

# Identifying the Contributing Factors Influencing Customers' Buying Behaviour: Case Study of Majelis Bandaraya Petaling Jaya, Malaysia

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## Abstract

The online shopping industry has been rising more and more, and overtime growth is forecast to continue. One major factor that triggers online shopping growth; most individuals, plan to save their money with extensive item availability via online transaction. Despite its benefits, for most individuals now, online shopping is still a relatively new idea, causing online shopping to fall behind traditional shopping. As a developing country, Malaysia has introduced a new platform regarding parking payment method, namely the Monthly Pass Management System (MPMS). The MPMS is a web-based platform that provides total convenience for customers who choose to pay parking services. Due to encouraging customers' acceptance, the MPMS of Majelis Bandaraya Petaling Jaya (MBPJ) has grown steadily month after month with a total of thousand pieces monthly parking passes sold. In conjunction with these advantages, the current study attempts to identify the contributing factors influencing MBPJ customers' buying behaviour in Malaysia. This study is designed using a quantitative approach through a survey questionnaire distributed to 50 MBPJ customers with a purposive sampling technique. This study also uses univariate analysis through one-way frequency tables to identify customers buying behaviour or awareness. The result of this study found that the level of awareness among customers is quite good. Also, the buying habit of the customers' is constant every month. It includes the number of quantities purchased. In conclusion, this study successfully identifies the awareness level among MBPJ customers in Malaysia. Besides, online purchase of the monthly parking pass has made the customers purchased more valuable because it is accessible at anytime, anywhere and provides convenient online payment methods.

## Keywords

Online shopping, buying behaviour, consumer awareness, monthly parking pass system and Malaysia context.

## 1. Introduction

Godell Parking Sdn Bhd (GPSB) was incorporated in 1997 by its founder and principal shareholder Dato' Raja Azhar bin Raja Ismail with a vision to become a Regional Parking Management Bumiputera Conglomerate. The company had undergone various phase of evolution in the development and technology of parking management and operation industry. GPSB's competency and ability was recognized by the Selangor State Government being awarded in year 2000 to undertake the privatization exercise of managing parking facilities of the Local Municipalities and District Council of Petaling Jaya (MBPJ), Subang Jaya (MPSJ), Kuala Langat (MDKL), Sabak Bernam (MDSB) and Hulu

Selangor (MDHS) over a period of 25 years. The services and solutions provided by GPSB includes On-Street Parking Management, On-Street Parking Enforcement System, On-Street Parking Solution, Off-Street Parking Management Services and other value-added services.

One of GPSB's early collaboration was with the Europe-based Parkeon, the world's market leader for Total Parking Solution. The Pay and Display machine implemented in its concession areas in Selangor state was developed and manufactured by Parkeon and throughout the years, management information solutions have been developed and built to support the operations of the equipment to cater for a comprehensive parking management solution. GPSB is proud to note that being their major partner in the Asia Pacific region, we have been involved in joint research and development works in customizing their solutions to meet local requirement while developing new innovative solutions. GPSB major clients over the past 10 years are the municipalities that it has implemented parking facilities management under the concession arrangement with Selangor State Government namely, Majlis Bandaraya Petaling Jaya (MBPJ), Majlis Perbandaran Subang Jaya (MPSJ), Majlis Daerah Sabak Bernam (MDSB), Majlis Daerah Hulu Selangor (MDHS) and Majlis Daerah Kuala Langat (MDKL).

The experience of working with these Local Authorities has provided GPSB the advantage of better understanding of the workings of the Councils and their duties and obligations to their constituents. Hence, GPSB can streamline its operation to meet the needs of the Councils and to offer better facilities and service to the public. As a parking solution provider, GPSB offers various products related to parking industry which includes Pay and Display, Godell ParkCard and Monthly Parking Pass. However, this study will pay more attention on Monthly Parking Pass and limited to Majlis Bandaraya Petaling Jaya (MBPJ)

