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“

KERATAN AKHBAR KESUMA”

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Pekerja bank diancam AI, pendigitalan

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PETALING JAYA: Perkembangan teknologi kecerdasan buatan (AI) dan pendigitalan perkhidmatan sedang mengancam pekerja sektor perbankan apabila teknologi tersebut semakin terbukti boleh menggantikan pekerja di bank-bank.

Sebagai contoh, chatbot yang menggunakan AI kini digunakan secara meluas dalam perkhidmatan pelanggan di bank-bank.

Selain itu, tugas-tugas seperti pengesahan transaksi, pemrosesan pinjaman dan khidmat nasihat kewangan yang sebelum ini dilakukan manusia, kini boleh diuruskan sepenuhnya oleh AI tanpa memerlukan campur tangan pekerja.

Setiausaha Agung MTUC, Kamarul Baharin Mansor berkata, perkembangan teknologi AI memang membimbangkan apabila keupayaannya semakin meningkat kemampuan manusia.

Menurut beliau, dalam masa terdekat diramalkan pasaran pekerjaan tempatan, khususnya dalam sektor perbankan yang terkesan terlebih dahulu sebelum diikuti oleh sektor lain seperti perkilangan, logistik dan peruncitan juga yang berhadapan de-

ngan transformasi teknologi yang sama.

“Teknologi berkembang dengan pantas, dan walaupun kita tidak dapat menghalang perkembangan ini, kita mesti bersedia menghadapi kesannya.

“Sektor perbankan, misalnya, sedang menuju ke arah automasi yang lebih besar di mana sistem AI akan menggantikan peranan manusia dalam pelbagai tugas,” katanya.

Kata beliau, menerusi automasi tersebut banyak kerja-kerja yang dilakukan secara manual oleh manusia seperti khidmat pelanggan, pengurusan data, dan tugas-tugas rutin lain berisiko tinggi digantikan oleh AI.

Malah kata beliau, majikan sektor perbankan semakin selesa dengan AI kerana dalam jangka masa panjang boleh menjimatkan kos dan birokrasi melibatkan tabiat manusia.

“Sebagai contoh, chatbot yang menggunakan AI kini digunakan secara meluas dalam perkhidmatan pelanggan.

“Tugas-tugas seperti pengesahan transaksi, pemrosesan pinjaman, dan khidmat nasihat kewangan yang sebelum ini dilakukan oleh manusia, kini boleh diuruskan sepenuhnya oleh AI tanpa memerlukan campur tangan pekerja,” jelasnya.

Oleh itu, kata beliau, walaupun automasi dapat menjimatkan kos operasi syarikat dengan mengurangkan keperluan tenaga kerja, ia akan memberi impak besar kepada kadar pengangguran, khususnya di kalangan pekerja yang tidak mempunyai kemahiran digital tinggi.

“Kita melihat trend yang mengutamakan kecerdasan buatan sebagai langkah penjimatan kos syarikat.

“Ini membimbangkan kerana ia bakal memberi impak kepada pekerja dalam sektor tradisional yang tidak mempunyai kemahiran teknologi, terutamanya golongan pekerja pertengahan dan rendah,” katanya.

MTUC menggesa pihak kerajaan untuk memantau situasi ini dengan lebih dekat dan memastikan program sokongan serta perlindungan sosial bagi pekerja yang terkesan dapat dilaksanakan dengan segera.

Beliau juga turut menekankan perlunya usaha untuk mempersiapkan pekerja dengan kemahiran digital dan pengetahuan teknologi yang relevan bagi menghadapi cabaran dunia pekerjaan yang semakin dikuasai oleh AI.

“Teknologi tidak dapat dihalang, tetapi kita perlu pastikan pekerja Malaysia tidak ketinggalan,” tegasnya.



Akhbar	Berita Harian
Tarikh	28 Oktober 2024
Ruang	Nasional
Muka Surat	4



Saravanan nafi terbabat kegiatan eksploitasi buruh

Kuala Lumpur: Bekas Menteri Sumber Manusia, Datuk Seri M Saravanan bingung apabila dikaitkan dengan dakwaan terbabat dalam kegiatan eksploitasi buruh membabitkan warga Bangladesh.

Beliau berkata, orang ramai tidak sepatutnya membuat andaian melulu tanpa mendapatkan penjelasannya.

Timbalan Presiden MIC yang juga Ahli Parlimen Tapah itu turut mempersoal kesahihan portal berita melaporkan dakwaan yang mengaitkan beliau dengan skandal eksploitasi bu-

ruh warga Bangladesh terbabat. "Agensi mana yang laporkan berita ini? Adakah sumber berita mereka sah dan berkali-ber? Perkara seperti ini akan memalukan negara sekiranya dakwaan terbabat tidak benar.

