



UiTM ETIKA PENYELIDIKAN PANDUAN PEMOHON

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KELULUSAN REC

Keperluan untuk kelulusan etika penyelidikan

- Kelulusan UiTM REC adalah wajib bagi semua penyelidikan yang melibatkan peserta iaitu manusia*, yang dilakukan oleh:
 - Kakitangan UiTM
 - Pelajar UiTM
 - Pihak luar yang menjalankan penyelidikan terhadap staf dan pelajar UiTM dan/atau di premis UiTM

KATEGORI PENILAIAN



Full board

- Melebihi tahap risiko minimum -
pembentangan dalam mesyuarat REC

Minimal risk

- Penilaian dipercepatkan

Exempted

- Pengecualian dari kelulusan etika

Vulnerable Groups



Babies
< 6 months



Adults > 65
years-old



Childcare or
nursing home
workers



People with weak
immune system



People
suffering
chronic
illnesses



Pregnant
women

Contoh
Kumpulan
Rencam

**Faculty/Branch Ethics Review Committee
Universiti Teknologi MARA**



Flowchart: Research Ethics Approval Application for Undergraduates or Postgraduates by Coursework Research

FLOWCHART	PROCESS/ ACTIVITY	PERSONNEL	TIMELINE
	1. DRP presentation / Research Methodology / Proposal Preparation. 2. Complete and submit the relevant ethics approval application forms to the Department or Postgraduate Research Committee (D/PRC). Forms: a. Ethics Approval Application Form (F/BERC1). b. Participant Information Sheet (F/BERC2) c. Assent form (F/BERC3) (if applicable). OR a. Application of Exemption from Ethical Review (F/BERC4).	Applicant/ Supervisor	
	1. Screening of all related forms (softcopy). 2. Incomplete forms will be returned.	D/PRC	7 working days

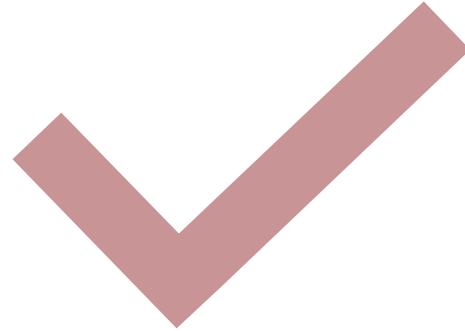
	Assign reviewer (REC Associate Member)	F/BERC	7 working days
	Reviewing process and decision by the reviewer: a. Approved b. Conditional Approvals: o Minor corrections: Amendments within two (2) weeks. o Major corrections: Amendments within one (1) month.	Reviewer	7 working days
	More than Minimal Risk (MMR) will be forwarded to the UiTM REC	F/BERC	
	Notification of decision via email to applicant and copy to REC Secretariat	F/BERC	7 working days

Abbreviations:

DRC	Department Research Committee
PRC	Postgraduate Research Committee
FERC	Faculty Ethics Review Committee
BERC	Branch Ethics Review Committee
UiTM REC	UiTM Research Ethics Committee

Terms of Submission of Ethics Approval Application

1. All incomplete forms will be returned.
2. Only approved applications by Department or Postgraduate Research Committee will be submitted to F/BERC.
3. Any data collection instruments requiring participants' input must be prepared in both the Malay and English languages, and other language(s) understood by the participant (if necessary).
4. Please keep in mind that required amendments will need additional processing time.



MINIMAL RISK REC APPLICATION

F.BERC 1

F.BERC 2 (perlu disertakan dengan soalan survey dalam dwi-bahasa)

F.BERC 3 (jika peserta kajian berusia 18 tahun ke bawah)

BORANG F.BERC 1

- Terdiri daripada 7 bahagian berikut:
 - Bahagian A: Maklumat penyelidik
 - Bahagian B: Maklumat Penyelidikan
 - Bahagian C: Maklumat Dana
 - Bahagian D: Pengesahan persetujuan menjalankan penyelidikan
 - Bahagian E: Klasifikasi Risiko Penyelidikan
 - Bahagian F: Senarai Semak Pemohon
 - Bahagian G: Pengesahan Jawatankuasa Penyelidikan Jabatan atau Pascasiswazah

Part A: Details of Researcher

Bahagian A: Maklumat Penyelidik

Title of Research Project:

Tajuk Penyelidikan:

Name of Student:

Nama Pelajar:

Name of Supervisor:

Nama Penyelia:

Faculty/Academy/Branch:

Fakulti/Akademi/Cawangan:

Contact No/ Email:

No. Telefon/ Emel:

☐ Undergraduate / *Sarjana Muda*

☐ Postgraduate by Coursework/ *Pasca Siswazah Kerja Kursus*

Does the research require an external Research Ethics Committee approval? (e.g. MREC)

Adakah penyelidikan ini memerlukan kelulusan Jawatankuasa Etika Penyelidikan Luaran? (contoh MREC)

☐ Yes / *Ya*

External Committee Name:

☐ No / *Tidak*

Research funding: Yes/ No

Dana Penyelidikan: Ada/ Tiada

If Yes, please complete section C.