Since its first introduction, Monthly Parking Pass has been recognized by many for its convenience and benefits. Suitable for those who need to park their car for long hours, Monthly Parking Pass is the perfect solution for those who: (i) Park their cars near their working place / office, (ii) Park their cars from morning until afternoon, Monday to Friday, (iii) Park their cars at the same area, day-in day-out for the whole month, every month, (iv) Seek convenience from using coins every day to pay parking, (v) Seek peace of mind from worry of being compounded by the Enforcer. Besides the many benefits that customers can enjoy, Monthly Parking Pass has few key unique features that make it different than other parking products: Up to 10% savings from using coins to pay parking where customers in MBPJ will enjoy RM10 savings. In order to expand MPMS market share, it is very critical for GPSB to first grasp a sound understanding on its customers' awareness level. And because MPMS is relatively new, the possibility that it will be a profitable distribution channel for GPSB needs to be explored. Furthermore, understanding customers' buying behaviour will also facilitate GPSB to penetrate the market where it serves as a guideline for GPSB to better strategize its plan to further promote MPMS. In conjunction with these advantages, the current study attempts to identify the contributing factors influencing MBPJ customers' buying behaviour in Malaysia.

## **2. Literature Review**

### **2.1 E-Commerce: A Customer-Focused Perspective**

E-commerce or e-business defined as the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals (Anita Rosen, 2000). The two (2) most common types of e-commerce exercised these days which include the following:

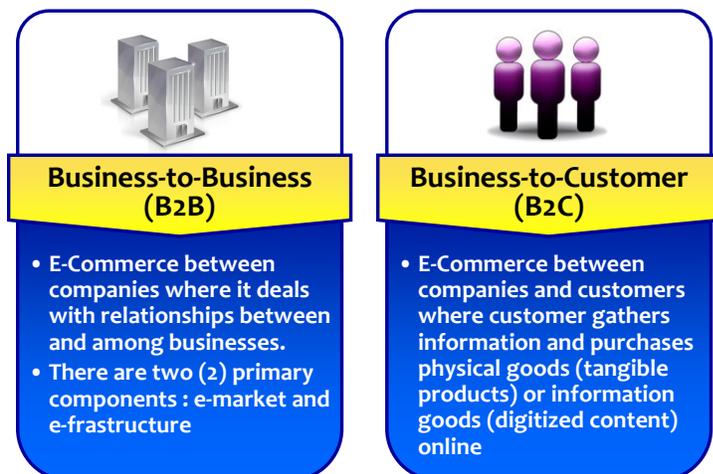


Figure 1: The Types of E-Commerce

As described in Figure 1, when a business buys from another business, it is known as B2B online shopping. An example of this type of online business is Alibaba.com, the world's largest online business-to-business trading platform for small businesses. It had more than 50 million registered users in more than 240 countries and regions as of 31 March 2010 quoted by David Wei (2010). Alibaba.com has three marketplaces. Firstly, is the company's English language international marketplace ([www.alibaba.com](http://www.alibaba.com)) serves to bring together importers and exporters from more than 240 countries and regions. Secondly, is the China marketplace ([www.1688.com](http://www.1688.com)) is developed for domestic business-to-business trade in China. And lastly, it also has a Japanese marketplace ([www.alibaba.co.jp](http://www.alibaba.co.jp)), which is focused on facilitating trade to and from Japan through an associated company. Alibaba.com offers business management software and Internet infrastructure services for businesses across China and provides educational services to incubate enterprise management and e-commerce professionals. Alibaba.com has offices in more than 60 cities across China, Taiwan, Hong Kong, Japan, Korea, Europe, and the United States. In April 2010, Alibaba.com launched a wholesale platform ([www.aliexpress.com](http://www.aliexpress.com)) on the international marketplace, which targets small to medium-sized retailers and wholesalers outside of China that want to source smaller orders of products from Chinese companies. Payments can be made using PayPal, Visa, MasterCard, or bank transfer. The site also provides an escrow service.

