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**COVER STORY**

# Budget 2018: Empowering SMEs For A Prosperous Future

**T**he small and medium enterprises (SMEs) have received considerable attention from the government which has set aside more than RM20 billion under the 2018 Budget for the development and growth of these sectors. Following the success of 2017 as the Startup and SME Promotion Year, the sectors seemed to have never failed to receive sizeable allocation annually.

The Budget 2018, announced on October 27, 2017 by the Prime Minister bears the theme, “**Prosper with inclusive economy, balancing *duniawi* (worldly) and *ukhrawi* (other-worldly) excellence to better the lives of the rakyat towards TN50 aspirations**”. This is the final budget before the next general election due in 2018. While the deficit is contained at below 3%, the budget proposed an allocation of RM280.25 billion, which marks a 7.5% increase as compared to that of 2017. Of this amount, 84% was allocated for the Operating Expenditures with the remaining 16% for Development. In constant prices, this is one of the biggest budgets tabled, and is an indication of the Government’s care for the people’s welfare, especially the bottom 40% (B40) of households (with monthly income of less than RM3,900), the small and medium industries and the young generation (Gen Y).

Budget 2018 seems to reinforce the significance and vital roles of the SMEs. The allocation includes RM7 billion in funds under *Skim Jaminan Pembiayaan Perniagaan (SJPP)* for working capital and services sector and RM1 billion in Government guarantee loans under the SJPP to enable SMEs to automate their production. Another RM80 million was allocated under the Rural Economy Funding Scheme / *Skim*

*Pembiayaan Ekonomi Desa (SPED)* through Bank Rakyat and the SME Bank to support the rural Bumiputera entrepreneurs. There was also a notable focus on exports with an allocation of, among others, RM150 million to MATRADE, MIDA and SME Corp for export and promotional programmes, including the much welcomed Market Development Grant (MDG). This will help SMEs expand their exports and take advantage of the favourable exchange rates.

These funds and incentives are expected to further fast-track SMEs’ contribution to the country’s gross domestic product (GDP) targeted at 41% by 2020. Last year, SMEs’ contribution was about 36.6%, a mere 0.3% increase from 36.3% from the previous year 2015. It is estimated that the SMEs’ contribution to GDP this year is in the circa of 37%. We noted that these sectors have been plagued with challenges over the last two years so much so that, the growth realized was much below the forecasted level.

One of the leading problems encountered by SMEs is the cost of labour; however, we opined that the SMEs must start to embrace automation seriously to address such rising costs. Hence, it is welcoming to note the incentive offered for automation as well as the 70% guarantee for loans by the Government. Budget 2018 also promotes a conducive market for SMEs through easier access to funding and support for export and talent development. For the manufacturing sector, a lot of emphasis has been given to the infrastructure, trade, Industry 4.0, the digital economy, education and training.

The International Trade and Industry Minister, Datuk Seri Mustapa Mohamed is of the view that the budget is a reflection

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of the continuous empowerment of the SMEs and for the first time ever, SMEs will receive a big boost of RM23.7 billion in terms of allocation, grants, soft loans and guarantees. The weightage placed on SMEs would ensure that the sectors would remain robust, competitive and dynamic.

Apart from providing financing and grants for the SMEs, Budget 2018 strongly reflects the impact of social innovation. Malaysia has so many aspiring entrepreneurs who need nurturing, guidance, mentoring and financing. As we work to build greater collaboration between entrepreneurs and the corporate sector, the Government’s pledge to facilitate the testing of innovative ideas and new

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**ANALYSIS**

# Budget 2018: For Now and the Future

by Corporate Planning

**B**udget 2018 was announced on October, 27 by the Prime Minister and Finance Minister with the theme, "Prosper with inclusive economy, balancing *duniawi* (Here) and *Ukhrawi* (Hereafter) excellence to better the lives of the rakyat towards TN50 aspirations". Generally, Budget 2018 focuses on addressing the increase in cost of living as well as progressing towards a high-income economy. The entire budget is quite comprehensive.

The budget has altogether 8 thrusts:

1. Invigorating Investment, Trade and Industry
2. Moving Towards TN50 Aspiration
3. Empowering Education, Skills and Trainings, and Talent Development
4. Driving Inclusive Development
5. Prioritizing the Wellbeing of Rakyat and Providing Opportunities to Generate Income
6. Fortifying the Fourth Industrial Revolution and Digital Economy
7. Enhancing Efficiency and Delivery of Government-Linked Companies and Public Service
8. Balancing between the Worldly and Hereafter

From the total allocation of RM280.25 billion, 84% has been allocated for Operating Expenditures and the remaining 16% for Development Expenditures This marks a 7.5% increase in spending against the previous Budget 2017 of RM260.8 billion.

The moderate 4.6% increase in operational expenditure highlights the government's challenges of managing higher spending requirement while maintaining its

## Snapshot of the 2018 Budget

| Economic Performance  | Federal Budget  |
|---|---|
| <p><b>GDP</b> : 5.0 - 5.5%<br/>(2017: 5.2 - 5.7%)</p> <p><b>Income Per Capita 2018</b> :<br/>RM42,777<br/>(2017: RM40,713)</p> <p><b>Fiscal Deficit</b> : 2.8%<br/>(2017: 3.0%)</p> | <p>2018 Revenue: <b>RM239.86b</b></p> <p>2018 Allocation: <b>RM280.25b*</b><br/>- Operating &amp; Development<br/>Expenditure</p> <p>*excluding contingency<br/>saving: RM2 billion</p> |



### Malaysia's Achievements

- Strengthening and deepening diplomatic and trade relations with the world's largest economic powers.
- Ability to manage country's finances, practising good governance and prudent fiscal discipline.

Source: 2018 Budget Touchpoints, MOF

## continue from page 1

business models across all industries is timely. Budget 2018 also focuses on accelerating growth and enhancing the well-being of the rakyat. It continues to enhance further Digital Malaysia with a sum of RM100 million to expand the *eRezeki*, *eUsahawan* and *eLadang* programmes under Malaysia Digital Economy Corporation (MDEC). With *eRezeki* and *eUsahawan* going into their third year, it is estimated that 150,000 people would be trained next year, resulting in an estimated total income and revenue of RM544 million. The new *eLadang* initiative encourages farmers to leverage the latest smart farming technologies to improve yield and income.

For the housewives, single mothers, and women who fall under the lowest household

income group (B40), various programmes and efforts have been structured to develop and empower women entrepreneurs from this category. There would be more of such programmes in line with the Prime Minister's announcement that 2018 will be the Year to Empower Women. All things considered, the numerous initiatives underlined in Budget 2018 seemed to strengthen the transformation plans in the overall pursuit of the national Bumiputera agenda.

