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COVER STORY

Industry 4.0: Are Malaysian SMEs Ready?

..... by Dr Ghaz

The wave of the Fourth Industrial Revolution is rapidly changing different aspects of our lives. Coined in 2012 by the German government, Industry 4.0 is defined as the next phase in the digitization of the manufacturing sector. It involves the automation of manufacturing processes to a new level by introducing customized and flexible mass production utilising high technologies.

Where Does Malaysia Stand?

Presently, the government, together with the industry players are in the midst of formulating the National Industry 4.0 Blueprint which is expected to be ready by end of 2017 as our current national industrial policies have no specific mention on Industry 4.0.

During the last MITI dialogue with the Federation of Manufacturers of Malaysia (FMM), it was reported that most manufacturers are aware of the Industry 4.0 concept, but so far only 30 per cent have just started to adopt modern technology under Industry 3.0. Nevertheless, in terms of high-tech exports, the country was ranked 10th in the world in 2015 with USD57.28 billion in export value ahead of Switzerland, Belgium and Canada.

The small and medium enterprises (SMEs) are an integral component of the Malaysian economy, contributing 36.3 per cent to the overall gross domestic product (GDP) and employing close to 70 per cent of the total labour workforce in the country in 2015. SMEs account for the majority 98.5% of business establishments in Malaysia. So, as we go along, a large chunk of advanced technology adoption will be driven by SMEs.

However, the reality is rather far from desired. According to the Malaysia Productivity Corporation, ICT adoption by SMEs in Malaysia is a mere 10%. This

is in stark contrast to other developed countries like Germany and Japan where the adoption stands at 50%.

How Can Malaysian SMEs Adapt to Industry 4.0?

The changes arising from the digital revolution in the production and value creation process are radical and pose a real challenge to SMEs in Malaysia. Among the biggest challenges facing Malaysian SMEs in embracing Industry 4.0 are as follows:

■ **Workforce Training**

While it still remains early to speculate on employment conditions with the adoption of Industry 4.0 globally, it is safe to say that workers will need to acquire different or an all-new set of skills. In order to stay competitive, SMEs have no choice but to embrace intelligent production and include more Industry 4.0 elements into their operations. One of the biggest changes needed to prepare our workforce for the industry is that of mind-set. SMEs have to ensure that their workers have the necessary skills and competencies to advance the country's economic transformation agenda in embracing Industry 4.0.

■ **Financing Implication**

Industry 4.0 requires existing installations to be adapted and, in some cases, it may require entirely new set-up of IT infrastructure. The development and introduction of Industry 4.0 technologies may require substantial investment. The cost implication is, however, a key factor to all SMEs, when making decision as to whether to improve existing IT infrastructure or to design and develop new systems. These costs may present

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barriers for SMEs, especially micro and small firms, to embrace Industry 4.0. However, these huge investments will eventually yield big impacts, as in the long run, SMEs will experience cost efficiency when Industry 4.0 has been fully implemented.

■ **Effective Change Management**

Another challenge and perhaps the most important one that manufacturing companies face in integrating digitalisation is ensuring that their people are aligned with this vision. It is important for SMEs who are different in nature compared to large corporations to realise that their venture into Industry 4.0 adoption requires leadership and change management. To compete in an ever-changing environment,

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SME Bank Group of Companies

**PERSPECTIVE**

Embracing Industry 4.0

History And Development Of Industry 4.0

The first Industrial Revolution, beginning in Great Britain at the tail end of the 18th century and ending in the mid-19th century, represented a radical shift away from agriculture-based economy to the introduction of mechanical production methods through the use of steam and first machines. The second industry was focusing on the use of electricity, the important use of effective assembly line and the birth of mass production. The third era of industry is the beginning era of automation, when robots and machines began to replace human workers on those assembly lines.

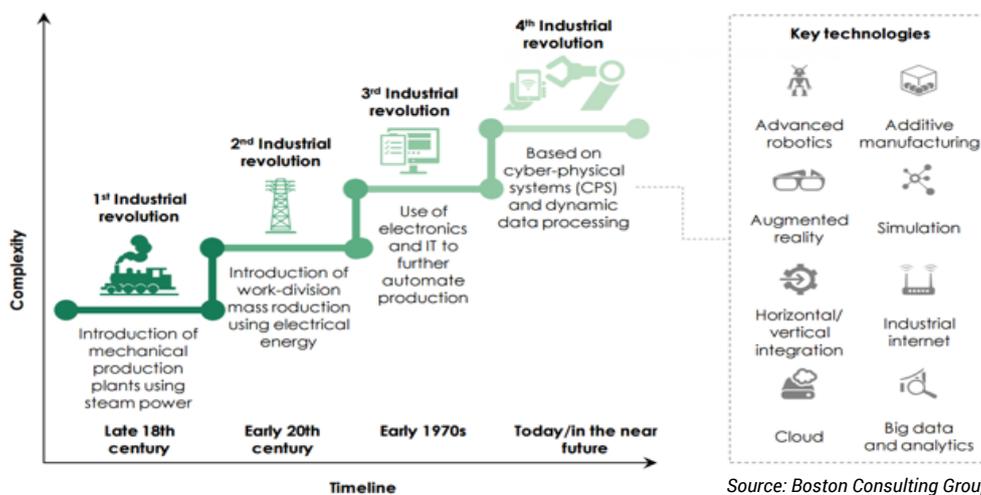
The latest development in technology brings along computers and automation working together in an entirely new way and the term Industry 4.0 came out. The term Industry 4.0 refers to the combination of several major innovations in digital technology, all coming to maturity right now, all poised to transform the energy and manufacturing sectors. These technologies include advanced robotics and artificial intelligence; sophisticated sensors; cloud computing; the Internet of Things; data

capture and analytics; digital fabrication (including 3D printing); software-as-a-service and other new marketing models; smartphones and other mobile devices; platforms that use algorithms to direct motor vehicles; and the embedding of all these elements in an interoperable global value chain, shared by many companies from many countries.

A German government memo released way back in 2013 was one of the first times that 'Industrie 4.0' was mentioned. The high-tech strategy document outlined a plan to almost fully computerize the manufacturing industry without the need for human involvement.

Angela Merkel, German chancellor, spoke glowingly of the concept as recently as January 2015 at the World Economic Forum in Davos, and called 'Industrie 4.0' the way that we "deal quickly with the fusion of the online world and the world of industrial production."

In Malaysia, the Ministry of International Trade and Industry (MITI) taking the lead by conducting study, having talks with the relevant agencies, conducting seminar with



Source: Boston Consulting Group

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Malaysian SMEs must find new relevance for themselves, or risk losing touch with their customers. If harnessed properly, digitisation allows SMEs and start-ups to punch above their weight and compete globally.