In June 2010, Alibaba.com announced plan to buy U.S. e-commerce site Vendio Services Inc., making its first major U.S. acquisition. But the terms of the deal were not disclosed. On the other hand, as defined by Steve Elliot and Sue Fowell (2000), a B2C online shopping is a process where customers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet. Few examples of B2C online shopping are e-shop and e-store where it evokes the physical analogy of buying products or services from conventional retailer or in a shopping mall. A well described example of B2C online shopping is Amazon.com. Amazon.com is the number one website on the Internet Retail Top 500 list as quoted by Tony Bailey (2009) and a leading online store for books and electronic products. Being the leader in the market, Amazon.com is a website that every company looks up to. Amazon.com webpage are designed in such a way that when customers are looking for a specific item, the general window shopping is so overwhelming that it provides almost everything customers looking for. Amazon.com believes that getting the webpage right is the Holy Grail for product marketing. In fact, Amazon.com has acquired the understanding of how customers nowadays are moving outside the purchasing funnel in terms of the way they research and buy the products (McKinsey Quarterly, 2010).

For Amazon.com, being a world class company lies in its technological innovation on the continued exploration of new business model. The business model that it practices basically includes social commerce for example, shareable lists, ratings and reviews, customer images and product discussion forum. It also relates to cross selling which includes related accessories, service plans and commonly bought items within the website. Another key element is competitive shopping where customers can perform price checks from other retailers. And finally, is pricing and availability such as quotes for shipping or when the product will be shipped and arrived at customers' door. Moreover, online shopping has gained popularity and recognition by many across the world for the convenience it offers. One such advantage of online shopping is unlimited access and availability. As gathered by Chen and Macredie (2005), online stores usually available 24 hours a day with many customers have internet access both at

work and at home. In fact, internet access is made available at many establishments these days for instance internet cafes and even at schools. And now, with the recent technology advancement, internet can be accessed wirelessly through Wi-Fi and 3G. Not only wireless internet enhances unlimited access, but it also opens great opportunity for online shopping to be available anytime, anywhere.

The second advantage of online shopping is time saving. While online shopping can be done at work or at home, a visit to a conventional retail store requires travel and must take place during business hours. Further, browsing an online catalogue can be faster than browsing the aisles of a physical store. And the fact that customer can avoid crowded malls resulting in long lines and no parking is another reason why online shopping is much preferred by many nowadays. Chen and Macredie (2005) also explained that in most online shopping cases, merchandise must be shipped to the customers, after the time of purchase. Most successful sites will supply the products by courier within 24-hour or customers can pick up the products at nearby store in the shortest span of time. These sites also provide tracking number when the package is shipped to the customers so they can check their status online and know exactly when the package will arrive. Besides, many online retailers will inform their customers how long they can expect to wait before receiving the package.

In addition to the above, e-Commerce promotes wider array of benefits as discussed by Lallana, Quimbo and Andam (2000) where with e-Commerce, customers are given more influence over what and how products are made and how services are delivered, thereby broadening customer's choice. It also allows for a faster and more open process, with customers having greater control. E-commerce makes information on products and the market readily available and accessible, hence increases price transparency, which enable customers to make more appropriate purchasing decisions. In Malaysia, there is an increased demand for online shopping with the emergence of websites such as mphonline.com and pizzahut.com.my. The growth e-Commerce in Malaysia promotes significant needs for GPSB to better understand what attracts enquiry, how to move qualified leads to become qualified prospect customers, and how to improve the effectiveness of online shopping strategies.

## 2.2 Potential Market Analysis

Looking at the investigation for market potential, a company has to consider market segmentation, market targeting and positioning where she further suggested that, in deciding for a new market segment, a company must have a thorough exploration of the elements which include the potential customers, their purchasing habits, and even customers' expenditure routine (Farrah Farlina Mohd Yusof (2001). She then concluded that, if there seem to have an attractive market, a company can proceed to market the product to the segment selected. From Brendan McGuigan (2010) perspective, marketing analysis consists of looking at every angle of a market to determine policies that will help a company to capture more market share and make the share they already control more profitable. Market analysis of potential customers, purchasing habits and customers' expenditure is a large part of marketing. For example, surveys on customers' needs and wants that have not yet meet the customers demand may be performed to launch a new product. When analysing market potential, the crucial element that needs to be considered is market segmentation. The term "market segmentation" by Jerry W. Thomas (2007) refers to subdividing a market along some common and traits by the members of the market. The purpose of segmentation is to concentrate marketing energy and force on the subdivision (or the market segment) to gain a competitive advantage within the segment.