The Prime Minister has also declared 2020 as Visit Malaysia Year and among the allocation made for the tourism industry include RM2 billion for the SME Tourism Fund with interest subsidy of 2% and tax incentive

**RM234.25 billion****Operation Expenditure****Fixed Charges & Grants**  
**RM119.82 billion****Emoluments**  
**RM79.15 billion****Supplies & Services**  
**RM33.62 billion****Purchase of Assets**  
**RM577.0 billion****Others**  
**RM1.08 billion**

expenditure rationalisation theme. The bulk of the increase originates from the emoluments, retirement charges, debt service charges, and grants and transfers to state governments which are projected to increase 7.8%, 12.5% and 16.1%, respectively. Other drivers of operating expenditure growth include the supplies and services component (from higher maintenance charges for several recently completed development projects), debt service charges, and asset acquisition.

The Development expenditures for 2018 of RM46 billion reflect flattish or no growth if compared to the estimated overall operating expenditures for 2017. This likely points to the government's efforts to keep a lid on development expenditure as operating expenditure growth remained elevated overall.

As with the previous year, the economic sector will remain the largest recipient of the funds with focus on the development and upgrading of public infrastructure and transportation network. The education and training segment, meanwhile, will be earmarked the highest allocation under the social sector of the development expenditure though analysts

**RM46 billion****Development Expenditure****Economic Sector**  
**RM26.34 billion****Social Sector**  
**RM11.72 billion****Security Sector**  
**RM5.22 billion****General Admin**  
**RM2.72 billion**

took note that the housing subsector will see a higher allocation, largely for the construction of low cost houses and quarters for civil servants.

The 2018 Budget promises a positive outlook in terms of economic growth and put a strong focus on the role of the Small and Medium Enterprises (SMEs) and private sector in the economic growth with the hope of improving investor confidence. On continued fiscal consolidation agenda, the government is confident to reduce the fiscal deficit from 3.0% of GDP in 2017 to 2.8% of GDP next year, facilitated by both prudent budgetary management and higher economic growth.

In line with the rebounding economy, revenue to the Government is expected to be higher by 6.4% in 2018, slightly higher than 2017 of 6.1%. The increase in revenue is expected to be coming from various sources, including petroleum income tax which is expected to be slightly better next year as globally referred oil price to maintain hovering above USD50 in 2018. The projection is based on an average oil price of USD52 per barrel. Most notably, corporate income tax is projected to increase by 6.9%, while GST collection is

expected to be higher at RM43.8 billion, against the revised target of RM41.5 billion this year. The GST collection has reached nearly RM20 billion as of first half of this year. GST tax rate remains unchanged in the budget while the exempted items are added.

As for the allocation to the Small and Medium Enterprises (SMEs), the Budget continues to empower Malaysia's SMEs with a total allocation of RM23.7 billion in terms of government allocation, grants, soft loans and guarantees. Among the allocation would be:

- RM200 million allocated for High Impact Strategic Fund under MIDA to promote high quality investment;
- RM150 million for MATRADE, MIDA and SME Corp to undertake export and investment promotion activities including Market Development Grant (MDG);
- RM1 billion for EXIM Bank of RM1 billion for credit insurance facility and RM200 million for export financing will address the financing problem faced by SMEs which are looking to export and others.

In addition to the monetary allocation, the government is also committed in positioning the country's SMEs in new growth areas including the digital economy and to help them embrace the Industry 4.0.

The budgeted allocations are targeted at a wide spectrum of areas, which will improve the wellbeing of the rakyat, and address the perennial issue of rising costs of living amidst a slower growth environment. Having said that the budget contains various popular measures – infrastructure spending, more funding for social welfare, continued cash handouts to the lower income group, special payments to civil servants and pensioners, as well as measures to help deal with housing affordability are high on the list.

for investment in new four-star and five-star hotels extended for two years, as well as tax incentive for tour operating companies extended to Dec 31, 2020.

Indeed, SMEs should not be left behind by the wave of progress, development and economic growth. In this regard, we call upon the SMEs to capitalize on the various funds provided for, in Budget 2018 to identify opportunities, expand their businesses and generate higher returns. In essence, the funds allocated for SMEs are relatively the largest in the history of the country's budget and the Government seems committed to continue placing great emphasis on the

sector as one of the eight main pillars of economic growth. This is only obvious as they accounted for almost 98.5 per cent of all business entities in the country. It is hoped that the SMEs, especially those Bumiputeras should seize the financing and development opportunities provided for in the budget, in a more holistic and strategic approach, and more importantly, with a long-term vision towards growth and success. These require lots of passion

and patience for there is never a shortcut to a long term sustainable success.

At SME Bank, apart from the financing facilities offered for the SMEs (especially for the Bumis), we also extend business coaching, intervention, advisory services and developmental business plans for the sectors. We look forward to meeting you to offer further details of our strategic and structured programmes to ensure your continued success.

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# Meningkatkan Penyertaan Bumiputera Dalam Ekonomi Bandar Raya

oleh Nurbayu Kasim Chang



Kerajaan telah mengenalpasti tiga kawasan tanah rizab Melayu yang strategik untuk tujuan pembangunan, iaitu Kampung Baru, Kampung Datuk Keramat dan Kampung Pandan. Tujuan pembangunan ini adalah untuk meningkatkan taraf hidup masyarakat Bumiputera sejajar dengan perkembangan pesat kawasan sekitarnya. Kawasan khas ini memerlukan perhatian khusus dari segi pelaksanaan perancangan dan pembangunan. Kawasan-kawasan ini secara amnya tertinggal dalam pembangunan dan dikaitkan dengan masalah pembangunan yang rumit, kemiskinan relatif, taraf hidup yang rendah dan infrastruktur yang tidak mencukupi. Tiga jenis kawasan dikenalpasti sebagai kawasan khas, iaitu kawasan rizab Melayu (MRA), kampung tradisional dan kampung-kampung baru.

MRA adalah subjek yang biasa tetapi rumit yang menimbulkan minat awam yang besar, khususnya potensi untuk membangunkan Kampung Baru menjadi kawasan komersil moden kerana lokasinya di pusat bandar raya. Walaupun beberapa rancangan pembangunan telah disediakan untuk MRA, setakat ini kemajuan yang sedikit telah dicapai dan isu mengenai proses pembangunan perlahan MRA masih belum dapat diselesaikan.

Sekatan undang-undang yang dikenakan ke atas harta dan pemilikan tanah adalah faktor utama yang telah mengurangkan potensi pembiayaan dan kebolehpasaran kawasan-kawasan ini. Kekangan lain termasuk kekurangan kapasiti pemilik individu

untuk membangunkan tanah mereka dan ketiadaan program pelaksanaan yang jelas.