Isikan maklumat penyelidik: Tajuk Penyelidikan, Nama Pelajar, Nama Penyelia, Fakulti/Akademi/Cawangan dan No. tel/emel.

Pilih (tandakan) “Ya” jika kajian melibatkan premis yang dikendalikan oleh badan luar (contohnya kajian yang dijalankan di hospital Kementerian Kesihatan, memerlukan persetujuan Jawatankuasa Etika Penyelidikan Perubatan (MREC)). Berikan nama jawatankuasa etika penyelidikan luaran.

Pilih (tandakan) “Ya” jika kajian dibiayai.
Pilih (tandakan) “Tidak” jika kajian tidak dibiayai.

Part B1 Bahagian B1	
<input type="checkbox"/> Interviews <i>Temubual</i>	<input type="checkbox"/> Case study <i>Kajian kes</i>
<input type="checkbox"/> Focus groups <i>Kumpulan terfokus</i>	<input type="checkbox"/> Intervention study <i>Kajian intervensi</i>
<input type="checkbox"/> Questionnaires <i>Soal selidik</i>	<input type="checkbox"/> Personal records <i>Rekod peribadi</i>
<input type="checkbox"/> Action research <i>Kajian tindakan</i>	<input type="checkbox"/> Secondary data analysis <i>Analisis data sekunder</i>
<input type="checkbox"/> Observation <i>Pemerhatian</i>	<input type="checkbox"/> Others (provide details): <i>Lain-lain (nyatakan):</i>

Part B2 Bahagian B2	
1.	<p>Background: <i>Latar belakang:</i></p> <p>A brief explanation of the problem to be studied and literature review (citations) to support. <i>Keterangan ringkas tentang masalah yang dikaji dan sorotan kajian (sitasi) untuk menyokong keterangan tentang masalah yang dikaji.</i></p> <p>Problem statement (Less than 100 words): <i>Penyataan masalah (Kurang dari 100 patah perkataan):</i></p> <p>References: <i>Rujukan:</i></p> <p>Only include references cited in this document. Do not paste all your references from your main proposal <i>Hanya sertakan rujukan yang dipetik dalam dokumen ini. Jangan tampalkan semua rujukan dari kertas cadangan utama anda</i></p>

Pilih (tandakan) butiran penyelidikan yang sesuai. Anda boleh memilih lebih dari satu.

Huraikan secara ringkas kajian tersebut. Nyatakan tentang masalah yang dikaji dan sorotan kajian untuk menyokong keterangan tentang masalah yang dikaji. Nyatakan pembolehubah bebas, pembolehubah bersandar dan populasi.

Sertakan rujukan yang disebut dalam bahagian Latar Belakang sahaja.

9.	Sample size: <i>Saiz sampel:</i> State the sampling method and minimum sample size calculated. <i>Nyatakan kaedah persampelan dan pengiraan saiz sampel minima.</i>
10.	Research flowchart: <i>Carta alir penyelidikan:</i>
11.	Statistical analysis: <i>Analisa statistik:</i> Briefly describe the data analysis and statistical analysis software that will be utilized. <i>Huraikan secara ringkas analisis data dan perisian analisis statistik yang akan digunakan</i>

Part C: Funding details

Bahagian C: Maklumat Dana

*** If not applicable please write '-NA-' in the spaces provided.**

Jika tiada kaitan sila tulis '-NA-' di ruangan disediakan.

1.	Grant / Source: <i>Geran / Sumber:</i>	
2.	Grant Registration No. (IRES): <i>No. Pendaftaran Geran:</i>	
3.	Total allocation: <i>Jumlah peruntukan:</i>	
4.	Duration of grant: <i>Jangkamasa peruntukan:</i>	
5.	Others: <i>Lain-lain:</i>	

Nyatakan kaedah persampelan dan pengiraan saiz sampel minima. Contoh kaedah persampelan: Simple random sampling, systematic sampling etc

20 Private Tahfiz Institutions

Calculation:

Pengiraan:

Based on Rule of Thumb of DEA,

+

$$DMUs \geq 2m \times s$$

Where m is the number of inputs and s is the number of outputs. The minimum number of DMUs for this study are:

$$DMU = 2(3 \times 2) = 12$$

Ringkasan / carta alir rekabentuk penyelidikan dan metodologi.

Huraikan secara ringkas analisis data dan perisian analisis yang akan digunakan. Contoh: descriptive analysis – SPSS / Excel

Sekiranya kajian dibiayai, sila berikan perincian. Jika tidak, nyatakan "Not Applicable".

Sample size:*Saiz sampel:*

Table 3.1
Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Boleh juga sertakan table rujukan untuk pengiraan sample size.

Student final semester CSC253 (Bachelor of Computer Science (Hons) Multimedia Computing):

N = 60

S = 52

Pengiraan:*Calculation:*

Based on table sample size by Krejcie and Morgan, 1970,
sample size for this research: 52

Part D: Agreement to conduct the research project.
Bahagian D: Pengesahan persetujuan menjalankan penyelidikan.