The subgroup of customers on market segmentation can be identified by different groups that consist of geographic, demographic, and psychographic segmentation depending on the purpose behind identifying the groups. Marketing campaigns are often designed and implemented based on this type of customer segmentation. Market targeting, as described by Malcolm Tatum (2010) is a broad term that is used to describe a process of identifying groups of customers who are highly likely to purchase a specific good or service. There are several different approaches to this process, with some of them allowing for a broad cultivation of a market, while others are focused more on identifying markets that are small but somewhat lucrative. Malcolm Tatum (2010) further suggests that market targeting is known as broad or undifferentiated marketing. With this approach, the underlying concept is that the product or service has broad appeal that transcends factors such as age, gender, and location. Instead of attempting to tailor marketing and sales strategies to cultivate sales within one or two groups of customers, the approach will be a marketing campaign that is aimed at gathering in customers from all walks of life.

This often involves the inclusion of rich mixture of visual and auditory elements that provide something for everyone S.E. Smith (2010) defined market positioning as the manipulation of a brand or family of brands to create a positive perception in the eyes of the public. If a product is well positioned, it will have strong sales, and it may become the go-to brand for people who need that product. Poor positioning, on the other hand, can lead to bad sales and a dubious reputation. Several things are involved in market positioning, with a team specializing in this activity focuses on positioning products effectively. When a product is released, a company needs to think beyond what the product is for when it comes to positioning. The company needs to think about the group of people who wants to buy

the product. For example, GPSB might be less interested in promoting reliability, but more interested in promoting purchasing Monthly Parking Pass over the internet, which is more appealing to people who are looking for convenience in parking their cars. In conclusion, GPSB goal when analysing potential market is to determine whether its customers will purchase Monthly Parking Pass online. Further, GPSB aims to examine customers purchasing habits and expenditure pattern where these critical elements are the key factors to be considered to penetrate bigger market share.

### 3. Methodology

In order to complete data sources and data collection, large amount of data both primary and secondary need to be collected and gathered. Upon collection and gathering the relevant and necessary data, an analysis needs to be conducted where then, interpretation of the output can be derived to conclude the result of this study. When gathering primary data, the researcher opted to conduct survey research using online platform where questionnaires were distributed to target respondents in MBPJ via e-mail. Furthermore, personal interviews were conducted with the experts to gather information about the company's profile as well as information on MPMS. On the other hand, secondary data are used to support the primary data and are gathered from the previous collection of project paper with the same scope of study. Such data encompass of books, journals, articles, and thesis, were gathered from Tun Abdul Razak 1 and 2 Library as well as articles and websites from the internet.

Taking into consideration of the current number of MPMS customers, Sales and Marketing Department has suggested that the sample for this study is 50 for MBPJ. Sales and Marketing Department has also suggested that the samples should be those who are between 18-55 years old, both male and female, and park their cars at the areas of the study. For the purpose of this study, the researcher used probability sampling i.e., simple random sampling as its research sample method. Uma Sekaran (2003) defined simple random sampling as selecting the sample of the respondents from certain areas or certain time-periods only. An example of simple random sampling is individual are chosen randomly and entirely by chance and everyone has the same probability of being chosen at any stage during the sampling process. Based on the above, for the first stage, the researcher has chosen respondents who park their cars at MBPJ and MPSJ areas. And for the second stage, sample of respondents are those who fall under the 18-55 years old age bracket with both female and male groups.

Uma Sekaran (2003) described a theoretical framework is a conceptual model of how one theorizes or makes logical sense of the relationship among the several factors that have been identified as important to the problem. A typical theoretical framework consists of three types of variables namely dependent variable, independent variable, and moderating variable. Dependent variable is the variable of primary interest to the researcher. In contrast, independent variable is the variable that influences the dependent variable. And finally, moderating variable is the variable that has a strong contingent effect on the relationship between independent variable and dependent variable by (Uma Sekaran, 2003). For the purpose of the study, two theoretical frameworks were developed to provide better overview of the study. The first framework exhibits the relationship between market potential for MPMS in MBPJ and customers' awareness and purchasing behaviour as shown in Exhibit in Figure 2 below:

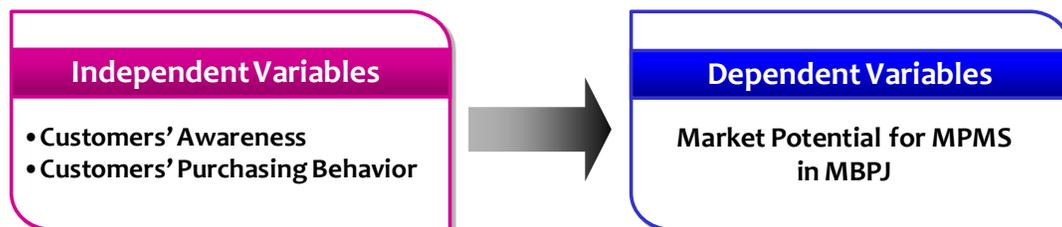


Figure 2: The Relationship between Market Potential for MPMS in MBPJ and customers

According to Uma Sekaran, (2003), hypothesis can be defined as a logically conjectured relationship between two or more variables expressed in the form of a testable statement. She further discussed that such relationship is conjectured on the basis of the network association established in the theoretical framework formulated for the research study. For the purpose of this study, the researcher used null and alternate hypothesis. Null hypothesis expresses no relationship between two variables and tested against the alternate hypothesis. Conversely, alternate hypothesis expresses the existence of a relationship between two variables. The steps involved in hypothesis testing are as follows: (i) Specify the null and alternative hypothesis, (ii) Select the distribution to use for the test based on certain statistical criteria. (ii) Determine the rejection and non-rejection regions for a given level of significance and based on the type of the test

distribution used as identified in step 2. (iv) Calculate the value of the statistics (based on step 2 and step 3). (v) Make a decision, based on the decision rule: a. If the value of the test statistics is greater than the critical value (as in step 3), the decision is to reject H<sub>0</sub>. Otherwise, there is not enough evidence to reject H<sub>0</sub>. B. Conclude accordingly. Refer to step 1 on the type of conclusion that will be concluded.

## 4. Results and Discussion

### 4.1 Demographic Profile of Respondent

The findings represent the respondents' demographic profile in relation to this study. These include the respondents' gender, age, race, profession, income, and education level. The findings for MBPJ demographic profile can be depicted as in Table 1:

Table 1: Demographic characteristics of MBPJ respondents

Demographic Profile		Frequency	Percent
Gender	Male	20	40.0
	Female	30	60.0
Age	< 25 years old	11	22.0
	26-35 years old	37	74.0
	36-45 years old	2	4.0
	46-55 years old	-	-
Race	Malay	6	12.0
	Chinese	42	84.0
	Indian	2	4.0
	Others	-	-
Profession	Accounting/Finance	6	12.0
	Admin/HR	7	14.0
	Sales/Marketing	9	18.0
	Arts/Media/Comm	8	16.0
	Services	2	4.0
	Sciences	-	-
	Computer/IT	3	6.0
	Engineering	5	10.0
	Manufacturing	-	-
	Building/Construction	-	-
	Hotel/Restaurant	5	10.0
	Education/Training	-	-
	Healthcare	5	10.0
	Others	-	-
Income	< RM 1000	-	-
	RM 1001- RM 2000	11	22.0
	RM 2001- RM 3000	15	30.0
	RM 3001- RM 4000	20	40.0
	RM 4001- RM 5000	-	-
	> RM 5000	-	-
Non Response	4	8.0	
Education level	SPM	-	-
	Certificate/Diploma	10	20.0
	Bachelor's Degree	33	66.0
	Master's Degree	3	6.0
	Doctoral	-	-
	Others (Pre-University)	4	8.0

From Table 1, 6 (12%) respondents was Malays, 42 (84%) was Chinese and 2 (4%) was Indians. Then, for the gender, 20 (40%) was male and 30 (60%) was female. Most of the respondent age group was from 26-35 years old with 74% (37) and followed by 22% (11) from age group below than 25 years old. In addition, the highest percentage for

profession was from Sales and Marketing with 18%, followed by Arts/Media/Communication with 16% and 4% was the lowest by Services profession. Further, 40% of the respondents that earn RM3001- RM4000 were the highest group of income whereas 30% earn RM2001- RM3000. Finally, respondents with Bachelor's Degree contribute the highest percentage with 66% and followed by Certificate/Diploma holder with 20%. And the lowest was 8% by Pre-University group.