Kampung Baru dan Kampung Datuk Keramat adalah kawasan yang paling maju di kalangan MRA, diikuti oleh Gombak, Kampong Sungai Penchala dan Segambut. Kerajaan berminat untuk membawa MRA, kampung tradisional dan kampung-kampung baru ke arus perdana dalam pembangunan bandar raya untuk mewujudkan struktur bandar yang cekap dan saksama dan imej yang selaras dengan visi Kuala Lumpur sebagai Bandar Raya Bertaraf Dunia. Kerajaan bertujuan untuk merasionalisasi dan mengoptimumkan penggunaan tanah di dalam Kawasan Penempatan Melayu, kampung tradisional dan kampung-kampung baru; dan meningkatkan penyertaan Bumiputera dalam ekonomi bandar raya.

## Program Pembiayaan Pembangunan Rizab Melayu (MRDF)

### Fasiliti

Program Pembiayaan Pembangunan Rizab Melayu (MRDF) adalah kemudahan pembiayaan dengan peruntukan RM200 juta yang dimulakan oleh Kerajaan di bawah Bajet Negara 2014 untuk pembangunan Tanah Rizab Melayu di kawasan strategik seperti Kampung Baru, Kampung Datuk Keramat dan Kampung

Pandan. Kemudahan ini bertujuan untuk meningkatkan taraf hidup masyarakat Bumiputera sejajar dengan perkembangan pesat kawasan sekitarnya.

### Manfaat

- Pembiayaan Berjangka; Modal Kerja Tetap / Pusingan; Jaminan bank; dan Pembiayaan Bridging
- Membantu membangunkan dan / atau membangun semula Tanah Rizab Melayu
- Untuk merasionalisasi dan mengoptimumkan penggunaan tanah dalam Kawasan Tempahan Melayu (MRA)
- Pembelian aset / harta komersil yang telah siap pembinaan
- Pembelian tanah dan membina harta komersil & kediaman (Pembiayaan Bridging)
- Pembiayaan semula harta komersil
- Pengubahsuaian harta komersil

### Kelayakan

- Syarikat-syarikat yang dikategorikan sebagai PKS\* yang berdaftar dengan Suruhanjaya Syarikat Malaysia.
- Sektor Bumiputera yang terlibat dalam pembangunan dan / atau pembangunan semula tanah Rizab Melayu
- Syarikat mestilah berdaya maju dari segi kewangan dan memenuhi kriteria yang ditetapkan oleh SME Bank.

\* PKS mengikut definisi SME Bank.

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# Boosting Sales with Customer Experience Enhancement

by CEDAR Research Team

**C**ustomer experience is the overall quality of all the interactions a consumer has with a company and its products and services. Improving levels of customer experience has now become a top priority for organisations, increasingly proving to be a key competitive differentiator. So what can organisations do to improve their brand loyalty and keep today's multi-channel customer coming back?

Businesses must provide high quality products and services, but customers frequently remember the details related to their customer experience far better than the actual product or service that they have purchased. Even little details such as recognition, personalization and emotion can enhance their overall experience and make a difference in terms of how a customer feels about their purchase. Given that e-commerce is driving retail growth, it is more important than ever for retailers to focus on developing customer experiences that may enable them to grow and retain their customer base.

## ■ Recognition

Do you know your customers' names and tastes? It's important that you do. The competition is at the distance of a click and you must be one step forward. One of the most important steps you can take to create and enhance customer experiences is to personally recognize your customers when they return to make subsequent purchases. It is this personalized treatment that adds true value to a purchase, and injects tremendous loyalty into your customer-base. Considering the huge number of customers and information generated on multiple channels, it's crucial that you identify who they are and more importantly to make them come back for a new purchase. Evaluate your business operations to areas where you can ensure that your customers know you are paying attention to their purchases.

Remember their preferences and cater to their needs with every transaction. Customers are more likely to return to those businesses that take the

time to demonstrate that they remember them and their preferences. Even if your business is conducted over the internet, the tools you have in-house should help your sales team personalize contacts to let your customers know that you care about them. If a customer feels you know him, he is much more likely to show you loyalty and not move on to your competitors. Make your messages timely and relevant. Be near and pay attention to details. With data quality, you can do it. Remember that the better the shopping experience, the better the customers you will have, and the better will be the chances of re-selling in the future.

## ■ Personalisation

Among the great benefits of e-commerce are the sheer number of options your business can provide customers, including discounts, sneak previews and more. While customers appreciate these offerings, it is also important to focus on providing customers with personalized shopping experiences. Integrating interactive experiences along with in-store shopping is an excellent way to do this.

Personalized experiences are a hot topic these days. Certain types of businesses have become very skilled at delivering personalized service. When a customer walks into a retail store, the salesperson has two choices: simply ring up a purchase, or truly help the customer get what he or she really needs. The latter includes learning about the customer and making customized suggestions, while the former lacks any personalization whatsoever. Sometimes there is an opportunity to upsell. When done for the right reasons, customers will be willing to spend more than they initially intended. So, if you're not delivering a personalized

experience, it's time to do so. One size does not fit all. Knowing what your customers want and need could be the one thing that solidifies their decision to do business with you.

## ■ Tap Into Emotions

For many consumers, shopping is an emotionally-driven experience. Whether it is shopping for a special event or occasion, consumers are seeking opportunities to connect those events with their shopping experiences. One way to do this is to provide consumers with the option to build shopping lists and share with friends. Along with seeing what people close to them are shopping for, these lists also make it possible for consumers to save the products they like for future reference, increasing the chance of making a sale. On a lifetime value basis, emotionally connected customers are more than twice as valuable as highly satisfied customers. These emotionally connected customers buy more of your products and services, visit you more often, exhibit less price sensitivity, pay more attention to your communications, follow your advice, and recommend you more – everything you hope their experience with you will cause them to do.

Companies deploying emotional-connection-based strategies and metrics to design, prioritize, and measure the customer experience find that increasing customers' emotional connection drives significant improvements in financial outcomes. The customer experience is a critically important driver of emotional connection. Unfortunately, customers often cannot tell you what aspects of the customer experience resonate most powerfully with their emotional motivations. In fact, they often misreport the underlying importance of particular customer experience elements, leading companies to invest in the wrong things. By applying sophisticated (big data) analytical techniques, you can develop a method for optimizing the customer experience investments that directly drive increased emotional connection and, thereby, greater customer value and financial returns.



# BUSINESS ALERT

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

## OIL, GAS AND ENERGY



### RECENT DEVELOPMENT

- **Oil prices (November 2017)** – Oil extended gains after a report showed that both U.S crude and gasoline stockpile tumbled last week. Brent crude for December settlement advanced by USD0.47 to USD61.37 per barrel.
- Organization of the Petroleum Exporting Countries (OPEC) forecast higher demand for its oil in 2018 and pointing to a tighter market that could move into a deficit next year. The organization raised its forecast for growth in global demand by around 30,000 barrels a day (bpd) for this year and 2018. Now, demand increased by 1.5 million bpd in 2017 and 1.4 million bpd next year. That is its third consecutive monthly increase in the projection from its first estimate made in July 2017. Meanwhile, the organization predicted crude oil to remain at USD50 to USD55 a barrel in 2018.



