

Copyright is owned by the Author of the thesis. Permission is given for a copy to be downloaded by an individual for the purpose of research and private study only. The thesis may not be reproduced elsewhere without the permission of the Author.

BUMIPUTRA ENTREPRENEURSHIP
A STUDY OF MARA LOANEES IN THE MALAYSIAN
STATE OF KELANTAN

A Thesis presented in partial fulfilment
of the requirements for the degree of
Doctor of Philosophy in Business Studies
at Massey University, New Zealand.

Mohamed Amir Sharifuddin bin Hashim

1983

This thesis is dedicated to my mother
Puan Hasmah bt. Idris, and my father
Tuan Haji Hashim bin Idris, A.M.N., P.T.,
whose foresights prepared me with the
necessary education, and to the memory
of my late brother Mohd. Ghazi bin Hashim,
who was himself an entrepreneur.

ACKNOWLEDGEMENTS

I wish to express my everlasting gratitude to all those who have helped in any way with this research. In particular I wish to thank the following:

1. Professor George Hines, who was my initial Chief Supervisor and who made this study possible.
2. Professor R.H.N. Love, my Chief Supervisor, for all his invaluable guidance and encouragement during the years of this study.
3. Dr A. Vitalis, who kindly took over as my second supervisor and made valuable comments.
4. Dr K. Green who programmed the frequency analysis of the data in Part One of the results.
5. Dr J. Spicer who programmed and assisted with the statistical analysis of the data in Part Two of the results.
6. Dr B. Shorland and Mrs S. MacIvor who read the final draft of the thesis and gave valuable comments.
7. Professor R.W. Marsh of Victoria University, Wellington for various suggestions regarding the use of statistics.
8. My own employer, the National University of Malaysia (UKM) for giving me the study leave to complete a PhD Degree.
9. The Director, Socio-Economic Planning and Research Unit, Prime Minister's Department, Malaysia for permission to conduct this research in Malaysia and the use of materials.
10. MARA for the list of MARA loanees and some research grant.
11. My brother Radhi Hashim and my late brother, Mohd. Ghazi Hashim who assisted with the pilot test of questionnaires in Malaysia, and all the typists who have typed this thesis at different stages - Mrs Mary Howarth, Ms Diane August, Ms Moira Comiskey and Ms Jane Dudley.

Lastly, I wish to thank my wife Nik Rahimah Husain, also a PhD candidate, our sons Ahmad Nazerim, Cairil Irwan, Arnaz Kasturi, and my domestic helper, Ms Fawzyah Nor - all of whom have suffered the most throughout the completion of this thesis - but who are my source of inspiration.

Mohamed Amir Sharifuddin bin Hashim

ABSTRACT

The study was concerned with bumiputra entrepreneurship in Malaysia. Primarily, the purpose was to provide understanding concerning the development of an indigenous bumiputra (i.e. Malays as well as other indigenous groups in Malaysia) entrepreneurship, as well as to narrow the knowledge gap between government agencies and similar institutions, in Malaysia, set up to promote bumiputra entrepreneurship, and those they are supposed to serve.

Data concerning bumiputra entrepreneurs were obtained through the author's personal interviews with 92 MARA loanees in eight town council districts in the Malaysian state of Kelantan, and 44 bumiputra officials in the Malaysian States of Kelantan and Selangor, and the Capital Territory of Kuala Lumpur.

