

## **Editorial**

Productivity improvement is an essential task for any type of company. To do this, different companies employ different strategies – this is due to the fact that nature and type of business are not same. The case written by Wahab and Yacob deals with strategies employed by Axiata group while dealing with productivity improvement issue. The readers will find that Axiata is successful in improving its productivity.

The second case also deals with improving productivity in an organisation. One of the ways to enhance productivity is to implement new ideas in business operations. How to get new, innovative ideas? One of the ways is to implement employee suggestion system. The author of the case rightly pointed out that employee suggestion system does not mean only placing a suggestion box somewhere and doing almost nothing about this. The writer has given step-by-step procedure on how to effectively implement an employee suggestion system.

Malaysia is a home of numerous foreign workers. These workers mainly come from countries such as Bangladesh, Indonesia, India, Nepal etc. They remit their monthly earnings to their country of origin through some remittance service providers. One such provider is Agrani Remittance House Sdn Bhd, a subsidiary of Agrani Bank Limited, Bangladesh. So far, the company has performed well in remittance business. However, of late the company has braced some complaint from a disgruntled customer who remitted some amount of money but it was not deposited timely. Upon investigation, it was found that inexperience of staff at Agrani Remittance House is the main cause. Therefore, it is suggested that companies provide sufficient training to the newly recruited staff before they are assigned to their tasks.

The final case is a critical assessment of an Islamic gold investment account offered by an Islamic bank in Malaysia. In-depth examination and analysis of the product features reveal interesting insights with practical implications for financial institutions, consumers and regulators alike. The issues raised in the case pertaining to the pricing mechanism, Shari'ah contract compliance, risks faced by both the bank and customers, as well as taxation and zakat, all provide food for thought and discussion.