### OUTLOOK: NEUTRAL

Investments in the Pengerang Integrated Petroleum Complex (PIPC) are expected to generate RM8.3 billion to the country's gross income by 2020 with Petronas



as the biggest investor. The PIC is expected to generate a rapid growth in the development of the value chain of the downstream industry. It has two associated facilities, namely the Pengerang Co-generation Plant (PCP) and the Regasification Terminal 2 (RGT2).

- The PCP would supply 1,200 megawatt (MW) of electricity and continuous steam at a rate of 1,480 tonnes an hour. It will also supply 400 MW of electricity to the national grid which would help to ensure electricity supply stability to the people of Johor and the southern Peninsular Malaysia.
- The RGT2 is an integrated facility that will receive, store and re-gas liquefied natural gas (LNG), with a total capacity of 3.5 million tonnes per annum of LNG and will supply gas not only to PIC facilities but also to the Peninsular Gas Utilization line.

## WHOLESALE AND RETAIL



### RECENT DEVELOPMENT

- **Malaysian Rating Corp Bhd (MARC):** The country's average monthly household income as well as the median monthly household income (the middle value) continued to grow in 2016 but at a slower pace compared with the DOSM's previous survey (2012-2014). The average monthly household income rose by 6.2% per year on a compounded annual growth rate (CAGR) basis between 2014 and 2016. The median monthly household income, meanwhile, grew by 6.6% per year on a CAGR basis in line with the average nominal GDP growth of 6.5% during the period.
  - » However, both the median and mean monthly household incomes growth had slowed from the pace of 11.7% and 10.3%, respectively, recorded in the previous survey. Both measures were also lower than the increases recorded in the survey during the 2009-2012 periods.
  - » This slower pace can be possibly attributed to the challenging domestic and global

economic environments post the global financial crisis, collapse in international crude oil prices and depreciation of the ringgit as well as weaker global trade performance during the period.



### OUTLOOK: NEUTRAL

• **Business Monitor International (BMI):** Malaysia's household spending is projected to grow by an average of 5.4% over its 2017-2021 forecast period and it will



push consumer spending up to RM1.1 trillion (USD284 billion) in 2021, up from RM822 billion (USD193 billion) in 2017. As Malaysia's disposable income rises, analysts forecast that greater spending will be directed towards non-essential spending, such as leisure and entertainment activities.

- » Average disposable household income country-wide is also expected to reach USD27,991 in 2021, an increase from USD22,398 in 2017. This growth in income will lead to greater spending on nonessential goods and services, as households have more disposable cash available.
- » This was illustrated by a strong increase in household spending on restaurant and hotels, and recreation and culture, which will grow by an average 8.6% and 8.4% annually between 2017 and 2021, and be worth a projected RM110.5 billion and RM74.4 billion in 2021.

## HEALTHCARE



### RECENT DEVELOPMENT

- Healthcare provider TMC Life Sciences Bhd is hoping to expand its combined bed capacity from 200 to 1,100 within five years and subsequently boost earnings at an exponential rate.
  - » The new extension block to the existing Tropicana Medical Centre hospital in Kota Damansara, Petaling Jaya, which is slated to be ready by end-2020, will have 400 beds.
  - » The group is currently taking measures to maintain its growth trajectory pace such as ramping up marketing efforts to boost medical tourism.
  - » TMC currently has six fertility treatment centers in Peninsular Malaysia and is planning to open a new branch in Sabah and Sarawak.



### OUTLOOK: NEUTRAL

• **BMI:** Malaysia will continue to develop its status as an international high value-added medical device manufacturing hub despite emerging challenges. The Association of Malaysian Medical Industries (AMMI) anticipates double-digit export growth in 2017 supported by ongoing investment in manufacturing, signaling strong investor confidence in the country's stable economic and political framework and business-friendly environment.

- » Analysts forecast the medical device market will expand by a 2016-2021 CAGR of 8.2% in local currency terms, which will take the value to RM7.6 billion. The market will benefit from an improved economic outlook, increased government health

funding in 2017, reversing budget cuts imposed for 2016, and ongoing private sector expansion.



## TOURISM



### RECENT DEVELOPMENT

- **MIDF Research:** Malaysian airports recorded 71.3 million passengers for January-September 2017 that led to an increase of +9.4% YoY. Malaysian passenger traffic grew by +3.6% YoY in September 2017 with load factor at +73.1%.
  - » International traffic grew by +10.8% YoY while domestic traffic contracted by -2.9% YoY. Analysts believe the overall increase in international traffic was due to visa relaxation for India and China, competitive fares as well as the favorable exchange rate for foreign tourists. Meanwhile domestic demand was weaker due to some flight cancellations and possibly capacity cuts from Malaysia Airlines and other local carriers as they rationalised their capacity allocations.
- Moving forward, analysts expected October 2017 to be better, with growth in the mid-single

digit percentage growth likely, premised on China's Golden Week which is its peak travel period and the F1 Grand Prix.



### OUTLOOK: POSITIVE

• Malaysia as a travel destination will get more visibility in South India after a marketing and promotion agreement with Hyderabad airport. The tripartite deal signed by Malaysia Airports Holdings Bhd (MAHB), Malaysia Tourism Promotion Board and GMR Hyderabad International Airport Ltd (GHIAL), supports Hyderabad's Rajiv Gandhi International Airport as a regional hub for travel to Malaysia.

- » The campaign to promote travel to Malaysia via Hyderabad, a key business and technology hub in southern India, is expected to boost the airport's efforts to attract more airlines for Malaysia flights.

- » Malaysia received about 638,000 tourists from India in 2016 and Tourism Malaysia is targeted one million visitors from the country per year.



## COMMUNICATIONS CONTENT AND INFRASTRUCTURE



### RECENT DEVELOPMENT

- **Gartner Inc.:** Worldwide PC shipments totaled 67 million units in the 3Q2017, a 3.6% decline from the 3Q2016. This is the 12th consecutive quarter of declining PC shipments.
  - » Business PC demand, led by Windows 10 upgrades, continued to drive PC shipments across all regions, but varies by region. Despite the fact that prices have been rising due to higher component costs, Windows 10 replacements have kept the PC market relatively stable through 2017.
  - » In Asia/Pacific, PC shipments reached 24 million units in the third quarter of 2017, down by 2.1% from the same period last year. While consumer demand remained lackluster, PC demand in the business segment remained steady, especially for notebooks.