"Saya tak pernah dengar berita mengenainya mahupun dipanggil mana-mana pihak berkuasa, sama ada dari Malaysia atau Bangladesh untuk membantu siasatan kes terbabat.

"Jika benar saya ada kaitan dengan kes ini, sudah tentu pihak berkuasa akan memanggil saya untuk membantu siasatan.

Saya berpandangan, biar kerajaan menentukan tindakan sewajarnya untuk mengendalikannya kerana ia membabitkan tuduhan berat," katanya kepada *BH*, semalam.

Kelmarin media ini melaporkan, bekas menteri Bangladesh yang didakwa bertanggungjawab menguruskan pekerjaan dan pengambilan rakyat sebagai tenaga kerja di luar negara, termasuk Malaysia ditahan polis Dhaka, Isnin lalu.

Imran Ahmed ditahan bagi membantu siasatan berhubung kegiatan eksploitasi buruh ber-

skala besar babit warga Bangladesh dihantar ke Malaysia.

Portal Bangladesh Business Standard (BBS) melaporkan, Imran bertanggungjawab memantau pengambilan kerja di luar negara dan kebajikan tenaga kerja negara itu sehingga Januari lalu, dengan penahanan itu hasil laporan polis dibuat pemilik agensi buruh, September 2024.

Pengadu mendakwa, Imran bersama 103 lain terbabat dalam sindiket eksploitasi menyasarkan pekerja Bangladesh yang terdesak mencari pekerjaan di

Malaysia, selain memperincikan unsur rasuah dan pemerdagangan manusia, dikait dengan sindiket didakwa berkenaan.

Pengadu didakwa mendedah butiran memorandum persefahaman (MoU) ditandatangani Imran dan Saravanan pada Disember 2021, mengaitkannya dengan eksploitasi pekerja asing.

MoU ditandatangani Saravanan itu dilaporkan tamat tempoh pada Februari 2020, manakala MoU dengan syarat baharu yang dikatakan sah sehingga Disember 2026, sudah ditandatangani.

Socso plan for traders unfair: Exco

PASIR MAS: The Kelantan government welcomes the proposed Self-Employment Social Security Scheme to be contributed by hawkers and traders in the state, but does not agree that it should be made a mandatory condition for obtaining a business licence.

State Housing, Health, Environment and Local Government exco Hilmi Abdullah said the approach taken by the Social Security Organisation (Socso) is seen as unfair to the hawkers because some of them already have other protection insurance.

“It is more appropriate to make it an option. However, we encourage hawkers or traders to contribute to the scheme as it gives them protection, and the payment is also low,” he said at a National Environment Day 2024 celebrations here on Saturday. – Bernama

'Do thorough background checks when hiring'

➤ Employers need to implement stricter vetting process to reduce possibility of accepting individuals with history of misconduct, negligence or criminal activities: MEF chief

■ BY QIRANA NABILLA
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PETALING JAYA: Employers must conduct comprehensive background checks in their hiring process to ensure potential employees meet the standards required for their roles, especially in customer-facing and food-handling positions.

Malaysian Employers Federation (MEF) president Datuk Dr Syed Hussain Syed Husman said the MEF strongly advocates thorough background checks, particularly for roles that involve direct interactions with the public or those in industries such as food handling, where safety and hygiene

are paramount.

He was commenting on public backlash following a widely circulated online video in which a young woman was seen inappropriately handling and kissing a lump of dough, resulting in her termination from a pretzel chain.

Later, the woman was spotted at an ice cream parlour, where the management clarified that she was not officially hired, and had concealed her identity during the job application process.

Syed Hussain said conducting comprehensive background checks reduces the possibility of hiring individuals with a history of misconduct, negligence, or criminal activities.

"Background checks also foster a safer working environment for colleagues and reinforce consumer trust, as clients feel reassured knowing that the individuals they interact with have been properly vetted.

"To prevent untoward incidents, a comprehensive hiring process that includes multiple layers of verification is crucial.

"These involve detailed background checks, reference checks, and psychological assessments.

"It's also important for businesses to regularly review and update their hiring policies to adapt to new risks and challenges in the employment environment."

Syed Hussain said it is possible that the hiring managers at the affected businesses did not carry out a thorough vetting process, especially as the position in question may be entry-level or part-time.

He added that the food and beverage industry should learn from previous incidents and implement stricter vetting

processes, especially considering the younger generation's tendency to engage in attention-seeking behaviour for social media.

"Employers need to have clear policies for dealing with cases of concealed identity or false information to safeguard themselves.

"Once a person is hired, it will be a tedious process to terminate the employment, which includes conducting a domestic inquiry to take the necessary disciplinary action."

Syed Hussain said while background checks are essential, employers also need to comply with the Personal Data Protection Act to ensure transparency, and the rights of the individuals whose data is being collected, among other details.