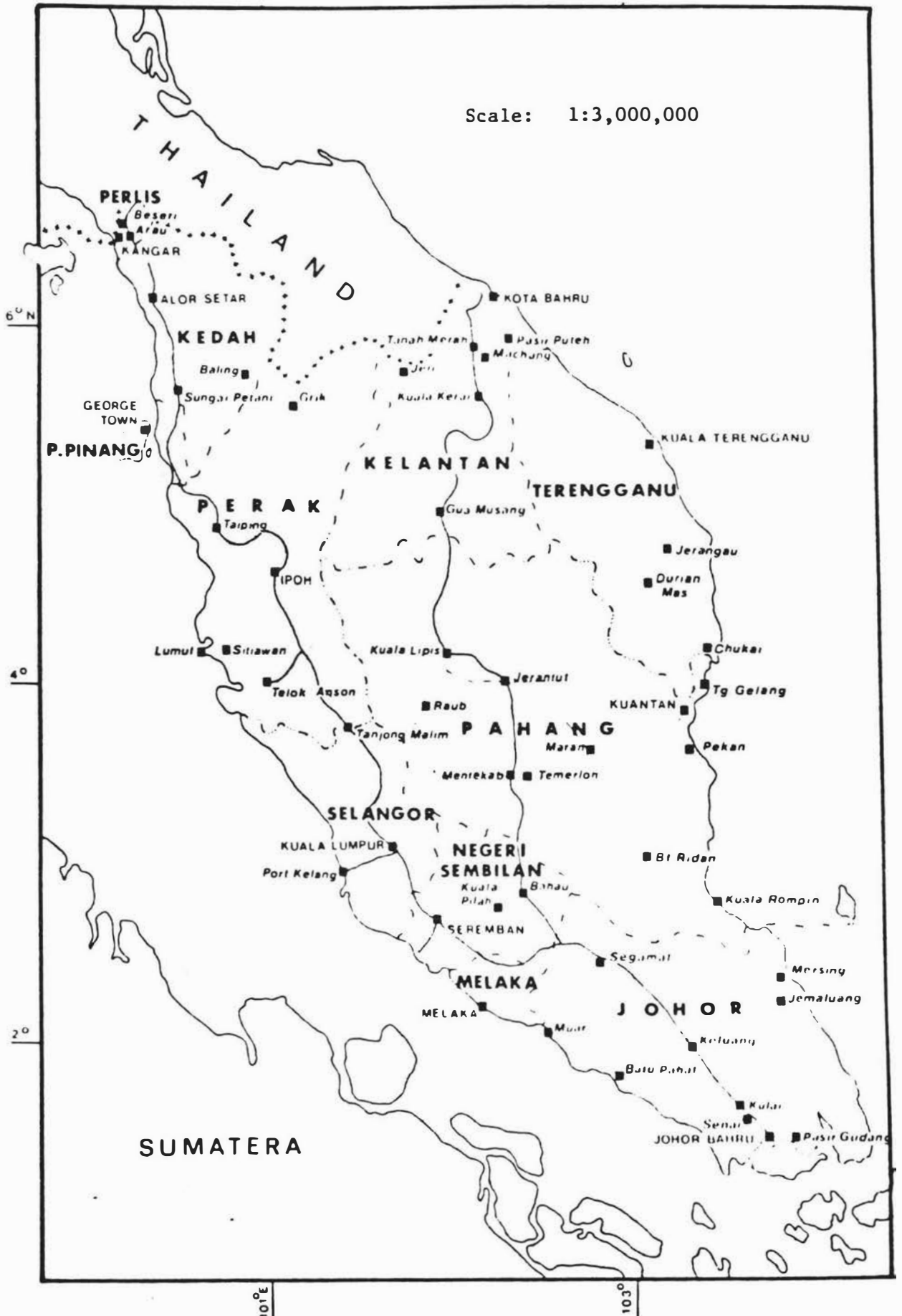
The data for this thesis have been collected almost twelve years after the Malaysian government intensified its efforts to promote bumiputra participation in business and industry through the New Economic Policy, (this was launched in 1971 following the racial riots in 1969). However, the findings presented, according to the bumiputra personal and business profile, business practice and growth profile, business-problem profile, and training-need profile show that much has yet to be done to assist the bumiputra.

The results indicate two important features. Firstly, there were inadequacies in the education and experience of the bumiputra entrepreneurs which were compounded by the fact that the businesses were young, small, poorly organized and without adequate business records. Secondly, the bumiputra entrepreneurs were found to be operating in a

relatively hostile environment, receiving little support from either the public or private sectors of the economy.