### OUTLOOK: POSITIVE

- Gartner forecasts a return to growth for the PC market in 2018 driven by an increased demand for high-end products. Analysts expect worldwide PC shipments to be 263 million in 2017 (down by 2.5% from 2016), but anticipates a jump of 0.8% in 2018 to 265 million and further up to 269 million in 2019.
  - » Premium devices are set to see strong growth over the period from 2016-2019, jumping 62% to 81 million.
  - » However, traditional PCs, including laptops and notebooks will retain the lion's share of the market but is forecast to decline by 14.5% over the same period to only 188 million units in 2019.

## BUSINESS SERVICES



### RECENT DEVELOPMENT

- **HongLeong Research:** Domestic contract awards to listed contractors in 3Q2017 stood at RM7.7 billion (+90% QoQ; -35% YoY). Strong quarter-to-quarter increase was due to low base in 2Q2017, while year-on-year drop due to contract award from Pan Borneo Highway (PBH) - RM6.9 billion, SUKE - RM1.6 billion and MRT2 - RM1.0 billion.
  - » Cumulatively, January-September 2017 contracts at RM18.4 billion or -63% drop due to high base as 2016 was an exceptional record year. The same period last year saw several large scale awards such as the MRT2 - RM22 billion, PHB - RM6.6 billion and several highways - RM6.1 billion.

- » Analysts expect 4Q2017 would bring total contract awards to RM25 billion for 2017 (2016: RM56 billion). Job flows are likely to be driven by more LRT3 contracts.
- » Contract flows over the next 1-2 years to be driven by mega rail projects such as East Coast Rail Line (ECRL) - RM55 billion, Singapore High Speed Rail (HSR) - RM57 billion, MRT3 - RM40 billion and Southern electrified double-tracking railway (EDT) - RM9 billion.



### OUTLOOK: NEUTRAL

• Tenaga Nasional Bhd has announced a RM200 million power project to generate electricity through the recovery of exhausted waste heat from cement plants. Its wholly-owned subsidiary, TNB Repair and

Maintenance Sdn Bhd (TNB REMACO) will develop, operate and raise financing for the power plant in a deal with Negeri Sembilan Cement Industries Sdn Bhd (NSCI).

- » The waste heat recovery power plant will have a combined power generation capability of 23 megawatt by recovering the exhausted waste heat from the two cement plants. The project has the capability to reduce 9% to 12% of NSCI's electricity cost.
- » The new power plant will contribute towards green energy and energy efficiency through reduction of carbon emission as well as competitive advantage through energy cost savings for NSCI cement plants.



## 3 Strategi Meningkatkan Perkhidmatan Pelanggan

oleh CEDAR Research Team

Dalam persekitaran yang kompetitif pada masa kini, kualiti perkhidmatan pelanggan adalah satu faktor yang sangat memainkan peranan dalam memupuk kesetiaan pelanggan yang positif. Bagaimanapun, masih banyak organisasi yang masih tidak memantau, mengukur atau menguruskan kualiti perkhidmatan ejen pusat hubungan mereka, meskipun sudah amat jelas bahawa interaksi yang kecil antara organisasi dan pelanggan dapat mengukuhkan atau merosakkan sesuatu hubungan. Organisasi perlu memastikan bahawa interaksi yang dijalankan antara pelanggan dengan unit perhubungan pelanggan dikendalikan dengan cekap dan memuaskan hati pelanggan.

Apakah perkara yang paling penting yang anda boleh lakukan untuk meningkatkan hubungan dengan pelanggan anda? Seringkali kita terlepas pandang tentang perkara ini, namun ianya merupakan salah satu kepentingan dalam sebuah syarikat bagi mengekalkan prestasi antara pekerja dan juga pelanggan. Tidak kira betapa hebatnya produk anda, sekiranya syarikat anda tidak mempunyai hubungan yang baik dengan pelanggan ia akan membuatkan prestasi syarikat jatuh. Oleh kerana itu, bahagian perkhidmatan pelanggan dalam sesebuah syarikat adalah perkara yang paling utama.

**1 Memberi Keutamaan Kepada Kualiti**  
Pengguna masa kini mempunyai kesedaran yang lebih matang terhadap nilai produk yang mereka beli.

Mereka menginginkan kualiti produk dan perkhidmatan yang terbaik berbanding dengan harga yang mereka bayar. Mereka juga mempunyai alternatif yang luas untuk memilih penjual yang dapat menawarkan produk dengan nilai yang terbaik kepada mereka. Justeru itu, adalah menjadi cabaran kepada setiap organisasi (awam dan swasta) yang menawarkan produk / perkhidmatan supaya lebih komited terhadap isu meningkatkan kualiti perkhidmatan pelanggan. Perkhidmatan pelanggan perlu menjadi satu agenda penting dalam perancangan strategik organisasi.

Sebagaimana telah dinyatakan, perkhidmatan pelanggan yang baik merupakan keupayaan organisasi dalam menyempurnakan penyampaian produk kepada pelanggan, dan ianya adalah tanggungjawab semua unit di organisasi. Untuk berjaya dalam memberi tumpuan kepada pelanggan dengan cara customer-driven yang sebenar, organisasi perlu mengintegrasikan kesemua fungsi perniagaan ke arah memenuhi setiap keperluan pelanggan. Untuk mencapai keupayaan tersebut, organisasi mestilah dilengkapi dengan kriteria serta memenuhi keperluan tertentu sebagai pemangkin dalam meningkatkan serta mengekalkan kualiti perkhidmatan pelanggan.

**2 Tingkatkan Komitmen Pekerja**  
Perkhidmatan pelanggan sering berhadapan dengan pelbagai ragam daripada pelanggan di luar sana. Oleh kerana itu, penting bagi setiap individu dalam organisasi untuk memastikan mereka mempunyai kemahiran yang

baik bagi memastikan mereka sentiasa menjaga hubungan dengan pelanggan yang datang untuk menggunakan perkhidmatan yang disediakan. Dalam usaha mencapai tahap perkhidmatan pelanggan yang cemerlang melalui ciri-ciri mesra pelanggan, satu tindakan proaktif yang boleh kita lakukan ialah dengan meningkatkan tahap komitmen pekerja terhadap perkhidmatan pelanggan. Sebagaimana pentingnya pekerja sebagai tenaga dalam membantu organisasi mencapai objektif, maka komitmen mereka terhadap perkhidmatan pelanggan merupakan satu elemen yang perlu sentiasa diberi perhatian. Untuk itu, aspek dalaman dan luaran elemen ini perlulah dinilai serta dibuat penambahbaikan dari masa ke semasa.

Untuk memastikan bahawa sesebuah organisasi itu berupaya menghadapi cabaran yang besar dalam menangani aktiviti hariannya, maka organisasi perlulah memastikan kakitangan di dalam organisasi didedahkan kepada latihan yang lengkap tanpa mengira peringkat mana sekalipun kerana mereka inilah wakil organisasi yang langsung yang mesti dijaga dan dikemas kini dengan maklumat serta pengetahuan yang kukuh. Matlamat organisasi adalah untuk memuaskan hati pelanggan menerusi latihan tepat yang diberikan kepada kakitangan.