Benefits of Embracing Industry 4.0

Embracing Industry 4.0 rightly promises exponential increase in productivity and efficiency. Malaysian SMEs must be aware that they need to adapt to changes brought about by the Fourth Industrial Revolution. Below are some competitive advantages that manufacturing industries can gain when they start to embrace Industry 4.0:

■ Efficiency

As we know that Industrial Internet of Things

(IOT) and Industry 4.0 essentially have a cause-and-effect relationship. Utilizing data and information collected through IOT, Industry 4.0 opens advanced analytics possibilities in manufacturing sector. Advanced analytics will directly improve demand capacity management by allowing real-time insights and eventually lowering the operating costs and improving efficiency.

■ Cost Effectiveness

With the help of Big Data, Industry 4.0's ability to provide Supply Chain operations with shareable data on supply levels, inventory readings and transportation simulations not only avoid bottlenecks and troubleshooting but it could also

the industry players and government officials and the ministry expected to formulate the National Industry 4.0 Blueprint by the end of the year.

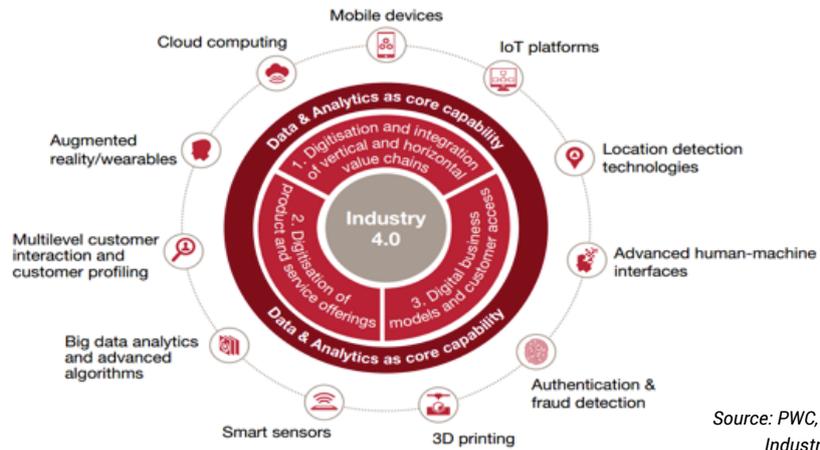
Benefits of Industry 4.0:

Additional revenue from:

- Digitising products and services within the existing portfolio.
- New digital products, services and solutions.
- Offering big data and analytics as a service.
- Personalised products and mass customisation.
- Capturing high-margin business through improved customer insight from data analytics
- Increasing market share of core products.

Lower cost and greater efficiency from:

- Real-time quality control based on Big Data Analytics.
- Modular, flexible and customer-tailored production concepts.
- Real-time visibility into process and product variance, augmented reality and optimisation by data analytics.
- Predictive maintenance on key assets using predictive algorithms to optimise repair and maintenance schedules and improve asset uptime.
- Vertical integration, as well as track-and-trace of products for better inventory performance and reduce logistics.
- Digitisation and automation of processes for a smart use of human resources and higher operations speed.



Source: PWC, 2016 Global Industry 4.0 Survey

- System based, real-time end-to-end planning and horizontal collaboration using cloud based planning platforms for execution optimisation
- Increased scale from increased market share of core products.

Bernard Marr, What Everyone Must Know about Industry 4.0: Challenges of adopting Industry 4.0

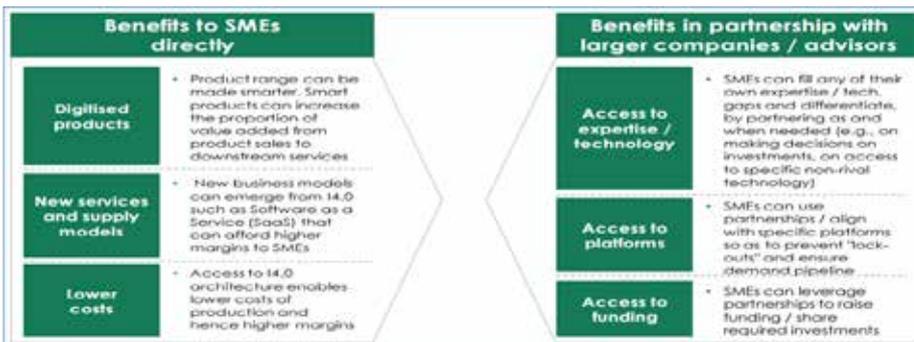
- Data security issues are greatly increased by integrating new systems and more access to those systems. Additionally, proprietary production knowledge becomes an IT security problem as well.
- A high degree of reliability and stability are needed for successful cyber-physical communication that can be difficult to achieve and maintain.

- Maintaining the integrity of the production process with less human oversight could become a barrier.
- Loss of high-paying human jobs is always a concern when new automations are introduced.
- And avoiding technical problems that could cause expensive production outages is always a concern.

Additionally, there is a systemic lack of experience and manpower to create and implement these systems plus a general reluctance from stakeholders and investors to invest heavily in new technologies.

But the benefits of an Industry 4.0 model could outweigh the concerns for many production facilities. In very dangerous working environments, the health and safety of human workers could be improved dramatically. Supply chains could be more readily controlled when there is data at every level of the manufacturing and delivery process. Computer control could produce much more reliable and consistent productivity and output. And the results for many businesses could be increased revenues, market share, and profits.

Source: Boston Consulting Group: MITI Workshop on Industry 4.0



provide Supply Chain planners with the most detailed, up-to-date data on cost effectiveness and other value-added propositions that result in sound and profitable decision-making.

Increased Productivity

The most obvious advantage is increased productivity. In a 2016 survey from PWC, companies who are implementing Industry 4.0 solutions expected more than 38% higher productivity over the next five years. Integration of smart materials and equipment that can diagnose and fix itself helps streamline processes, make more versatile production

Customization

Creating a flexible market that is customer-oriented will help meet the consumers' needs with speed and efficiency. It will also remove the gap between the manufacturer and the customer. Communication will take place between the two parties directly. Manufacturers won't have to communicate internally (in companies and factories) and externally (to customers). This fastens the production and delivery processes.

While there are initiatives to prepare the local workforce for Industry 4.0, currently undertaken by the relevant agencies and

training bodies in Malaysia, these will mean nothing if SMEs and their workforce are not ready to come onboard. Industry players need to recognise that Industry 4.0 is already here and the future is now. There is no one size fits all method to move to Industry 4.0 but the first step is to increase industry's awareness that they need to change the way they do business or be left behind.