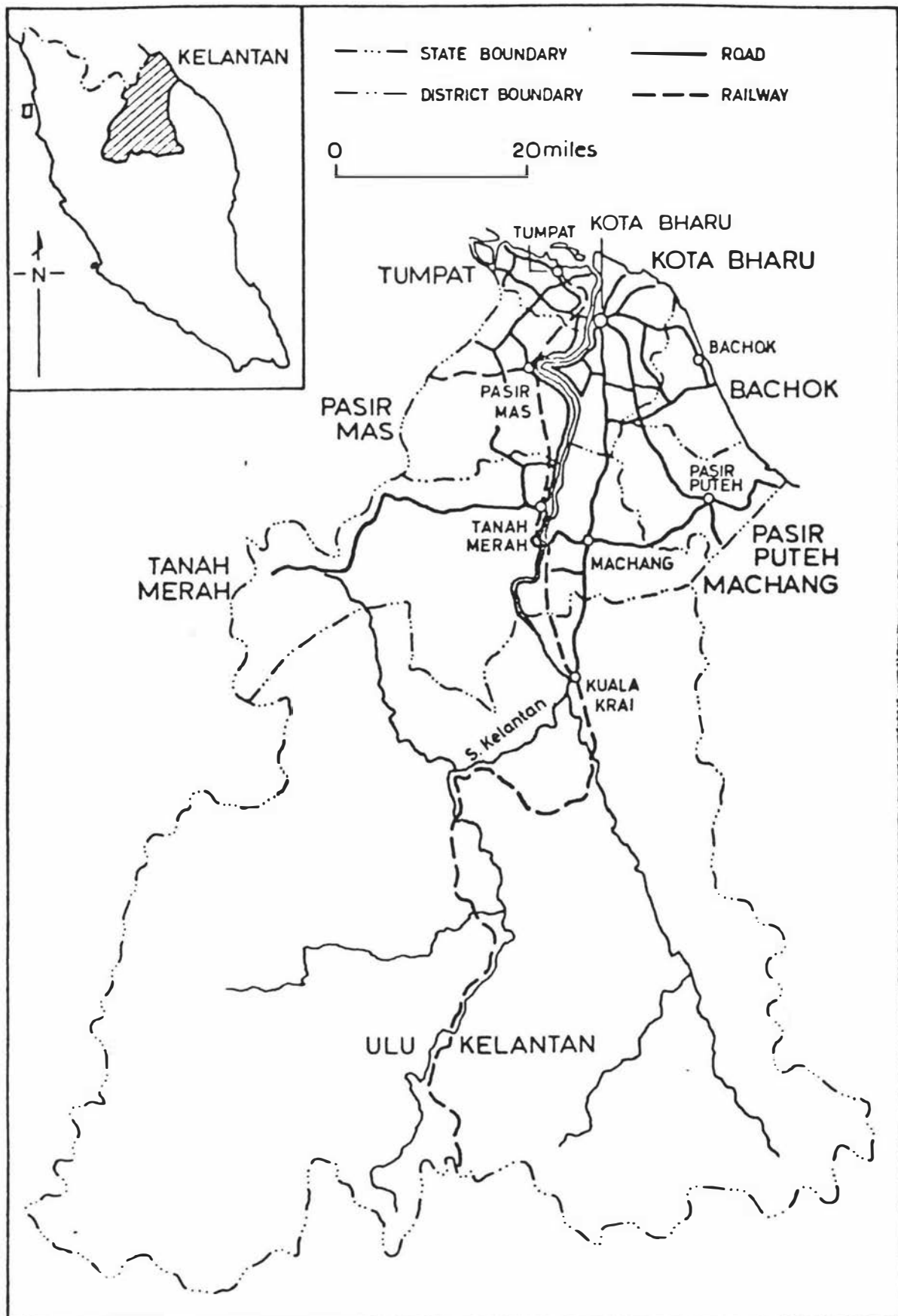
In view of these problems some recommendations were made to develop bumiputra entrepreneurship. They included measures which cover immediate and long term needs, as well as the creation of support services as an ongoing process. Further research, however, is necessary to obtain more information regarding the bumiputras in business and industry.