### 3 Mengutamakan Keperluan Pelanggan

Pelanggan menentukan kejayaan anda. Sebagaimana anda melayan seorang teman karib, anda perlu meluangkan masa, mengenali, mengiktiraf, berhubung, menghargai, menjawab pertanyaan dan memenuhi keperluan setiap pelanggan. Organisasi perlu sentiasa melakukan hubungan susulan seperti menghantar risalah berita, kad dan borang kaji selidik bagi memastikan pelanggan mendapat maklumat tentang perkembangan terkini. Menjadi tugas anda untuk membantu pelanggan mencari produk yang sesuai untuk mereka. Ini bermakna anda meletakkan keperluan pelanggan di hadapan keperluan anda sendiri.

Tunjukkan kepada pelanggan bahawa anda serius dan komited serta mendengar pandangan mereka. Catatkan pemerhatian yang penting untuk pelanggan serta tunjukkan apa yang anda tawarkan bagi memenuhi keperluan mereka dan terus berhubung selepas jualan. Dengan cara ini, mereka secara sukarela akan kembali kepada anda apabila mereka ada masalah atau soalan. Berusahalah untuk memberi pelanggan anda nilai dan perkhidmatan yang menampakkan anda mengutamakan keperluan mereka. Inilah cara terbaik untuk mengekalkan perniagaan anda dalam jangka masa panjang.

**P**eranan pengurus tidak selalunya berjalan lancar. Pada permulaan kerjaya anda hanya bertanggungjawab sepenuhnya untuk kerja anda sahaja, tetapi setelah menjadi ketua, tugas anda merangkumi memberi inspirasi, memimpin dan memotivasi pasukan anda untuk mencapai matlamat organisasi. Tidak semua orang mudah untuk bekerjasama dan pastinya terdapat cabaran di dalam memastikan semuanya berjalan tanpa halangan. Jadi, bagaimanakah anda boleh menjadi seorang pengurus hebat yang memaparkan kuasa dan kepimpinan, pada masa yang sama mengekalkan rasa hormat dari rakan-rakan? Berikut adalah beberapa petua utama untuk pengurusan pasukan kerja yang berkesan:



### 1 Mengekalkan Komunikasi Yang Baik

Kakitangan semestinya mahukan maklumat terkini yang berterusan mengenai projek, matlamat dan tarikh akhir, jadi penting anda berkomunikasi dengan baik dan memaklumkan kepada mereka mengenai perkara yang sedang berlaku dalam organisasi. Perbanyakkan dan galakkan maklum balas bersama kakitangan anda dan buatlah kakitangan anda merasakan bahawa mereka boleh menghampiri anda untuk berbincang tentang apa-apa persoalan atau isu. Jadi, adalah penting untuk membuatkan diri anda mudah diakses oleh kakitangan anda.

### 2 Membina Hubungan Kerja Yang Positif

Kenalilah ahli pasukan anda secara individu, bukan hanya pada tahap profesional, tetapi juga pada tahap yang lebih peribadi. Apabila anda berusaha untuk mengenali lebih sedikit tentang bagaimana rakan-rakan anda bekerja dan apa yang mereka minat, ia akan membina hubungan yang lebih baik di kalangan pasukan.

### 3 Menghargai Kerja Yang Baik

Jangan menjadi seorang bos yang hanya memberikan maklum balas apabila anda mendapat sesuatu untuk dikritik! Dengan memberi kakitangan anda maklum balas positif, ia akan membantu membina keyakinan mereka dan mendorong mereka untuk lebih terlibat di masa hadapan. Jadi, amat penting anda menghargai pencapaian mereka dan usaha yang mereka lakukan. Galakkan kreativiti dan pastikan semua orang jelas mengenai apa yang dijangkakan daripada mereka.

### 4 Berpijak Di Bumi Nyata

Pasukan anda tidak mengharapkan anda menjadi orang yang tersangat hebat, jadi jika anda merasakan

## 8 Tip Pengurusan Pasukan Kerja Yang Berkesan

..... Oleh Wan Zainuddin Wan Muda

tekanan dan memerlukan bantuan, jangan takut untuk mengakuinya jika anda sendiri membuat kesilapan! Dengan menunjukkan diri anda sebenar dan membolehkan kakitangan anda mengenali anda dengan lebih baik, kakitangan anda akan berasa lebih santai dan selesa untuk menghampiri anda.

### 5 Menjadi Tegass

Pemimpin yang baik perlu tegas di dalam menggunakan kuasa mereka dan membuat keputusan penting bagi pasukannya. Tidak ada ruang untuk kepura-puraan dalam peranan kepimpinan, jadi adalah penting anda berpegang kepada prinsip anda dan melaksanakan apa yang telah dipersetujui bersama demi perniagaan yang terbaik.

### 6 Delegatesikan Pekerjaan Kepada Orang Yang Betul

Salah satu kepentingan untuk menjalin hubungan dengan pasukan anda dan mengenali mereka secara individu supaya anda dapat menilai kekuatan peribadi mereka. Pekerja biasanya memberikan yang terbaik dan lebih terlibat dalam peranan bila mereka diberikan

tugas yang bersesuaian dengan kemahiran mereka. Jadi, memadankan kerja yang sesuai dengan setiap individu akan memberi kesan yang signifikan terhadap produktiviti pasukan.

### 7 Mengurus Konflik

Apabila terdapat konflik di tempat kerja, ia tidak boleh diabaikan. Ia boleh membawa kepada suasana negatif dan mungkin mempunyai implikasi kepada produktiviti dan komunikasi di kalangan pasukan kerja. Adalah penting untuk menangani semua masalah yang timbul dengan kadar segera sebelum ia merebak.

### 8 Tunjukkan Contoh Yang Baik

Kakitangan anda akan memandangkan kepada anda untuk bimbingan dan inspirasi, jadi, berikan contoh yang baik bagi menghormati mereka supaya mereka berkelakuan secara profesional dan berkomitmen dalam kerja mereka. Pastikan anda melakukan tugas anda sebagai seorang ketua, terus mengembangkan kerjaya anda dan menyokong pasukan anda sepenuhnya supaya kakitangan memberikan komitmen yang tidak berbelah bagi.

Wan Zainuddin Wan Muda adalah Pengarah Kumpulan Modal Insan, SME Bank Malaysia. Beliau boleh dihubungi di [wanzainuddin@smebank.com.my](mailto:wanzainuddin@smebank.com.my).