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Upskilling Indian Entrepreneurs

..... by Muhammad Zafrî Ismail Khan



MYS3 MY SEED SME SCHEME

The Secretariat for Empowerment of Indian Entrepreneurs (SEED) is a unit that has been established under the Indian Community ETP Unit of the Prime Minister’s Department. The development of entrepreneurship amongst the Malaysian Indians, as both concept and activity, has been growing in importance in Malaysia. The Government of Malaysia has always been receptive to the needs of the Indian community whilst recognising the urgency to address some legacy issues both in policy terms and implementation methodology. The continued engagement of SEED with the funding institutions has benefitted over 24,000 Indian entrepreneurs to have access to over RM 717 million soft loans from the government and trained over 3,500 Indian entrepreneurs through SEED training series.

There is a need to play a role in educating all micro Indian business owners about the importance of having proper documentation and accounts for their business. This becomes especially true as over 90% of all Indian-owned businesses in Malaysia are microbusinesses. SME Bank’s role in developing the Indian entrepreneurs has taken a notch higher with the Centre of Entrepreneur Development and Research (CEDAR), a wholly owned subsidiary of SME Bank, coaching and mentoring the entrepreneurs in a series of dedicated programmes. It is on this premise that both organizations have been able to complement each other and work closely together in assisting established SME entrepreneurs to grow and expand their businesses.

In our effort to provide a holistic assistance to our SME entrepreneurs, SME Bank offers My Seed SME Scheme (MYS3) exclusively to Indian entrepreneurs to get an access for financing assistance to expand their businesses.

FINANCING LIMIT

Minimum: RM1,000,000
Maximum: RM5,000,000

PROGRAMME FEATURES

	TYPES OF FINANCING	
	FIXED ASSET (Machinery & Equipment)	WORKING CAPITAL
Margin Of Financing	Up to 90%	100%
Profit Rate	Minimum BFR + 1.5% per annum	
Financing Tenure	Up to 7 years	Up to 5 years

ELIGIBILITY

- Registered under the Companies Commission of Malaysia Act 2001 or Co-operative Societies Act 1993
- Applicant with SCORE 3 rating and above
- Applicant must be an Indian with minimum of 51% equity ownership with good credit records
- The company has positive shareholders’ fund
- Involved in the Government promoted industries & sectors identified by the Bank from time to time
- The company has been in operations for a minimum of 2 years

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5 Ways You Can Grow Your Business Using Social Media

by CEDAR Research Team

Social media is the new face of the Web. Just as the Internet revolutionized information sharing during the 1990s, social media has completely altered the way people interact and share information today. If you want to prosper on the Web, a solid social network presence is essential. Even if you don't use social media yourself, it is impossible to disregard the value it has for businesses. Social media provides a cheap and direct way for businesses to communicate with their customers and other businesses; at the same time it also provides a platform for people to contact them in return.

Over half of businesses in Malaysia are currently using social media and it is instantly becoming an opportunity you cannot afford to miss out on. For instance, a Facebook page can be used as a medium to communicate with people, providing your business with a personal appearance or to simply give people something to see when they search for your business' name. Today, social media platforms are accessed by more than 1.5 billion people around the world. Let's take a look at five ways in which you can use social media for your business.

1 Engaging With Your Customers

Social media serves as a platform for you to engage with your customers and to give people something to see when they search for your business. With social media, you can create a more personal image for your business, and by sharing informative and useful content you'll maintain their interest in your company. It's important to strike the right balance between advertising and providing useful content.

Engaging customers through social media can be intimidating to businesses.

But it's the first step in creating sales, loyal customers, and brand ambassadors—people who come back to you time and time again, and even promote your business for you in earnest. It tells consumers that you care, that you're listening, and that you want to be involved. Social media engagement should be a pillar of your business strategy.

2 Increasing Brand Reputation

With your company focused on its business goals and set up on social channels, it's critically important that your online business reputation be one that is polished and positive. As you're likely to be in the market for new customers, clients, partners or investors, it's important that when they run a Google search on your business or start-up, not only are you properly search engine optimized but that meaningful and positive results appear.

Social media is also an excellent channel for boosting the reputation of your brand. With platforms like Facebook, your customers can leave reviews about your business. Positive reviews can go a long way in convincing more people of the quality of your brand. You can even use negative reviews to your advantage. These give you the chance to respond in a professional manner and handle customer complaints effectively.

3 Promoting Brand Awareness

It seems a bit outdated to be talking about brand awareness through social media, but many businesses especially service oriented still struggle to make their content stick. Content only does its job when the right people see the right posts and shares, and many marketers still struggle with this more than the content creation itself.

A professional Facebook or Twitter profile can act as a perfect advertising platform, no matter what kind of business you're running. Not only does social media give you an entirely new way of contacting your customers, it also helps to advertise your work to larger audience. When people search for your business online, one of the first places they may go is Facebook or Twitter. Social media is just one way they can find out more about you.

4 Reaching Potential Customers with Social Media Advertising

In today's social media advertising world you have to pay to play. In the early years of social media marketing, impressions and influences were earned by organically posting intriguing content. Now they are sold to the highest bidder. Companies who are dragging their feet to incorporate paid social media advertising are missing out on a lot of exciting opportunities for their business. Numerous companies have embraced the benefits of paid social media advertising, but there are plenty who remain sceptical. The reality is that social media is rapidly growing, and showing no signs of slowing down.

With many social media channels, particularly Facebook and Twitter, you now have the option to use social media advertising to get your content seen by a much larger audience. Say for example you're running a promotion in-store, or holding an event locally. By paying an amount that suits your business, you can promote your content to a targeted audience of your choosing based on their location, their interests, or their behaviours.

5 Providing Customer Support

There's more to running a successful business than having an incredible product or service. Those things may generate revenue, but to attract and retain loyal customers, you need to provide impeccable customer support. These days, companies of all sizes are upping the customer service by being readily available on social media. Now that the practice has been around for a while, one thing is clear: Customers love being able to interact with brands on sites like Facebook and Twitter. Companies that extend their customer support to the social media territory tend to have better reputations than those that don't.

The internet and social media become the channel which unites the two, providing a better world for all. Social media gives you the opportunity to respond to customer queries and complaints. If a person has a question about your business, for example your opening hours or how to contact you, one of the first places they may go to is your Facebook or Twitter page. The advantage of responding to them on Facebook is that your reply is instant! There's no need to wait around for an email that might not get seen for several days.