MAP OF PENINSULAR MALAYSIA



(Source: Third Malaysia Plan, 1976-80)

MAP OF KELANTAN



(Source: Md. Fauzi Yaakub, 1978:ii)

TABLE OF CONTENTS

| | Page |
|--|------|
| ACKNOWLEDGEMENTS | |
| ABSTRACTS | i |
| MAPS | iii |
| LIST OF TABLES | v |
| LIST OF FIGURES | xx |
| LIST OF APPENDICES | xxii |
| LIST OF ABBREVIATIONS | xxiv |
| | |
| <u>CHAPTER 1</u> - INTRODUCTION | 1 |
| 1.1 The Background to Malaysia | 1 |
| 1.2 Problems | 7 |
| 1.3 Research Objectives | 9 |
| 1.4 Organization of the Thesis | 10 |
| | |
| <u>CHAPTER 2</u> - BUMIPUTRA PARTICIPATION IN BUSINESS AND INDUSTRY | 12 |
| 2.1 Malaysia's New Economic Policy (NEP): Aims and Strategies | 12 |
| 2.2 Bumiputra Participation in Business and Industry in Peninsular Malaysia | 17 |
| 2.3 Economic Activities and Historical Accounts of Kelantan | 23 |
| 2.4 Bumiputra Participation in Business and Industry in the Malaysian State of Kelantan | 27 |
| 2.4.1 Number of Bumiputras in Business and Industry in Kelantan | 27 |
| 2.4.2 Racial Composition of the Population in Business and Industry in Kelantan | 29 |

| | <u>Page</u> |
|---|-------------|
| 2.4.3 Bumiputra Participation in Types of Business and Industry in Kelantan | 29 |
| 2.4.4 Capital Ownership of the Bumiputras in Business and Industry in Kelantan | 31 |
| 2.4.5 Occupational Pattern of the Bumiputras in Business and Industry in Kelantan | 34 |
| <u>CHAPTER 3</u> - BUMIPUTRA ENTRY INTO BUSINESS AND INDUSTRY | 36 |
| 3.1 Fundamental Problems Regarding Bumiputra Entry into Business and Industry | 36 |
| 3.2 Cultural Factors Affecting Bumiputra Entry and Participation in Business and Industry | 37 |
| 3.3 Non-Cultural Factors Affecting Bumiputra Entry and Participation in Business and Industry | 47 |
| 3.4 The Personal and Business Characteristics of the Bumiputras in Business and Industry | 52 |
| <u>CHAPTER 4</u> - CONCEPTUAL FOUNDATIONS OF ENTREPRENEURSHIP | 60 |
| 4.1 The Nature of Entrepreneurship | 60 |
| 4.2 Behavioural Characteristics of Entrepreneurs | 62 |
| 4.3 The Personal and Business Characteristics of Entrepreneurs | 67 |
| 4.3.1 Childhood Experience and Upbringing | 68 |
| 4.3.2 Educational Experience | 69 |
| 4.3.3 Work and Managerial Experience | 70 |
| 4.3.4 Entrepreneurial Experience | 74 |
| 4.3.5 Motivations and Aspirations | 74 |

| | <u>Page</u> |
|---|-------------|
| 4.3.6 Sources of Capital and Profitability | 76 |
| 4.3.7 Organizational Membership, Age, and Sex | 77 |
| <u>CHAPTER 5</u> - ORIGINS OF ENTREPRENEURSHIP | 82 |
| 5.1 Theories on the Origins of Entrepreneurship | 82 |
| 5.2 Origins of Entrepreneurship in South- East-Asia | 93 |
| 5.2.1 Chinese Entrepreneurs in South- East-Asia | 94 |
| 5.2.2 Entrepreneurship in Indonesia | 98 |
| 5.2.3 Entrepreneurship in the Philippines | 100 |
| 5.2.4 Entrepreneurship in Thailand | 101 |
| <u>CHAPTER 6</u> - RESEARCH METHODS AND PROBLEMS | 110 |
| 6 Rationale | 110 |
| 6.1 Instrumentation | 113 |
| 6.1.1 Bumiputra Entrepreneur Research Questionnaire One (BERQ-ONE) | 113 |
| 6.1.2 Bumiputra Entrepreneur Research Questionnaire Two (BERQ-TWO) | 116 |
| 6.2 Sampling | 117 |
| 6.2.1 Selection of Bumiputra Entrepreneurs | 117 |
| 6.2.2 Selection of Officials | 121 |
| 6.3 Data Collection | 122 |
| 6.4 Data Processing | 124 |
| 6.4.1 Definition of Variables in BERQ-ONE | 125 |
| 6.4.2 Definition of Variables in BERQ-TWO | 129 |