Temubual oleh Norhisham Hamzah

## SEMBAWANG USAHAWAN bersama



## Nor Manshor Abdul Ghafar

Pemilik dan Pengendali  
Stesen Minyak Petron

### Nama Syarikat

Urus Gemilang Sdn Bhd  
(Group of Companies)

### Bidang Perniagaan

Pengedaran dan pembekalan bahan  
api petrol dan diesel jenama Petron

### Alamat Perniagaan

Lot 33935, Jalan BRP 1/6,  
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a lot of money just to make a little bit of money". Manakala dalam bidang industri peruncitan petroleum, "you'll need to have a lot of money and you will make a lot of money". Maka saya mula melompat ke industri peruncitan petroleum kerana lebih banyak peluang yang dapat diteroka dan mampu memberikan pulangan yang lumayan. Saya mula menceburi industri peruncitan petroleum pada tahun 2002 dan sehingga kini saya telah berada dalam industri selama 15 tahun.

Bagaimanapun, pada peringkat awal menceburi bidang peruncitan petroleum, saya mula menyedari banyak masa dan usaha diperlukan untuk menguruskan perniagaan seperti ini. Perniagaan stesen minyak merupakan perniagaan yang melibatkan aliran tunai yang tinggi. Sebagai seorang pengedar petroleum, kita perlu memikul pelbagai tanggungjawab dalam memastikan semua proses berjalan lancar dan teratur. Kita bukan sahaja memegang jawatan sebagai CEO, tetapi juga perlu bertindak sebagai COO, CFO dan HR. Dalam kes-kes tertentu kadangkala kita perlu menjadi pakar psikologi kerana agak rumit untuk menjaga kebajikan para pekerja dan operasi syarikat pada masa yang sama.

### S: Bagaimanakah anda menangani cabaran yang dihadapi dalam perniagaan?

Untuk memastikan pengurusan stesen minyak berjalan dengan lancar, aliran tunai yang berhemat adalah sangat perlu, pengurusan inventori yang teratur, pengurusan kewangan yang sistematik, pengurusan sumber manusia yang terancang, pemerkasaan latihan dan pembangunan, pengurusan sumber pelanggan yang sempurna, perlu melakukan banyak *trial and error* sebelum memasarkan sesuatu produk dan semestinya a lot of blood, sweat and tears.

**E**ncik Nor Manshor Abdul Ghafar mengendalikan empat stesen minyak di Lembah Klang berdasarkan model perniagaan *Company Owned Dealer Operated (CODO)* dan *Dealer Owned Dealer Operated (DODO)*. Beliau telah meneroka perniagaan peruncitan bahan api sejak tahun 2002. Selepas menempa kejayaan di dalam perniagaannya, beliau telah dilantik sebagai Timbalan Presiden Persatuan Peniaga - Peniaga Petroleum Malaysia (PDAM).

*Petroleum Dealers Association of Malaysia (PDAM)* atau Persatuan Peniaga - Peniaga Petroleum Malaysia adalah badan yang mewakili peniaga-peniaga bahan api di Malaysia. PDAM mempunyai lebih daripada 500 ahli dari kalangan pemilik stesen petrol yang menjual bahan api di bawah perjanjian *franchise* dengan Petronas, Shell, BHP, Petron dan Caltex. Ditubuhkan pada tahun 1974, PDAM adalah badan tertinggi nasional yang mewakili kepentingan peniaga-peniaga petroleum di seluruh Malaysia.

Encik Nor Manshor juga merupakan Presiden Persatuan Peniaga-Peniaga Petroleum Jenama Petron. Beliau merupakan alumni dari Sekolah Menengah Sains Selangor. Beliau memperolehi Ijazah

Sarjana Muda dalam bidang Kejuruteraan dari Amerika Syarikat dan juga Ijazah Sarjana Pengurusan Perniagaan dari Australia.

### S: Apakah yang mendorong anda untuk memulakan perniagaan dalam industri ini?

Pada mulanya saya menceburi bidang penerbangan. Namun saya mula menyedari untuk bertahan dalam industri penerbangan, "you'll need to have





Masa sudah bergerak pantas, banyak sudah berubah dan dunia juga sudah banyak pembaharuan. Begitu juga dengan isu petrol. Penyahkawalseliaan (*deregulation*) petrol sudah mula dijalankan. Harga petrol ditetapkan daripada harga siling bulanan kepada mingguan, dan tidak lama lagi kepada siling harian. Setiap rabu harga petrol akan dikemaskini. Pada zaman ini, dengan kepesatan arus teknologi, sebelum pengendali stesen minyak mengetahui tentang harga petrol terbaru, maklumat tersebut telah tular terlebih dahulu. Pelanggan akan mula beratur dan memenuhi stesen-stesen minyak dan mula mengisi penuh minyak untuk kereta mereka. Pihak pengendali stesen minyak perlu memastikan stok petrol mampu bertahan untuk beberapa hari seterusnya.

### **S: Bolehkah anda berkongsi pandangan tentang landskap industri fuel retailing?**

Dari sudut pandangan PDAM, perubahan jelas telah berada di depan mata kita. Kita perlu mula melihat keadaan sekeliling kita di mana harga siling bagi petrol mula dijalankan di Malaysia. Justeru itu, kita perlu melihat negara-negara di rantau lain bagi mengetahui negara mana yang telah mula melaksanakan penyahkawalseliaan bagi harga minyak. Kita boleh belajar daripada pengalaman negara itu. Jika kita tidak belajar daripada pengalaman mereka, maka kita tidak akan mengetahui apa yang akan berlaku di negara kita sendiri. Kita perlu belajar *the do's and don'ts*. Oleh itu, kami pergi ke Australia dan mendapati mereka telah melaksanakan penyahkawalseliaan semenjak 40 tahun yang lalu. Kami cuba untuk belajar daripada Australia, tapi mereka pula tidak mengesyorkan cara mereka kerana mereka sudah melakukan kesilapan. Sebaliknya, kita perlu mengkaji cara lain dan pelihara apa yang kita ada dan mula untuk merancang untuk masa hadapan.

Pada masa kini, stesen minyak mampu bertahan pada kadar margin yang

sedikit yang telah ditetapkan oleh Kerajaan, iaitu 12 sen untuk petrol, manakala 7 sen untuk diesel. Margin bahan api semakin berkurang di Malaysia dan margin untuk bahan api sudah berada pada paras kurang daripada 5%. Di Australia, contohnya, margin mereka hanyalah sekitar 1.5-2%. Oleh kerana itu, mereka perlu berkembang dan mempelbagaikan dari segi peluang lain dalam perniagaan. Di Malaysia, 80% margin stesen minyak datang daripada bahan api dan 20% daripada kedai runcit, manakala di Australia adalah sebaliknya di mana 80% margin disumbangkan oleh kedai runcit dan 20% daripada bahan api. Jadi situasinya berbeza sama sekali. Kita perlu melihat melalui model perniagaan kita. Oleh kerana itu, kami, sebagai pihak berkepentingan dalam industri peruncitan bahan api mestilah bekerjasama. Kita perlu sedar tentang apa yang berlaku. Pada masa kini, kita bukan lagi berada pada era *Baby Boomers*. Kita kini telah berada dalam arus Gen X, Y, Z. Jadi kita mesti sentiasa belajar dan melihat dari perspektif yang berbeza.