BUSINESS ALERT

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

OIL, GAS AND ENERGY



RECENT DEVELOPMENT

- *Oil prices (1st June 2017, Monday)* – Oil fell amid doubts that prolonged cuts by OPEC and its allies will succeed in clearing a surplus while US output remains so resilient. Brent for July settlement dropped by USD1.53 (-2.6%) to USD50.31 a barrel.
- OPEC and non-members led by Russia have decided to extend cuts in oil output by nine months to March 2018 as they battle a global glut of crude after seeing prices halve and revenues drop sharply in the past three years. The first phase of the deal on production cuts was reached late last year to control falling oil prices that inflicted a massive trade deficit on oil dependent economies. Oil gained nearly 20% in the months following the agreement in November 2016 and has since hovered around USD50, partly due to buoyancy over expectations of renewed cuts.

Analysts expect oil prices to rebound due to this agreement, or it should at least stabilize the prices.

- Malaysia has pledged to cut its oil production by 20,000 barrels per day, similar to the level committed before, following a decision by the Organization of the Petroleum Exporting Countries (OPEC).



OUTLOOK: NEUTRAL

- **Maybank Research:** Analysts are generally optimistic on the recovering domestic oil and gas (O&G) industry as Petroliaam Nasional Bhd (Petronas) recorded a commendable performance in its first quarter of financial year 2017. O&G sector has bottomed and is on a cyclical recovery as the oil market re-balances and capital

expenditure (capex) grows. Analysts have retained its projection that crude oil price will hover at an average of USD55 per barrel this year.

- » Petronas' RM60.0 billion capex commitment for 2017 (+20% YoY) is a positive note, seeing a revival in upstream activities (i.e. rising drilling works). Tenders pipeline are also on the rise, of which most (i.e. offshore support vessels (OSV), maintenance) are back-loaded in the second half of this year.
- » Petronas reported an impressive 79% YoY jump in core earnings to RM11.0 billion in the 1Q2017. The strength was on higher average hydrocarbon prices realized and ongoing cost management, which offset lower overall production.

TOURISM



RECENT DEVELOPMENT

- **International Air Transport Association (IATA):** Global passenger traffic data for April 2017 showed that demand (measured in revenue passenger kilometers or RPKs) rose by 10.7% compared to April 2016, which was the fastest pace in six years. The strong performance is supported by a pick-up in global economic activity and lower airfares.
 - » The price of air travel in the first quarter 2017 was around 10% lower than in the year-ago period. IATA estimated that falling airfares accounted for around half the demand growth in April 2017.
 - » International passenger demand rose 12.5% compared to April 2016, with all regions recording double-digit year-over-year traffic increases for the first time in 12 years while demand for domestic travel climbed by 7.7% in April 2017 compared to the preceding year.



OUTLOOK: POSITIVE

- AirAsia Group stated it remains optimistic for the rest of 2017, reporting strong demand across most sectors coupled with a favorable fuel price and foreign exchange environment. The carrier projected an average load factor of 91% for 2Q2017, based on the forward booking trend.
- Malaysia Airports Holdings Bhd (MAHB) is targeting a 6.5% growth in passenger movement in Malaysia for 2017, driven by the company's initiatives which included successful collaborations with promotional agencies to focus on intra-Asia markets to attract tourist. The company stated the double-digit growth in passenger traffic in the last four months has been most encouraging. MAHB has also attracted new airlines into its airports while tracking the local airlines' aircraft deliveries.

WHOLESALE AND RETAIL



RECENT DEVELOPMENT

- Retailers are putting their best offers to entice festive spending this Hari Raya season as consumers are likely to trim budgets instead of splurging. Consumers, however, are coping with rising prices of everything therefore they are not upbeat about spending. Analysts opine that people are just waiting for their wages, bonuses and 1Malaysia People's Aid and then there will be a pickup in sales.
- Malaysia has been ranked third in the 2017 Global Retail Development Index (GRDI) for the second consecutive year. Management consulting firm, A.T. Kearney attributed the high ranking to the influx of tourists, higher disposable income and government investments in infrastructure, all of which had boosted the retail industry.
 - » The long-term prospects of the sector continue to remain strong.

- » Retail sales in Malaysia grew by 3.8% in 2016, despite the headwinds of a depreciating currency and the 2015 rollout of the goods and services tax (GST).
- » Malaysia's successful performance in this year's index is consistent with the increased interest foreign



OUTLOOK: NEUTRAL

- The Malaysian Retail Chain Association (MRCA) is expecting an increase of about 4.5% in retail sales this year, driven by the country's tourism industry.
 - » Growth was expected to be higher due to an increase in tourist arrivals from Europe, the United States, Australia and China.
 - » In addition, major boon to the industry is the government's efforts in growing Malaysia's tourism industry, particularly

with tourists from China, and the creation of the Digital Free Trade Zone, which is the first.



COMMUNICATIONS CONTENT AND INFRASTRUCTURE



RECENT DEVELOPMENT

- **Akamai~First Quarter 2017 State of the Internet Report:** Malaysia's average Internet connection speed is the 10th fastest in Asia-Pacific. Malaysia has an average connection speed of 8.9 megabits per second (Mbps), a 9.1% increase from last quarter and a 40% improvement from the 1Q2016.
 - » Recent advancements in the Malaysian telecom space including the introduction of 5G and 4.5G network had given a strong impetus to digital adoption in the country.
 - » Regionally, South Korea, Hong Kong, and Singapore had an average peak connection speed of above 100 Mbps, while 12 of the surveyed Asia-Pacific countries saw an average peak speed of above 50 Mbps, excluding China, the Philippines and India.
- **Gartner Inc.:** Global sales of smartphones to end users totaled 380 million units in the

first 1Q2017, a +9.1% increase over the first quarter of 2016.

- » Chinese manufacturers Huawei, OPPO and Vivo enjoyed a successful first quarter, increasing market share to 8.3%, 4.6% and 4.0% respectively, accounting for 23.9% of the global market share.
- » On the other hand, Apple and Samsung saw a dip in market share and sales however, sold over 130 million devices, accounting for over a third of the worldwide share of the market with 13.7% and 20.7%, respectively.



OUTLOOK: POSITIVE

• **MIDF Research:** The global personal computer (PC) market in 1Q2017 recorded a marginal increase of +0.6% YoY. This represents the first increase on a year-over-year basis since 1Q2012.



- » The increase in PC sales was mainly attributable to higher shipment volume from HP Inc., Lenovo, Dell, Apple and Acer Group.
- » Nonetheless, the PC market remains to be challenging due to competition from tablets and smartphones as well as delayed PC replacement cycles.