| | <u>Page</u> |
|--|-------------|
| 6.4.3 Construction of Scales: 'Business-Records', 'Business-Problems', 'Training-Needs', 'Official-Problems', and 'Official-Attitudes' (BERQ-ONE and BERQ-TWO) | 130 |
| 6.4.4 Statistical Analysis | 133 |
| 6.5 Research Problems | 136 |
| <u>CHAPTER 7</u> - RESULTS AND DISCUSSION | 139 |
| 7. Organization of Results | 139 |
| <u>Part-One : Results of the Qualitative Analysis</u> | 140 |
| 7.1 The Personal and Business Profiles of Bumiputra Entrepreneurs | 140 |
| 7.1.1 Sex, Age, Parental Background, Mobility | 140 |
| 7.1.2 Schooling, Employment History, Business Attempts, Business Motive, Business Thoughts | 144 |
| 7.1.3 Business Training, Sources of Business Advice, Membership of Business Association | 151 |
| 7.1.4 Business Origins, Period of Establishment, Types of Ownership | 160 |
| 7.1.5 Size : Ownership, Capital, Employees | 163 |
| 7.2 Business Practices and Abilities of Bumiputra Entrepreneurs | 178 |
| 7.2.1 Business Practices Among Bumiputra Entrepreneurs | 178 |

| | <u>Page</u> |
|---|-------------|
| 7.2.2 Business Ability Rating of Bumiputra Entrepreneurs | 182 |
| 7.3 Bumiputra Business Problems | 186 |
| 7.3.1 Bumiputra Business Problems Perceived by Bumiputra Entrepreneurs | 186 |
| 7.3.2 Bumiputra Business Problems Perceived by Officials | 189 |
| 7.3.3 Comparison of Bumiputra Business Problems Perceived between Entrepreneurs and Officials | 195 |
| 7.4 Preference for Business Courses, Course Times, and Travel Distance | 207 |
| 7.4.1 Business Courses Needed by Bumiputra Entrepreneurs | 207 |
| 7.4.2 Preferred Course Times and Travel Distance | 210 |
| 7.5 Comparison of Suggestions for Increasing the Number of Bumiputra Entrepreneurs between Officials and Entrepreneurs | 213 |
| Part-Two : Results of the Quantitative Analysis | 222 |
| 7.6 Results of the Statistical Analysis between Selected Independent Variables and the 'Business-Record Scale', 'Business- Problem Scale' and 'Training-Need Scale' in BERQ-ONE | 223 |
| 7.6.1 Urban Entrepreneurs and Rural Entrepreneurs | 229 |

| | <u>Page</u> |
|--|-------------|
| 7.6.2 Entrepreneurs in Sole Proprietorship and Those in Partnership | 229 |
| 7.6.3 Entrepreneurs who were Members of Business Associations and who were Non-Members of Business Associations | 232 |
| 7.6.4 Entrepreneurs who had Only Primary Schooling and those who had Secondary Schooling | 233 |
| 7.6.5 Entrepreneurs With Business Training and Without Business Training | 234 |
| 7.7. Results of the Statistical Analysis between Selected Independent Variables in BERQ-ONE | 236 |
| 7.7.1 Results of the Statistical Analysis between Selected Independent Variables and Categories of 'Business Growth' | 239 |
| 7.8 Results of the Statistical Analysis in BERQ-TWO - Data from Officials | 240 |
| 7.9 Results of the Statistical Comparison between Bumiputra Business Problems Perceived by Entrepreneurs and Officials | 243 |
| 7.9.1 Problems on Laws and Regulations | 244 |
| 7.9.2 Problems on Bureaucratic Delays | 244 |
| 7.9.3 Problems on Monopoly | 245 |
| 7.9.4 Problems on Political Interference | 245 |
| 7.9.5 Problems on Business Consultation | 246 |
| 7.9.6 Problems on Prejudice | 246 |
| 7.9.7 Problems on Corruption | 247 |