#### 4.2 Customers' Awareness

Table 2: Respondents' Awareness on GPSB in MBPJ

GPSB AWARENESS				
Awareness	Frequency		Percent (%)	
	Yes	No		
GPSB is a company that undertake the privatization of managing parking	31	19	62	38
GPSB is a company that operates and manages parking in MBPJ	50	-	100	-
GPSB is a company that operates and manages parking in MPSJ	41	9	82	18
GPSB is a company that operates and manages parking in MDKL	21	29	42	58
GPSB operates and facilitates the PnD machines	45	5	90	10
GPSB issues Monthly Parking Pass	47	3	94	6

Overall, the respondents' level of awareness on GPSB was at a very good percent as shown in Table 2. This could be concluding that most of them were aware on the issued question. A very great percentage from the respondents that they aware GPSB's was a company that operates and manage parking in MBPJ with 100% and 82% for a company that operates and manages parking in MPSJ. On the other hand, 62% knew that GPSB have undertaken the privatization of managing parking in MBPJ, MPSJ and MDKL. Thus, the respondent also aware that's GPSB operates and facilitates the PnD Machines with 90%. And 94% on the awareness that GPSB's issued the Monthly Parking Pass.

#### 4.3 Customers' Behavior

Table 3: Respondents' Purchasing Behavior in MBPJ

Customers' Purchasing Behavior	Frequency	Percent
Do you know about the website from:		
i. Internet	11	22.0
ii. Colleagues	9	18.0
iii. Friends	11	22.0
iv. Relatives	2	4.0
v. GPSB Customer Service	9	18.0
vi. GPSB Telemarketer	-	-
vii. Print Advertisement	10	20.0
When did you first purchase Monthly Pass online:		
i. Between 1 to 2 weeks ago	-	-
ii. Between 3 to 4 weeks ago	3	6.0
iii. 1 month ago	10	20.0
iv. 2 months ago	6	12.0
v. 3 months ago	6	12.0
vi. More than 3 months ago	23	46.0

Why did you purchase online?		
i. Accessible at anytime, anywhere	26	52.0
ii. Provides convenient online payment methods.	27	54.0
iii. Cost-savings	15	30.0
iv. Great promotion campaigns	8	16.0
v. Delivery service by courier	11	22.0
vi. Delivery of Monthly Pass within 24-hour	7	14.0
vii. Delivery of Monthly Pass to address requested	11	22.0
Which promotion campaigns have you enjoyed so far:		
i. Cash Rebate	50	100.0
ii. Secret Recipe voucher on my birthday	5	10.0
iii. Monthly Prize within past 6 months	-	-
iv. Additional Days during festive season	8	16.0
Will you continue purchase Monthly Pass during:		
i. Festive Holidays	6	12.0
ii. Public Holidays	2	4.0
iii. School Holidays	12	24.0
iv. All the above	18	36.0
v. None of the above	18	36.0
Will you consider purchase Monthly Pass during holiday if GPSB runs promotions:		
i. Yes	38	76.0
ii. No	12	24.0

From Table 3, most of the respondents knew about the website from the internet and friends with 22% each. This could be the respondents being told about the website by their friends and them also familiar about the website as well. Then, follow by print advertisement with 20%, colleagues and GPSB Customer Service shared the same percentage with 18% each. Moreover, 46% of respondents purchased the monthly pass more than three months ago. They were the regular customers of GPSB that had been supporting GPSB as well. Only small numbers of GPSB's new customers with 6%. Further, most of the respondents purchased the monthly pass because it provides convenient for online payment methods with 54%. Next is because it was accessible at anytime and anywhere with 52%. Only 16% of the respondents claimed that they purchased the monthly pass because of the promotion campaigns and 14% for delivery within 24-hour. In addition, 100% of the respondents had enjoyed getting the Cash Rebate so far. And only 10% of the respondents enjoyed getting the Secret Recipe voucher on their birthday. So far, 16% of the respondents had enjoyed the Additional Days during festive season. The percentage on the question whether the respondents will continue purchase during the festive, public, and school holidays was at 36%, and the answer was all the above. Whilst 36% of the respondents claim that they won't purchase. Amazingly, 76% of the respondents were going to purchase during holiday if GPSB runs promotion campaigns at these times compared to 24% of them said no.