BUSINESS SERVICES



RECENT DEVELOPMENT

- Data from market analytics firm Airdna indicate that in the first three months of 2017, Airbnb's revenue – derived from the advertised rates and bookings made – reached USD17.59 million, which is 55% of the USD31.62 million achieved over 12 months last year. This suggests a strong likelihood that Airbnb revenue will surpass that of 2016.
 - » Airbnb South-East Asia reported there are already 18,000 Malaysian properties listed on Airbnb. The number of choices available is projected to at least triple by 2020 – based on the feedback received from local interested parties, existing hosts and guests.
 - » The highest earning host in Kuala Lumpur is luxury residences in KL City Centre with estimated annual revenue of USD33,708.



OUTLOOK: NEUTRAL

- **IATA:** Global airlines raised their forecast for industry profits in 2017 as the world economy looks set to post its strongest growth in six years, pushing up demand for travel. The airline industry is expected to post a RM134.4 billion profit in 2017, up from a previous forecast of RM127.1 billion. IATA's also forecasts industry revenues for 2017 would rise to RM3.17 billion from a previous estimate of RM3.16 billion.
- **Hong Leong Research:** Analysts have identified 4 mega rail projects that will be rolled out over the next 2-3 years. These include the East Coast Rail Link (ECRL), KL-Singapore High Speed Rail (HSR), Gemas-JB Electrified Double Track (EDT) and MRT3 Circle Line. Collectively, these mega projects will have a total cost of RM171 billion.



- » Although the bulk of these projects will be led by foreign contractors, analysts estimate that 39% could be undertaken by locals, potentially generating RM67 billion worth of job flows.
- » To recap, domestic job wins to listed contracts hit a high of RM28 billion in 2012 and RM56 billion in 2016 when the MRT1 and MRT2 were rolled out.

HEALTHCARE



RECENT DEVELOPMENT

- KPJ Hospitals aims to turn Sabah into a healthcare tourism destination by providing world-class medical services to visitors from Southeast Asian nations. The private hospital hoped to develop medical tourism in the state as Sabah is a touristic destination with beautiful mountain, sea and nature.
 - » KPJ Sabah was the only private hospital in the state to provide radiotherapy services supported by renowned oncologists, adding radiotherapy is the key service in the state.
 - » KPJ Hospitals also hopes to engage with neighboring countries such as Indonesia, Philippines and China into the market.
- The Health Ministry plans to launch the Malaysian Health Transformation Initiative which converges public and private health

systems together rather than diverging them. The aim is to have a sustainable and resilient health system that provides equitable.



OUTLOOK: NEUTRAL

• **MIDF Research:** Analysts continue to believe that the demand for healthcare is still resilient. This is evident from the recent earnings announcement where both IHH and KPJ managed to record stable inpatient admissions despite a flat growth in revenue intensities. For 2017, despite the persistent cost inflation that is plaguing the sector due to the strengthening of USD against MYR, industry analysts opine that the demographic factors such as increase in ageing population and increase in lifestyle diseases will continue to drive the adoption of private healthcare services.

- » Additionally, weakening Ringgit will be attractive for medical tourism traveler to seek medical treatments in Malaysia as oppose to its neighboring countries.
- » The increasing adoptions of medical insurance policy and employer tie-up with private hospital operators are also expected to encourage the usage of private medical services.



Langkah-Langkah Perlu Apabila Bisnes Tenat

oleh Bahagian Penyelidikan CEDAR



Pasang dan surut dalam sesebuah perniagaan merupakan sebahagian adat orang berniaga. Oleh itu, adalah penting untuk kita sentiasa mengekalkan motivasi walaupun kita berasa lemah semangat disebabkan penurunan hasil jualan, pekerja berbakat berhenti, pelanggan marah-marah, rakan kongsi tidak memahami, pengaliran duit keluar dan masuk yang tidak menentu dan banyak lagi waktu-waktu genting yang menyebabkan kita berasa tertekan. Berikut adalah cara untuk melalui masa-masa sukar di dalam perniagaan:

1 REHAT, RAWAT DAN RANCANG

Kadangkala apabila kita menempuh kesukaran dan hampir berputus asa kita cenderung untuk lupa apa tujuan kita membuka bisnes pada awalnya. Adalah penting untuk kita renungkan seketika dan ingat kembali bagaimana kita mula-mula bersemangat untuk bermula. Jika perlu mungkin kita terpaksa mengasingkan diri seketika dan pergi ke tempat yang tenang dan damai agar kita dapat berfikir dengan lebih jelas, lebih mendalam dan kembali mencari titik rasional kenapa sesuatu

perkara itu berlaku. Masa down atau masa anda berada di paras yang lemah, anda harus berehat sebentar, rileks dan renung kembali tujuan anda, objektif anda, misi dan visi perniagaan anda. Mungkin ada lagi strategi lain yang belum digunakan. Mungkin ada lagi kesilapan dan kelemahan yang boleh diperbaiki. Mungkin setakat ini kita gagal mencari kekayaan diidamkan tetapi sudah berjaya meraih keuntungan. Gunakan dengan sebaiknya masa down, masa bisnes surut, masa pelanggan hilang ini untuk mengkaji semula pemikiran dan tindakan kita. Manfaatkan masa lapang ini untuk rehat, rawat dan rancang ke arah yang lebih baik untuk bisnes kita pada masa depan.

2 JADI KREATIF DAN DALAMI MINAT DENGAN PENUH SEMANGAT

Kreativiti adalah nilai terhebat yang setiap manusia ada tetapi pada kadar yang berbeza. Jika anda tidak cukup kreatif ini adalah masanya untuk mempertingkatkan nilai kreativiti anda. Banyak idea-idea baru yang boleh diperolehi sepanjang bereksperimentasi dengan kreativiti yang mungkin tiba-tiba boleh memberi idea bisnes yang hebat dan meletup!!

3 JANGAN LUPA MEMBACA

Semua orang melalui proses pembelajaran sepanjang hayat. Anda tidak perlu menghabiskan wang untuk mengembara keliling dunia untuk mencari pengalaman dan mempelajari perkara baru. Apatah lagi jika bisnes anda belum lagi cukup stabil dan tidak seeloknya ditinggalkan lama-lama. Semua usahawan tahu betapa penting untuk mempunyai mentor dalam perniagaan. Jika anda ada kekangan

masa, wang dan sebagainya, buku adalah mentor yang terbaik sebagai permulaan dan teman terbaik saat kegelapan dan kedukaan. Membaca akan membuka minda dan merangsang sel-sel baru untuk berfikir dengan lebih kritis semasa berniaga. Kalau anda sudah terlalu letih untuk membaca mengenai bisnes setelah berbulan-bulan kepenatan menyelamatkan perniagaan anda, maka mulakan sahaja dengan bacaan ringan. Setiap cerita ada ibrah atau pengajarannya untuk diri sendiri dan orang lain kalau diperhalusi dengan betul. Siapa tahu, anda akan dapat inspirasi yang tidak disangka-sangka. Bacalah sebanyak mungkin dan hindari perasaan negatif seperti rasa *down*.