### **S: Apakah tips yang boleh anda kongsi kepada mereka yang berminat untuk menceburi bidang ini?**

Bagi saya untuk memberi komen dari segi dasar kerajaan, kita tidak dapat lari dari menghadapinya. Kerajaan akan membuat peraturan yang sewajarnya dan kita perlu menguruskannya. Syarikat minyak pula

berfungsi untuk memberi anda bekalan beserta kos, insentif dan mengenakan caj yang terbabit. Dari sudut kos transaksi runcit, kami dikenakan yuran kad kredit dan lain-lain yang berkaitan.

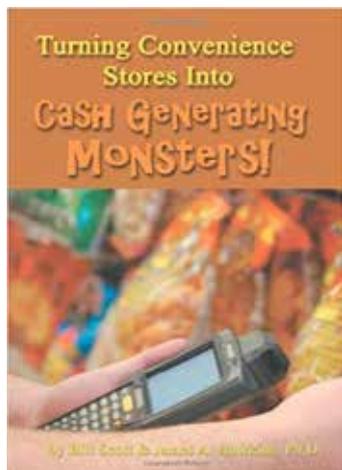
Para pengusaha perlu mula berfikir di luar kotak. Jika kita masih mengamalkan cara pemikiran yang sama, lebih ramai pengusaha stesen minyak yang akan mengalah dan menghentikan perniagaan mereka. Dalam perniagaan, jika kita mula merasa kita tidak akan mampu untuk meneruskannya, kita perlulah mencari peluang lain. Kalau ada yang baru hendak menceburkan diri dalam bidang ini, *calculate the potential earning vs ASB margin*. Kalau margin ASB lebih baik, maka lupakanlah hasrat untuk menapak dalam industri ini.

Pokok pangkalnya, yang penting kita perlu mengkaji betul betul opsyen yang boleh memberi pulangan pendapatan yang lebih tinggi. Semua pengusaha stesen minyak hanya memikirkan isu harga minyak naik dan harga minyak turun sahaja. Tetapi, mereka lupa satu perkara lain yang lebih penting yang perlu dititikberatkan, iaitu kedai runcit di stesen minyak mereka. Kebanyakan pengusaha tidak memberikan perhatian yang sewajarnya terhadap potensi tersebut. Jika kita melakukannya dengan cara yang betul, pastinya kita akan dapat meraih pendapatan yang lebih lumayan sepertimana pengusaha - pengusaha stesen minyak di Australia.



# Turning Convenience Stores Into Cash Generating Monsters!

..... Reviewed by Norhisham Hamzah



**Author :** Bill Scott

**Hardcover :** 129

**Publisher :** New Hebron Publishing Company

**C**onvenience stores are scattered and make up the largest number of retail businesses in any community or country. The billions of dollar industry is one of the oldest types of businesses in the world and started without an inkling of inventory control. Turning inventory replenishment responsibilities over to suppliers, suppliers have taken the opportunity to turn their stores into warehouses and places to stack their unsellable merchandise. This practice must cease. The industry is in great danger of total collapse. As larger retailers like Tesco, Aeon and Giant work with their suppliers to provide 'everyday low prices' to what they call their 'common customers', convenience stores are left to fend for themselves as suppliers battle over shelf space and launch promotions that cannibalize more profitable sales. Bill Scott has been providing software services to convenience store companies in the US for 32 years, and he outlines in great detail a simple solution that you can adapt quickly and inexpensively to put retailers back in the driver's seat, increase sales by 40% and double the profits in

six months or less. Malaysian retailers can also learn and adapt from Bill Scott's experience and findings.

Bill Scott has created a fun and easy to read book revealing the hidden opportunities within your Convenience store to make money. His book is like a shot of enthusiasm for what can be a rough business. This book is exciting to read - Bill can show you how to transform your little investment into big money! Sound unbelievable? Okay, what if you only did 10% of what he suggested! For the retailers out there: How much dead stock are you carrying? How many items "should" you carry? Bill's thoughts on Inventory Control will open your eyes to the realization you're carrying WAY too much - and that's cannibalizing your profits. Got a problem with shrink or employee theft - your solution is in this book - and it's all about item level tracking. This book should be read by every manager and assistant in the Convenience industry for some tactical solutions to distinguish you in your company, and if you're an owner, it's simply a no-brainer.

Norhisham Hamzah is a Senior Manager at the Centre for Entrepreneur Development and Research (CEDAR, a wholly owned subsidiary of the SME Bank Malaysia. He can be reached at [norhisham@smebank.com.my](mailto:norhisham@smebank.com.my).

## ENTREPRENEURS' EVENT CALENDAR

22-24  
Nov

**Malaysia Ecommerce Expo (Me Expo) 2017**

**Venue:**

MATRADE Exhibition and Convention Centre (MECC), Kuala Lumpur

The renowned Malaysia eCommerce Expo (ME EXPO) 2017 will be returning on this coming 22nd-24th to offer local and international trade buyers an opportunity to implement offline to online (O2O) strategy and changing the traditional business culture. E-commerce industry players and public are welcome to visit and attend this inspiring trade show and conference, with an exhibition hall featuring 3,190 square meters. Discover web-hosting, payment gateway, fulfilment, digital marketing, E-market place and P.O.S system only at Malaysia eCommerce Expo 2017.

27-29  
Nov

**HRDF And Trainers' Conference & Exhibition 2017**

**Venue:**

Kuala Lumpur Convention Centre (KLCC), Kuala Lumpur

Themed, "Embracing Learning Techs" and "Big Data & Analytics Applications: Impact on Human Capital", respectively, these annual conferences are the largest learning & development and human capital development events in Malaysia. With everything you need to know in the HR sphere under one roof, including rubbing shoulders with numerous figures of attending HR professionals and world-renowned speakers in the networking sessions, and exhibitors showcasing the latest and greatest HR technology, training and services, this is the place to be!

30 Nov  
- 3 Dec

**International Branding Showcase (IBS 2017)**

**Venue:**

Putra World Trade Centre (PWTC), Kuala Lumpur

IBS 2017, endorsed by MATRADE since its inception for 12 years. This is a golden opportunity for all manufacturers and traders to take full advantage to develop strong brand identification to the consumers. It covers about 450 standard booths, 350 entrepreneurs from 8 countries such as China, Malaysia, Indonesia, Taiwan, Korea and ASEAN countries. IBS 2015 successfully attracted 9,035 professional buyers and visitors from 20 countries including Malaysia, China, Indonesia, Taiwan, Hong Kong, Korea and ASEAN countries.