Universiti Sains Islam Malaysia human resources and development lecturer Assoc Prof Dr Abdul Rahim Zumrah said relying on the information in a candidate's curriculum vitae (CV) and attachments could lead companies to unwittingly hire unqualified or problematic individuals.

"With advancements in artificial intelligence technology, creating convincing documents like educational certificates and fake offer letters has become easier, allowing candidates to fabricate qualifications or extensive work experience," he said.

Abdul Rahim said requesting a performance appraisal report from a candidate's current or previous employer can help verify their conduct and job suitability as it may suggest positive or negative workplace conduct.

He said in today's digital age, employers should consider reviewing a candidate's social media activity or digital footprint as part of the hiring process as well as providing insights into a person's character, values, and attitudes that may not surface in formal interviews or CVs.

"While these platforms primarily reflect personal life, certain behaviours or posts can indicate qualities such as communication style, professionalism, or even potential red flags like inappropriate behaviour.



Akhbar	The Star
Tarikh	28 Oktober 2024
Ruang	News
Muka Surat	3



STARBUZ, MONDAY 28 OCTOBER 2024

News 3

ECONOMY

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PETALING JAYA: Malaysia's inflation levels are expected to rise at a speedier pace in 2025, on the back of increased wages, higher economic growth and rollout of measures related to the recently announced Budget.

Founder and director of Williams Business Consultancy Sdn Bhd and economist Geoffrey Williams said he expects several factors to affect inflation growth levels for next year.

"This includes excess economic growth of 5% for 2025, which is above the underlying growth potential.

"We will also see an exchange rate effect and perhaps some policy effects from higher civil service pay, minimum wage and the RON95 subsidy rationalisation in the second half of 2025," he told *StarBiz*.

Nevertheless, Williams thinks inflation next year will remain in the 2% to 2.5% range, or below.

CIMB Treasury and Markets Research also said 2025's inflation outlook will be "biased to the upside."

"The inflation rate is likely to rise in 2025 due to the planned rollout of measures announced in Budget 2025, such as an increase in the excise duty on sugar-sweetened beverages from Jan 1, 2025 and the minimum wage hike to RM1,700 from Feb 1, 2025.

Additionally, it said the increase in the sales tax on non-essential goods, alongside an expansion in the scope of the service tax from May 1, 2025, as well as the retargeting of RON95 subsidies to exclude foreigners and top 15% (or T15) consumers by mid-2025, will also affect inflation.

Higher inflation growth projected for next year

Increased wages and economic potential key factors

"We will also see an exchange rate effect and perhaps some policy effects from higher civil service pay, minimum wage and the RON95 subsidy rationalisation in the second half of 2025."

Geoffrey Williams

"Our inflation forecast of 2.6% for 2025 remains intact, with room to accommodate inflation upside due to tax measures and wage increases.

"Given the inflation risk, as well as solid growth momentum that is underpinned by a stronger-than-expected advanced third quarter 2024 (3Q24) gross domestic product estimate of 5.3%, we expect Bank Negara to maintain the overnight policy rate (OPR) at 3% next month."

TA Research noted that the higher minimum wage leads to increased disposable income for low-wage earners, which boosts consumer demand.

"As workers have more spending power, they are likely to spend more on goods and services, creating greater demand within the economy.

"This increased demand can result in demand-pull inflation, where the rising consumer demand outstrips the supply of goods and services, pushing prices higher."

Malaysia's headline inflation softened to 1.8% year-on-year last month, owing to lower transport costs, muted utilities and food costs.

Economists expect inflation levels to remain manageable for the remaining months of the year.

Williams said there is nothing that should cause a spike in inflation in 4Q24.

"The strength of the ringgit might have an effect but this will be spread out over many months. So we expect inflation around or below 2% in each month and overall, at the same level for the year."

Centre for Market Education chief execu-

tive officer Carmelo Ferlito also concurs with this outlook.

"I do not expect big changes and I see - for the time being - a stable value at around 2%," he said.

MIDF Research in a report said it is revising its 2024 inflation forecast lower to 2% from 2.3% previously, on the back of the targeted RON95 subsidy which will be rolled out in the middle of next year.

"We expect inflation to remain stable in the coming months with no hike in RON95 petrol price this year.

"For 3Q24, headline inflation was unchanged at 1.9% year-on-year, with the one-off diesel price hike having limited upside pressure to overall consumer price index.

"In view of the stable inflation and no significant demand pressures, we foresee OPR will be kept at 3% this year and going into next year, as the current rate is deemed to be normal for Malaysia and supportive of sustainable economic growth."

TA Research said it expects the inflation rate in the upcoming months to remain manageable, aligning with the long-term average of 2% year-on-year.

"For 2024, we anticipate inflation to rise by 2% year-on-year, as the subsidy rationalisation will only take effect in mid-2025. Year-to-date, the inflation rate has averaged 1.8% year-on-year."