4 LAKUKAN PERKARA YANG TERTANGGUH

Seringkali bila kita sibuk, kita akan cenderung menangguh atau mengabaikan perkara-perkara yang kelihatan kurang penting untuk diselesaikan. Jadi, bila kita mempunyai masa lapang, maka gunakanlah masa yang ada dengan sebaik-baiknya untuk melakukan perkara-perkara yang kita telah abaikan sebelum ini. Kadang-kadang perkara ini mungkin nampak kecil tetapi sebenarnya impaknya adalah sangat besar. Menyelesaikan masalah yang kecil akan membantu kita menyelesaikan masalah besar dengan lebih mudah. Kalau dahulu, mungkin ikatan kekeluargaan menjadi renggang kerana kesibukan kerja kita, maka ini adalah waktu terbaik untuk kita merapatkan semula kerenggangan itu. Mungkin hati yang tenang akan membantu kita untuk berfikir dan bertindak dengan lebih bernas. Mungkin juga peringatan Tuhan supaya kita tidak terlalu sibuk dengan urusan dunia sehingga mengabaikan urusan akhirat. Mungkin. Cubalah.

Latihan Tingkatkan Prestasi Kerja

oleh Wan Zainuddin Wan Muda

Tidak kira samada organisasi anda beroperasi secara kecil-kecilan ataupun secara besar-besaran, apabila anda melabur untuk kursus yang boleh meningkatkan prestasi pekerja, secara automatik ia akan menyumbang kepada penambahbaikan prestasi organisasi anda sendiri. Ini adalah kerana setiap orang memerlukan motivasi dan latihan yang cukup untuk memperbaiki diri dan prestasi kerja mereka dari masa ke semasa.

TUJUAN

Sememangnya, latihan organisasi diperlukan untuk melatih dan mendedahkan kepada pekerja bagaimana mereka boleh meningkatkan prestasi organisasi. Pada dasarnya, pekerja yang telah menjalani kursus-kursus yang bagus akan membantu organisasi dalam mencapai matlamat dalam masa yang lebih singkat berbanding pekerja yang belum menjalani apa-apa kursus. Pekerja yang berpotensi besar boleh mendapatkan pengalaman berkomunikasi dengan baik jika mereka dilatih cara berkomunikasi yang berkesan dengan pelanggan.

KELEBIHAN

Sesebuah organisasi perlu bersedia untuk menampung kos menghantar pekerja untuk

menghadiri kursus kerana ia amat penting bagi mereka supaya dapat memperbaiki prestasi mereka ke tahap yang lebih tinggi dengan mengikuti kursus yang berkaitan dengan bahagian mereka dalam organisasi. Pekerja akan berasa lebih dihargai dan akan lebih komited dengan kerja mereka untuk meningkatkan prestasi organisasi anda. Sehubungan dengan itu, apabila pekerja berasa sangat dihargai, mereka akan sanggup bekerja dengan lebih masa dan bekerja dengan lebih kuat untuk memajukan organisasi anda.

JENIS LATIHAN

Jenis-jenis latihan juga boleh mempengaruhi pekerja untuk mengaplikasikan apa yang telah mereka pelajari daripada kursus yang telah dihadiri. Antara contoh-contoh kursus yang biasa diberi untuk pekerja:

- Kursus online
- Kursus Hands-on
- Kursus Formal

Oleh kerana setiap pekerja belajar pada kadar yang berbeza, dan dengan cara yang berbeza, jadi kursus yang berbeza juga perlu ditikberatkan. Jika mereka berasa tidak sesuai dengan kursus yang diberikan, masih ada pilihan lain yang boleh diberi kepada mereka mengikut perkembangan

semasa. Oleh yang demikian, latihan atau kursus yang sesuai untuk para pekerja amat diperlukan bagi menjaga kestabilan sesebuah organisasi. Segala keputusan di tangan anda, sanggupkah anda melihat organisasi terus menurun prestasinya, ataupun melihat organisasi anda cemerlang dari masa ke semasa.



Wan Zainuddin Wan Muda merupakan Ketua, Perkhidmatan Modal Insan, SME Bank. Beliau boleh dihubungi di wanzainuddin@smebank.com.my

Temubual oleh Norhisham Hamzah

SEMBAWANG USAHAWAN bersama



Fizlee Hafiz

Pengarah Urusan

Nama Syarikat
Pisang Enterprise

Bidang Perniagaan
Penyediaan Makanan

Alamat Perniagaan
RG-21 Kelana Sentral,
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Pelbagai transformasi telah dibuat oleh pengusaha produk makanan dalam memperkenalkan jenama mereka ke peringkat yang lebih tinggi dan semestinya mampu bersaing dengan ratusan produk yang ada di dalam pasaran. Tidak kurang hebatnya dengan pisang goreng yang lazimnya disajikan pada waktu petang telah diolah menjadi Pisang Cheese. Menjadi jenama perintis Pisang Cheese di sekitar Lembah Klang, *The Pisang Cheese* semakin mendapat tempat di kalangan penggemar makanan snek. Memiliki Sarjana dalam bidang Psikologi, Fizlee Hafiz mengasaskan perniagaan ini bersama dua lagi rakan kongsi beliau yang mempunyai latar belakang berbeza iaitu Dr Sabrina Asri yang mengawal selia resepi pisang cheese dan Shahdan Razak yang menguruskan bahagian pemasaran *The Pisang Cheese*. Fizlee Hafiz, pengasas dan pengarah *The Pisang Cheese* telah berkongsi pengalaman, pengetahuan, dan pendapat beliau dalam dunia keusahawanan bersama BizPulse.

S: Apakah yang mendorong anda untuk menjadi seorang usahawan?

Pada mulanya saya memperkenalkan Pisang Cheese pada tahun 2013. Sebelum itu saya sudah menjual menu yang sama di Chalet milik saya di Pulau Semporna, Sabah. Selepas mendapat jangkitan pada telinga yang menyebabkan seluruh organ

pendengaran sebelah kiri saya tidak dapat berfungsi, saya terpaksa menutup pusat peranginan tersebut dan kembali ke Kuala Lumpur untuk mendapatkan rawatan lanjut. Semangat keusahawanan yang masih ada dalam diri menyebabkan teretusnya idea untuk memperkenalkan menu Pisang Cheese bersama rakan baik saya, Dr Sabrina Asri.