| | <u>Page</u> |
|--|-------------|
| 7.9.8 Problems on Capital | 247 |
| 7.9.9 Problems on Supply | 248 |
| <u>CHAPTER 8</u> - SUMMARY AND RECOMMENDATIONS | 251 |
| 8. Summary of Results | 251 |
| 8.1 The Personal Profile of Bumiputra Entrepreneurs | 251 |
| 8.2 The Business Profile of Bumiputra Entrepreneurs | 253 |
| 8.3 The Business Practice and Growth Profile of Bumiputra Entrepreneurs | 255 |
| 8.3.1 Business Practice Profile | 255 |
| 8.3.2 Business Growth Profile | 256 |
| 8.4 The Business Problem Profile of Bumiputra Entrepreneurs | 256 |
| 8.5 The Training-Needs Profile of Bumiputra Entrepreneurs | 257 |
| 8.6 Bumiputra Entrepreneurs: Areas Needing Improvements and their Implications | 258 |
| 8.7 Recommendations For the Development of Bumiputra Entrepreneurship and for Further Research | 260 |
| 8.7.1 Recommendations for Immediate Needs | 261 |
| 8.7.2 Support Services | 264 |
| 8.7.3 Recommendation for Long Term Needs | 266 |
| 8.7.4 Recommendation for Further Research | 270 |
| APPENDICES | 271 |
| BIBLIOGRAPHY | 330 |

LIST OF TABLES

| | <u>Page</u> |
|--|-------------|
| Table 1.1 Occupied Population by Race, Malaya 1957 | 4 |
| Table 2.1 Promotion of Bumiputra Entrepreneurship: Checklist on the Functions of Government Agencies in Malaysia | 16 |
| Table 2.2 Number of Businesses by Industrial Category 1970 | 18 |
| Table 2.3 Ownership of Share Capital of Limited Companies, by Race and Sector, Peninsular Malaysia, 1970 | 19 |
| Table 2.4 Malay Participation in Wholesale and Retail Trade, 1970-72. | 20 |
| Table 2.5 Malay Participation in Business and Industry Before and After the Launching of the New Economic Policy | 24 |
| Table 2.6 Business Permits and Licences Issued by Town Council Authorities in Kelantan. | 28 |
| Table 2.7 Percentage of Bumiputras and Others in Business and Industry in Eight Town Council Districts in Kelantan, 1972-1975. | 30 |

| | <u>Page</u> |
|--|-------------|
| Table 2.8 Sources of Bumiputra Loans Obtained by the Bumiputras in Kelantan, 1976-1975 | 32 |
| Table 2.9 Occupational Pattern of the Bumiputras in Business and Industry in Kelantan | 35 |
| Table 3.1 Motives for Savings by Racial Groups | 45 |
| Table 3.2 Aggregate Malay Savings in Selected Savings Institutions | 48 |
| Table 3.3 Employment by Categories of Workers in the Mining, Manufacturing and Construction Industry, 1973 | 50 |
| Table 4.1 Basic Characteristics of Successful Entrepreneurs | 67 |
| Table 4.2 Profitability of Firms and Educational Qualifications of Founder | 70 |
| Table 4.3 Previous Occupational Experience of Business Owners in Korea, 1973. | 71 |
| Table 4.4 Previous...Experience in the Same Line by Survival Status of the Business | 72 |

| | <u>Page</u> |
|--|-------------|
| Table 4.5 Causes of Business Failure - Australia, 1972-74 | 73 |
| Table 4.6 Age of Business Failures, Australia | 73 |
| Table 4.7 Part-time Business Ownership Experience and Profitability of Firms in 1977-78 by Industry: Number of Respondents | 75 |
| Table 4.8 Founders' Motivation and New Firm Profitability in 1977-78 | 76 |
| Table 4.9 Age and sex of Owners by Survival Status of the Business | 78 |
| Table 6.1 Variables Analysed in BERQ-ONE | 134 |
| Table 6.2 Variables Analysed in BERQ-TWO | 135 |
| Table 7.1 The Distribution of Bumiputra Entrepreneurs by Sex | 141 |
| Table 7.2 The Distribution of Bumiputra Entrepreneurs by Age Groups | 142 |
| Table 7.3 The Income Sources of Parents of the Bumiputra Entrepreneurs | 143 |

