future academic researchers may examine workers in other cities.
Factors that influence students to pursue higher education in Islamabad, Pakistan.

Zain Ud Din
Supervisor: Dr Nurul Dayana Binti Zainuddin

Background
Over the years, Pakistan’s higher education sector has achieved significant growth due to the effort taken by the Ministry of Education to expand education industry. The Ministry of Education is always reviewing the requirement of education system to ensure the universities can cope with the market demand (Ahmad, Ahmad and Ibrahim, 2008). However, the data provided by the Education ministry of Pakistan during the period (2012 – 2016) showed that the student’s enrolment rates in Public and Private Universities did not grow as expected. The number of students who decided to study in universities decreased from year 2012 to 2013. Over the years, lack of long-term policies, political interference and sectionalism literally deteriorated the entire fabric of this important sector (Khosa, 2018). This indicated that not all the students have high interest to continue their studies. Researchers have suggested different factors that contribute towards students’ enthusiasm to pursue higher education. The purpose of this study was to investigate empirically the influence of financial support, social support and parental influence and motivation towards intention to pursue higher education among students in Islamabad, Pakistan.

Methodology
This research is based on the research philosophy of positivism. According to (Hudson and Ozanne, 1988), positivist ontology believes that there is an objective reality to research situation regardless of the researcher’s perspectives. This was a quantitative study to collect primary data using a survey strategy. This was a cross-sectional study that employed a survey strategy to collect and analyse the data form a representative sample to explore the relationship between independent variables and dependent variable (Hawker and Boulton, 2000). Self-reported questionnaires were sent to respondents using a survey strategy. The population of this study were students pursuing higher education in Islamabad. This research used a non-probability sampling. According to Saunders et al. (2009), nonprobability sampling may be the most practical especially in pilot testing a questionnaire. Convenience sampling was used, and the sample size was 150. The data was analysed using the Statistical Package Social Science (SPSS) software. Descriptive analysis was used to present the respondents demographic profile, test normality, reliability and central tendencies measurement of constructs. Pearson correlation coefficient analysis was used to test hypothesis.

Results
In this study, 97 respondents were male, and the 48 respondents were females. A total of 69 percent (n=104) of respondents were between the ages of 19-24 years. Another 43 respondents were between 25-30 years and only 3 respondents were above the age of 30 years. Based on the correlation coefficients between financial support, social support and parental influence towards intention to pursue higher education was positive. The results showed that financial stability had the strongest correlation with intention to pursue higher education (r=0.609). However, motivation showed an insignificant relationship with intention to pursue higher education.

Conclusion
The purpose of this study was to identify the factors that influence students’ intention to pursue higher education in Islamabad. The result of Pearson correlation revealed that financial support, societal support and parental influence had a significant correlation with intention to pursue higher education. Motivation did not indicate a statistically significant effect on the criterion variable. The study provides useful insights to policy makers in higher education institutions to formulate appropriate academic interventions to foster students intention to pursue higher education. This research will also assist researchers in academic field to identify the important factors that affect students intention to enrol in higher education. For future research, other factors such as quality of education should be considered.
The role of social media towards purchase intention of local products: A quantitative study among millennials in Brunei

Md Syahmi Syahiran Hj Sharbini
Supervisor: Noraini Ahmad

**Background**
Social commerce (s-commerce) is a subset of electronic commerce that involves social media, online media that supports social interaction, and user contributions to assist online buying and selling of products and services. Social commerce was described by Curty and Zhang (2011) as commerce activities mediated by social media where people do commerce or intentionally explore commerce opportunities by participating and/or engaging in a collaborative online environment. In 2017, ecommerce was responsible for around $2.3 trillion in sales and is expected to hit $4.5 trillion in 2021. Social commerce which is a subset of e-commerce is growing year after year. For instance, Facebook had 1.13 billion daily active users in 2016 (WebFX, 2019). The top 500 retailers earned an estimated $6.5 billion from social shopping in 2017, up 24% from 2016 (Pandolph, 2018). In addition to influencing purchase decisions, social media is a large part of the product discovery and research phase of the shopping journey. And with more and more retailers offering quick access to their sites via social media pages, it’s likely that social media will play an even larger role in e-commerce. According to Xiang (2018), about 73 percent of Brunei consumers, mainly millennials, prefer online shopping for clothing. However, it was found that s-commerce activities were less common than the usage of social media in Brunei (Anshari, et al., 2016). This study will test the influence of customer engagement, perceived risk and e-word of mouth towards purchase intention through social media among millennials in Brunei.

**Methodology**
This quantitative research follows positivism philosophy that involves existing theory used to develop hypotheses to be tested during research process (Saunders, et al., 2012). The questionnaires were distributed personally and electronically through e-mail (Sekaran, 2003). The study population were millennials in Brunei. The sample size was 100 respondents and data was collected using convenience sampling technique due to ease of distribution, inexpensive and time management. As stated by Sekaran (2003), the three objectives of data analysis were getting feel of data, testing the goodness of data and testing the hypotheses based developed for this research. Lastly, the collected data was tested using SPSS version 20 for reliability, descriptive and inferential statistics were generated.

**Results**
The data was collected from millennials in Brunei that comprised of 55 females (49%) and 57 males (51%). Around 76.8% were from age group of between 21 – 25 years old, 18.8% were between 26 – 30 years old, and only 4.5% were between 31 – 37 years old. Around 66.1% were single; 20.5% were in-a-relationship; 4.5% were engaged; 8% were married; and only 0.9% were divorced. All the three independent variables had a positive r value that was statistically significant (p<0.05). The regression testing showed the value of R Square (0.517) accounts for 51.7% of variability of dependent variable. Customer engagement and perceived risk had a significant and positive relationship towards purchase intention. However, E-word of mouth had an insignificant relationship (p>0.05).

**Conclusion**
Customer engagement had a significant and positive relationship toward purchase intention. Perceived risk had the strongest impact on purchasing intention. Therefore, among millennials in Brunei, perception of uncertainty factors such as privacy discloser, financial loss and quality risk was high (Chiu, et al., 2014). However, the impact of e-word of mouth deviated from past studies. From a practical perspective, this study confirmed the role of perceived risk and customer engagement as important drivers of purchasing intention of local products in Brunei. Therefore, marketers and businesses organisations need to focus on the role of perceived risk and customer engagement.