S: Bolehkah anda ceritakan secara ringkas tentang bagaimana perniagaan anda bermula?

The Pisang Cheese bermula pada lewat tahun 2013 dan seperti yang saya ceritakan tadi, pada tahun itulah saya telah mengalami dugaan di dalam perniagaan kerana faktor kesihatan. Tahun 2013 merupakan tahun yang memberi titik tolak dalam hidup saya kerana ia merupakan zaman kejatuhan dan juga zaman kebangkitan saya semula. Dengan poket yang kosong dan masih lagi terlantar di hospital selama beberapa bulan kerana sakit, saya tekad untuk terus bangkit semula walaupun di dalam bank saya hanya ada RM2 sahaja ketika itu.

Saya mula merancang untuk memulakan perniagaan *The Pisang Cheese* ini dengan kawan rapat saya. Saya berjaya meyakinkan beliau untuk menjadi rakan kongsi saya di dalam perniagaan ini. *The Pisang Cheese* bermula dari "zero". Pada waktu itu kami hanya ada sokongan dari keluarga dan

kawan kawan. Kami menjadi pencetus kepada fenomena Pisang Cheese di mana cheese nya melimpah ruah. Rasanya enak, garing, manis dan berlemak membuatkan pelanggan terpicik. Alhamdulillah ternyata usaha dan penat lelah kami telah membuahkan hasil. Berbekalkan semangat, harapan dan keyakinan, saya percaya bahawasanya setiap kejatuhan itu adalah permulaan untuk berjaya dan semua itu menjadi pendorong dan pencetus buat saya dan rakan kongsi saya.

S: Bolehkah anda ceritakan secara ringkas tentang *The Pisang Cheese*?

Pada mulanya kami hanya berniaga di tepi jalan sahaja, namun setelah 3 tahun beroperasi, berkat dari rezeki dan dedikasi kami, kami berjaya mengembangkan perniagaan kami. Sejak mula memasuki pasaran Semenanjung Malaysia pada penghujung tahun 2013, *The Pisang Cheese* menawarkan tujuh pilihan perisa yang mampu menambat cita rasa pelanggan. Ia termasuklah perisa asli, coklat putih, coklat keju, *cinnamon sugar*, *salted caramel* dan *coffee caramel*. Alhamdulillah, kini kami mempunyai 8 cawangan iaitu 7 daripadanya terletak di Lembah Klang manakala 1 lagi di Ayer Keroh, Melaka. 6 daripada 8 cawangan adalah francais.

Kami bakal membuka cawangan di beberapa pusat beli belah di Lembah Klang. Pihak kami sedang dalam proses penelitian akhir untuk memilih lokasi

pertama cawangan *The Pisang Cheese*. Kami juga mempunyai perancangan untuk menambah lagi cawangan kami di Kawasan Rehat dan Rawat (R&R) di Lebuhraya Utara Selatan (PLUS) setelah mendapat kerjasama daripada pihak tersebut.

Berkemungkinan kami akan membuka 3 atau 5 cawangan di beberapa lokasi R&R PLUS, yang secara tidak langsung akan dapat membantu mereka yang berminat untuk menambah pendapatan menjadi pemilik gerai di lokasi berkenaan. Jika dulu kami memulakan *The Pisang Cheese* bertiga, kini kami mempunyai pasukan yang mengandungi lebih daripada 20 orang. Alhamdulillah, peningkatan dan perkembangan *The Pisang Cheese* sangat memberangsangkan tetapi masih banyak lagi perancangan yang kami perlu tingkatkan.

S: Apakah strategi atau konsep The Pisang Cheese yang berbeza berbanding pesaing lain?

Pendekatan yang kami ambil pada awal tempoh perniagaan adalah dengan menawarkan servis "*Delivery*" kepada semua pelanggan. Pelanggan kami boleh membuat pesanan melalui Whatsapp dan kami akan menghantarnya kepada mereka. Kami juga sangat mementingkan rasa dan kualiti produk dan menekankan unsur *branding* pada produk kami. Apabila modal kami sudah cukup untuk "*invest*" kepada *packaging* yang lebih menarik, kami terus menukar reka bentuk dan rupa paras produk menjadi lebih menarik. Selain tujuh perisa utama, kami turut memperkenalkan satu perisa bulanan secara berkala. Sebelum ini, kami pernah mengeluarkan perisa kacang hazel dan Nutella, namun ianya terhad pada bulan tertentu sahaja.

Aturan penggiliran perisa pula kami tetapkan setiap beberapa bulan sekali atau berdasarkan permintaan daripada peminat setia *The Pisang Cheese*. *The Pisang Cheese* disediakan pada harga berbeza mengikut saiz hidangan. Saiz kecil berharga RM7 manakala kotak besar yang mempunyai empat perisa pisang *cheese* berharga RM30. Keistimewaan Pisang *Cheese* kami ialah kami menggunakan pisang abu dan adunan keju yang dibancuh menggunakan bahan mentah terpilih dan parutan keju *cheddar* berkualiti. Dalam seminggu, bekalan bahan mentah yang diperlukan ialah sebanyak dua tan pisang yang diperolehi daripada pembekal di seluruh negara.



S: Apakah cabaran yang dihadapi anda dalam perniagaan?

Sasaran jualan kami bagi setiap cawangan boleh mencapai RM30,000 hingga RM50,000 sebulan. Namun, jualan itu bergantung juga pada lokasi gerai. Ini kerana lokasi amat memainkan peranan penting dalam perniagaan kerana ada terjadinya cawangan *The Pisang Cheese* yang terpaksa diberhentikan operasi kerana tersalah pilih lokasi. Oleh kerana itu, kami mula mengambil langkah berjaga-jaga dalam pemilihan lokasi baru. Kami akan mengenalpasti lokasi sasaran dan kami akan selidiki dahulu secara terperinci bagi mengelak sebarang masalah yang mungkin akan timbul di masa akan datang.

S: Apakah pencapaian The Pisang Cheese setakat ini?

Menggunakan media sosial untuk tujuan perniagaan dengan kaedah promosi yang betul ternyata dapat membantu *The Pisang Cheese* memasarkan produk dengan cepat. Semasa kami mula-mula menggunakan Instagram sebagai medium perantaraan, kami tidak menjangka sambutan yang diterima sangat memberangsangkan. 80% daripada hasil jualan kami diperolehi dari Instagram! Dari Instagram, orang ramai mula mengenali *The Pisang Cheese*. Kami memperoleh ramai pelanggan baru yang bertukar menjadi pelanggan setia dan rakan kami di media sosial. Ini ternyata satu pencapaian yang bagus bagi kami kerana kami tidak membelanjakan satu sen pun di Instagram.