| | <u>Page</u> |
|---|-------------|
| Table 7.14 The Advice Seeking Activity among Bumiputra Entrepreneurs | 157 |
| Table 7.15 The Sources of Business Advice Obtained by Bumiputra Entrepreneurs | 159 |
| Table 7.16 The Origins of Bumiputra Business Establishments | 161 |
| Table 7.17 The Period of Starting Businesses among Bumiputra Entrepreneurs | 162 |
| Table 7.18 Types of Business Ownership among Bumiputra Entrepreneurs | 164 |
| Table 7.19 The Value of Initial Capital in Malaysian Ringgit (\$) used to Start Bumiputra Businesses | 164 |
| Table 7.20 The value of Current Assets in Malaysian Ringgit (\$) of Bumiputra Business Entrepreneurs | 166 |
| Table 7.21 The Business Growth Experienced by Bumiputra Establishments | 167 |
| Table 7.22 The Sources of Initial Capital Obtained by Bumiputra Entrepreneurs | 169 |

| | <u>Page</u> |
|---|-------------|
| Table 7.23 The Sources of Subsequent Capital Obtained by Bumiputra Entrepreneurs | 170 |
| Table 7.24 The Personal Contribution to Initial Capital Made by Bumiputra Entrepreneurs | 171 |
| Table 7.25 The Number of Initial Employees Employed by Bumiputra Business Establishments | 174 |
| Table 7.26 The Number of Current Employees Employed by Bumiputra Business Establishments | 175 |
| Table 7.27 The Business Practices of Bumiputra Entrepreneurs | 179 |
| Table 7.28 The Business Ability Ratings of Bumiputra Entrepreneurs Made by Bumiputra Officials | 183 |
| Table 7.29 Some Examples of the Nature of Managerial Weaknesses Given by Bumiputra Officials | 185 |
| Table 7.30 The Size of Bumiputra Business Problems Perceived by Bumiputra Entrepreneurs | 187 |
| Table 7.31 Some Examples of the Nature of Business Problems Given by Bumiputra Entrepreneurs | 190 |

| | <u>Page</u> |
|---|-------------|
| Table 7.32 The Size of Bumiputra Business Problems Perceived by Bumiputra Officials | 192 |
| Table 7.33 Some Examples of the Nature of Business Problems Given by Bumiputra Officials | 193 |
| Table 7.34 Comparison of Bumiputra Business Problems Perceived Between Bumiputra Officials and Bumiputra Entrepreneurs | 197 |
| Table 7.35 The Types of Business Courses Needed by Bumiputra Entrepreneurs | 208 |
| Table 7.36 Course Times Preferred By Bumiputra Entrepreneurs | 211 |
| Table 7.37 Travel Distances Preferred By Bumiputra Entrepreneurs | 211 |
| Table 7.38 Bumiputra Entrepreneurs: Median Scores Obtained by Selected Independent Variables on the 'Record', 'Problem', and 'Training- Need' Scales in BERQ-ONE | 224 |
| Table 7.39 Bumiputra Entrepreneurs: Mann-Whitney U Test Results Between Selected Independent Variables on the 'Business-Record' and 'Business-Problems' Scales in BERQ-ONE | 228 |

| | | |
|------------|---|-----|
| Table 7.40 | Bumiputra Entrepreneurs: Results of the Item Analysis on the 'Business-Record' and 'Business-Problem' Scales in BERQ-ONE | 230 |
| Table 7.41 | Bumiputra Entrepreneurs: Median Scores Obtained by Independent Variables on the 'Official-Attitude' and 'Official-Problem' Scales in BERQ-TWO | 241 |
| Table 7.42 | Bumiputra Entrepreneurs: Results of the Mann-Whitney U-Test between Selected Independent Variables on the 'Official-Problem' Scale. | 242 |