## 5. Conclusion

Using univariate analysis through one-way frequency tables, this study has successfully identified the customers buying behaviour and awareness. The result of this study found that the level of awareness among customers is quite good. Also, the buying habit of the customers' is constant every month. It includes the number of quantities purchased. In conclusion, this study successfully identifies the awareness level among MBPJ customers in Malaysia. Besides, online purchase of the monthly parking pass has made the customers purchased more valuable because it is accessible at anytime, anywhere and provides convenient online payment methods.

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## Biographies

**Afifah Abd Razak** is Afifah Binti Abd Razak is a full-time student majoring in PhD Management (Human Resource Development) in her final year. Born on 09 May 1979. She currently serves as a Malaysian Immigration Officer. She received her early education at Sekolah Kebangsaan Anak-Anak Angkatan Tentera in Kedah and then went to secondary school at Sekolah Menengah Dato Lela Pahlawan Kedah. Continuing studies at the Diploma level at UITM Shah Alam in the Diploma in Business Administration. She was the second child of three siblings and her father was a military retiree. She is a very diligent person in something she does. Practicing the principles of effort and prayer will surely achieve what is desired.

**Shankar Chelliah** is currently affiliates with Universiti Sains Malaysia (USM), based in Penang, Malaysia. Prior becoming academician, he has fifteen years of corporate experiences by holding various positions in blue chip companies such as Motorola and Intel. Currently positioned in the section of International Business and teaching subjects such as international new venture, international trade law, and international business management. Apart from supervising students at postgraduate level, he is actively involved in consultancy services and social responsibility initiatives to key clients from the industry. His current research interests include: (a) internationalization – medical tourism, strategies in international trade, born global firms, SMEs etc, (b) industry 4.0 as competitive capabilities in organizations and (c) strategic management in education – internationalization of education, holistic approach to education, and understanding the future challenges of education. He has published more than 100 publications in textbooks, chapter in books, high impact journals (SCOPUS/ISI), and both international and local conference proceedings. Has successfully received more than RM250,000 in total grant from the government in pursuing research in the above-mentioned areas. Graduated more than 10 PhD and Master students. He also actively writes in the media mass on the areas relates to his research topics to outreach the community.

**Jumadil Saputra** is a PhD holder and works as a senior lecturer in the Department of Economics, Faculty of Business, Economics, and Social Development, Universiti Malaysia Terengganu, Malaysia. He has published 125 articles Scopus/ WoS indexed. As a lecturer, he has invited as a speaker in numerous universities, the examiner (internal and external), the reviewer for article journal and proceeding, the conference committee, journal editorial board, and others. He is a professional member of the International Business Information Management Association (IBIMA), Ocean Expert: A Directory of Marine and Freshwater Professional, and Academy for Global Business Advancement (AGBA). His research areas are Quantitative Economics (Microeconomics, Macroeconomics, and Economic Development), Econometrics (Theory, Analysis, and Applied), Islamic Banking and Finance, Risk and Insurance, Takaful, i.e., financial economics (Islamic), mathematics and modelling of finance (Actuarial). His full profile can be accessed from <https://jumadilsaputra.wordpress.com/home-2/>.

**Mohd Yusoff Yuzliza** graduated with a B.B.A in human resource management from Universiti Putra Malaysia in 1999, before pursuing an MBA at Universiti Sains Malaysia in 2005, and finally obtaining her PhD in administrative science from Universiti Teknologi MARA in 2009. From 2009 to 2016, she was a lecturer at the Graduate School of Business in Universiti Sains Malaysia. In 2016, she became an associate professor at the Faculty of Business, Economics & Social Development of Universiti Malaysia Terengganu. She is the author of more than 100 articles, with a H-index of 9 in both Scopus and Web of Science. Her research interests include organisational and behavioural studies, human resource management (HRM), green HRM, international HRM (international students' adjustment), electronic HRM, line managers' involvement in HRM, empowerment, and human resource roles and competencies.