Modal kami hanyalah gambar-gambar produk, pelanggan dan acara-acara yang kami sertai. Kami hanya perlu mengambil gambar produk dan meletakkan ayat jualan serta menggunakan beberapa hashtag untuk menarik follower atau pelanggan. Setakat ini kami mempunyai 36.8 ribu pengikut di Instagram dan 26 ribu pengikut di Facebook. Selain dari Instagram, kami juga aktif di Facebook dan kami mula mengaplikasikan iklan berbayar di Facebook. Dengan menggabungkan Instagram dan Facebook, 30% dari hasil jualan harian kami datangnya dari servis penghantaran yang sering kami warwarkan di dua media sosial *The Pisang Cheese*. Untuk pelanggan yang datang sendiri ke 2 outlet utama kami, sambutan yang diterima juga tidak kurang hebatnya.

S: Bolehkah anda kongsi aspirasi perniagaan anda pada masa akan datang?

Selain dari giat menumpukan perhatian kepada perniagaan kami, *The Pisang Cheese* turut mengadakan satu program keusahawanan yang dinamakan Projek Pisang. Projek Pisang diwujudkan untuk melatih ahli dalam kumpulan *The Pisang Cheese* sama ada yang bekerja di bahagian logistik atau pentadbiran untuk mereka meningkatkan kemahiran diri dengan mengikuti program ini disamping menambah pendapatan. Niat kami adalah untuk melahirkan anak muda yang mempunyai keyakinan dan wawasan untuk meningkatkan diri untuk berjaya dalam perniagaan.

Fenomena makanan-makanan yang unik pada masa kini semakin cepat menular dengan pengaruh media sosial yang semakin berkembang pesat dan pantas. Pada masa kini, jika anda mempunyai makanan yang sedap dan berkualiti seiringan dengan servis yang memuaskan, ianya pasti akan menjadi buah mulut orang ramai. Bagi kami, pertandingan yang sihat adalah suatu perkara yang baik dan ia mampu mencabar kami untuk menjadi lebih baik. *The Pisang Cheese* menjadi pencetus kepada fenomena Pisang *Cheese* di Kuala Lumpur dan kami sebenarnya suka untuk melihat fenomena ini kerana dengan adanya kewujudan pesaing, kita tidak mudah lupa untuk terus menjadi lebih baik daripada semalam. Mereka memberikan kami semangat untuk menjadi lebih baik dan bergerak dengan lebih pantas.

The Fourth Industrial Revolution

Reviewed by Norhisham Hamzah



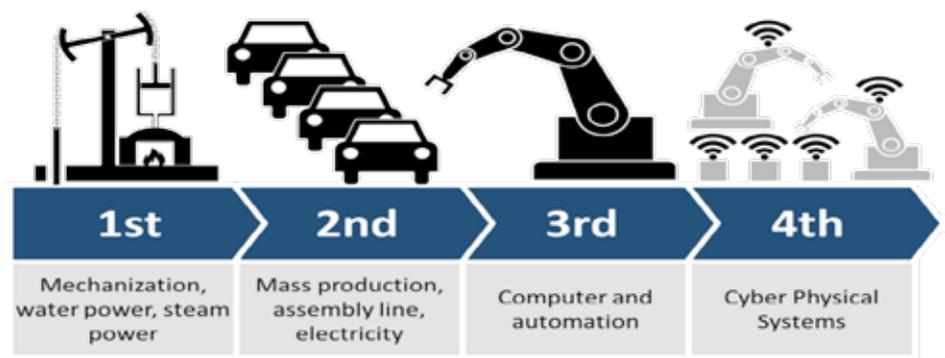
Author : Klaus Schwab
Hardcover : 192 pages
Publisher : Crown Business

A brainchild of the German government, the term, "Industry 4.0", is extensively used across the world. Industry 4.0 refers to a new level of organization and control of the entire value chain, across the life cycle of products. Professor Klaus Schwab, in his book, "The Fourth Industrial Revolution", introduces us to the key technologies driving this revolution and discusses the outcome that these will have on governments, businesses and citizens as a whole.

Schwab seeks to address countless societal distresses over developments within industry, as well as outlining what can be implemented to ensure that we make the most of this exciting new phenomenon. Schwab offers bold ideas on how to harness these changes and shape a better future. The growth of intelligent machines does not mean that we face a man-versus-machine dilemma. As a matter of fact, it will boost human labour and cognition, therefore, the top management will have to prepare their workforce and establish education simulations to work alongside robotics. The fourth industrial revolution has the prospective to revamp the way we live and work. Schwab encourages leaders

and citizens to shape a future that works for all by putting people first, empowering them and constantly reminding ourselves that all of these new technologies are first and foremost tools made by people for people.

"The Fourth Industrial Revolution" is a fascinating, comprehensive and enlightening book, highlighting numerous challenges that humankind can expect to emerge as we move forward into a new and unfamiliar wave of industrial development. This book is essential reading for corporate leaders, policy makers and citizens interested in navigating the challenges and understanding the opportunities which lie ahead, thanks to the impact of emerging technology innovations.



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ENTREPRENEURS' EVENT CALENDAR

28-30
August

7th Annual Asia Islamic Banking and Takaful Conference

Venue:
Intercontinental Hotel, Kuala Lumpur

The Asia Islamic Banking & Takaful Conference will focus on insights into the Islamic Banking & Takaful sector, analyse the trends driving the growth of this sector and how to enable the adoption of these practices to conventional banking systems through presentations & discussions by leading government officials, industry experts and leaders.

<https://fleming.events/>

12-13
Sept

BIGIT 2017 (#BIGIT17)

Venue:
The Starling, Petaling Jaya

This 2-day event features key opportunities and solutions and shares methodologies in solving the current challenges faced by business users and the governments in developing an intelligent nation. More than 30 adept regional and global speakers will take part at the conference leading inciting topics on Big Data, Machine Learning and Deep Learning in front of 500 technology enthusiasts in Kuala Lumpur.

<http://bigittechnology.com/>

28-30
Sept

Malaysia International Logistics & Warehousing Technology Exhibition

Venue:
Setia City Convention Centre

Malaysia International Logistics & Warehousing Technology Exhibition is a unique trade exhibition dedicated to the logistics and warehousing industry in Malaysia, where exhibitors shall present their best products, service and technology at this professional platform to thousands of solutions seekers from the said industry. It also aims to bring industry stakeholders under one roof for business expansion, learning and networking in order to achieve a greater improvement in efficiency and cost-saving for overall industry.

<https://www.newevent.com.my/>