LIST OF FIGURES

| | | <u>Page</u> |
|------------|--|-------------|
| Figure 3.1 | The Grading of Occupational Prestige in Malaysia | 42 |
| Figure 4.1 | Percentage of Throws Made by 5-Year Olds with High and Low N-achievement at Different Distances From the Peg, and Smoothed Curve of Probability of Success at Those Distances | 64 |
| Figure 5.1 | Weber's Thesis and McClelland's Modification | 85 |
| Figure 5.2 | McClelland and Weber's Thesis Kilby's Modification | 86 |
| Figure 5.3 | Relationship Between Authoritarian Personality and the Emergence of a Creative Entrepreneurial Activity | 89 |
| Figure 5.4 | A Paradigm for the Emergence of Successful Entrepreneurship | 108 |
| Figure 7.1 | The Sources of Initial Capital Obtained by Bumiputra Entrepreneurs | 168 |
| Figure 7.2 | The Sources of Subsequent Capital Obtained by Bumiputra Entrepreneurs | 168 |

| | <u>Page</u> |
|---|-------------|
| Figure 7.3 Comparison of the Suggestions for Increasing the Number of Bumiputra Entrepreneurs between Bumiputra Officials and Bumiputra Entrepreneurs | 214 |
| Figure 8.1 A Simplified Model Representing Programmes to Promote Bumiputra Entrepreneurship in Malaysia | 267 |

LIST OF APPENDICES

| | | <u>Page</u> |
|------------|--|-------------|
| Appendix 1 | Promotion of Bumiputra Entrepreneurship: Loan Facilities | 271 |
| Appendix 2 | Promotion of Bumiputra Entrepreneurship: Business Counselling | 275 |
| Appendix 3 | Promotion of Bumiputra Entrepreneurship: Business Training | 277 |
| Appendix 4 | Promotion of Bumiputra Entrepreneurship: Miscellaneous Services | 279 |
| Appendix 5 | Malay Participation in the Manufacturing Sector - 1973 | 281 |
| Appendix 6 | Malay Participation in the Construction Sector, 1971 - 1973 | 282 |
| Appendix 7 | Number of Bumiputras in Business and Industry in Kelantan, Classified According to Types and Districts June, 1975 | 283 |
| Appendix 8 | Bumiputra Entrepreneur Research Questionnaire-One (BERQ-ONE) | 289 |

| | <u>Page</u> |
|-------------|--|
| Appendix 9 | Bumiputra Entrepreneur Research Questionnaire-Two (BERQ-TWO) 304 |
| Appendix 10 | Author's Letter to Government Departments and Agencies (Malay and Translated Copies) 310 |
| Appendix 11 | A Reply from one Government Agency Listing Problems Associated with Bumiputra Entrepreneurship (Malay and Translated Copies) 312 |
| Appendix 12 | Definition of Additional Variables 327 |
| Appendix 13 | Letter of Introduction From Supervisor 328 |
| Appendix 14 | Letter of Introduction From Prime Minister's Department 329 |

LIST OF ABBREVIATIONS

| | |
|--------|--|
| ASN | Amanah Saham Negara (National Share Trust Board) |
| CGC | Credit Guarantee Corporation |
| FIDA | Federal Industrial Development Authority |
| ICU | Implementation and Co-Ordination Unit, (Prime Minister's Department) |
| INTAN | Institute Tadbiran Awam Negara (National Institute of Administration) |
| ITM | Institute Teknologi Mara |
| MARA | Majlis Amanah Rakyat (Council of Trust for the Indigenous People) |
| MARDI | Malaysian Agriculture Research and Development Institute |
| MCDS | Malaysian Centre for Development Studies |
| MCS | Malaysian Civil Service |
| MIDFC | Malaysian Industrial Development Finance Corporation |
| MIEL | Malaysian Industrial Estate Limited |
| NEP | New Economic Policy |
| NERDA | National Entrepreneurial Research and Development Association |
| NPC | National Productivity Centre |
| PERNAS | Perbadanan Nasional (National Trading Corporation) |
| PSC | Public Service Commission |
| PWD | Public Works Department, also known as JKR (Jabatan Kerja Raya) |
| RISDA | Rubber Industries Smallholders Development Authority |
| RMK | Rancangan Malaysia Ketiga (Malay version of the Third Malaysia Plan) |
| SEDC | State Economic Development Corporation |
| SERGPU | Socio-Economic Research and General Planning Unit |
| SERU | Socio-Economic Research Unit |

LIST OF ABBREVIATIONS (Cont'd)

| | |
|-----|--------------------------------|
| SMP | Second Malaysia Plan |
| TMP | Third Malaysia Plan |
| UDA | Urban Development Authority |
| UKM | Universiti Kebangsaan Malaysia |