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UUM Corporate Comm.

Universiti Utara Malaysia

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"UUM : UNIVERSITI PENGURUSAN TERKEMUKA"
(THE EMINENT MANAGEMENT UNIVERSITY)

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It is with immense pride for my School of Economics, Finance and Banking (SEFB), to announce the publication of this year's Northern Malaysia Economic Bulletin (NMEB). The Bulletin is the proverbial oil which helps drive the Economic and Financial Policy Institute (ECOFI), parked under SEFB, towards its mission for knowledge dissemination.

Against the backdrop of lockdowns and uncertainties, faced with challenges associated with having to work away from the lush greenery of our campus, my SEFB staff – both the editorial team and article contributors – have shown exceptional resilience and adaptability in ensuring the continuity of their research and publication work. Their boundless passion and enthusiasm, against all odds, are the solid foundation of this year's Bulletin.

I would also like to express my gratitude to UUM Press, particularly the design and printing units, for their extraordinary professionalism and unflinching support of the Bulletin.

All the 20 articles in this year's edition are based on years of research, publication, expertise, and experience – meticulously written in such a way that one does not need to be an economist, financier, or banker to grasp the articles' gist. With the pandemic still raging on, half of the Bulletin's articles have been dedicated to the unravelling of this global menace, tackling the elephant in the room with policy prescriptions and suggestions.

Topics in this year's Bulletin run the entire gamut of social science, from labour economics, merger and acquisition, banking system and financial technology, the commodity market, industrial and development economics, to issues related to women, education, agriculture, health, and happiness.

My SEFB staff and I sincerely hope that the Bulletin would serve its purpose in quenching the society's thirst for accessible knowledge and paving the way for all to be better-informed citizens.

The Bulletin can be accessed from <http://sefb.uum.edu.my/ecofi/publication-1>

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