To be completed and signed by the following members of the research group.
Perlu dilengkapkan dan ditandatangani oleh ahli-ahli berikut dalam kumpulan penyelidikan.

1. Student
Pelajar

Student ID: <i>No. Pelajar:</i>	
Mobile phone: <i>Telefon bimbit:</i>	
Email: <i>Emel:</i>	

Isikan maklumat pelajar

2. Supervisor
Penyelia

Staff ID/No.Staf/	
Mobile phone: <i>Telefon bimbit:</i>	
Email: <i>Emel:</i>	

Isikan maklumat penyelia.

3. Co-Researcher
Penyelidik Bersama

Name: <i>Nama:</i>		
Staff ID/Student ID: <i>No.Staf/No. Pelajar:</i>		
Affiliation: <i>Jabatan:</i>		
Mobile phone: <i>Telefon bimbit:</i>		
Email: <i>Emel:</i>		
Signature: <i>Tandatangan:</i>		Date: <i>Tarikh:</i>

Isikan maklumat penyelidik Bersama (jika ada)

Part E: Research Risk Classification

Bahagian E: Klasifikasi Risiko Kajian

PLEASE ANSWER ALL QUESTIONS BELOW.

If your answer is 'Yes' to any of the following questions, please include a brief information in the space provided.

SILA JAWAB KESEMUA SOALAN DI BAWAH.

Sekiranya jawapan anda 'Ya' kepada mana-mana soalan di bawah, sertakan maklumat ringkas di ruang yang disediakan.

	PARTICIPANT PROFILE	No	Yes	Brief description (If YES)
1.	Are the participants under 18 years old? <i>Adakah peserta berumur di bawah 18 tahun?</i>			
2.	Are the participants from a particular vulnerable group? (e.g. with mental disorder, mentally challenged, disabled, minority, disadvantaged group etc.) <i>Adakah peserta daripada golongan rentan? (cth: kecelaruan mental, kelainan keupayaan intelektual, berkeperluan khas, minoriti dan sebagainya.)</i>			
3.	Are any of these participants/patients in terminal care? <i>Adakah peserta/pesakit ini memerlukan rawatan terminal?</i>			
4.	Are any of these participants unable or are incapable of giving consent? (i.e. consent will be obtained indirectly from a legal guardian etc.) <i>Adakah peserta tidak boleh atau tidak berupaya memberi izin? (spt: izin akan diambil secara tidak langsung daripada penjaga sah dan sebagainya.)</i>			
5.	Are the participants given any form of emolument to participate? <i>Adakah peserta diberi upah untuk menyertai kajian?</i>			
	PRIVACY AND CONFIDENTIALITY	No	Yes	Brief description (If YES)

6.	Does any of the data collected have the potential to cause discomfort, embarrassment, or psychological harm to the participants? (e.g. sexual orientation etc.) <i>Adakah data yang dikumpul berpotensi untuk menyebabkan rasa tidak selesa, keaiban atau gangguan psikologi kepada peserta? (cth: orientasi seksual dan sebagainya.)</i>			
7.	Does your research involve measures undeclared to the participants? (e.g. covert observations etc.) <i>Adakah penyelidikan anda melibatkan langkah-langkah yang tidak dimaklumkan kepada peserta? (cth: pemerhatian rahsia dan sebagainya.)</i>			
8.	Will the collected data be made available to other parties not involved in the research? (e.g. government agencies) <i>Adakah data yang dikumpulkan akan didedahkan kepada pihak lain yang tidak terlibat dalam penyelidikan? (cth. agensi kerajaan)</i>			
	RISK OF HARM	No	Yes	Brief description (If YES)
9.	Will you be collecting biological samples e.g. body fluids? <i>Adakah anda akan mengumpul sampel biologi contohnya. cecair badan?</i>			
10.	Do you have access to any information that will allow the identification of individual human participants? <i>Adakah anda mempunyai akses kepada apa-apa maklumat yang akan membolehkan pengenalan peserta secara individu?</i>			
11.	Is the collection method invasive and			

	has the potential to cause harm, pain or discomfort? (except finger, heel, ear prick.) <i>Adakah kaedah pengumpulan invasif dan berpotensi menyebabkan kemudaratan, kesakitan atau ketidakselesaan? (kecuali tusukan jari, tumit, telinga.)</i>			
12.	Will the participants be subjected to vigorous physical tests or exercise regime? (if 'No', go to Question 15.) <i>Adakah peserta akan melalui ujian fizikal atau senaman berintensiti tinggi? (jika 'Tidak', teruskan ke Soalan 15.)</i>			
13.	Are the participants non-athletes or patients with chronic illnesses? <i>Adakah peserta bukan atlet atau pesakit dengan penyakit kronik?</i>			
14.	Will they be subjected to maximal exercise intensity? <i>Adakah mereka akan melalui senaman berintensiti maksimum?</i>			
15.	Is there any form of procedure/ medication involved? <i>Adakah terdapat sebarang prosedur/ penggunaan ubat yang terlibat?</i>			
16.	Is there any drug or device used with an unapproved indication? <i>Adakah terdapat ubat atau peranti yang digunakan tanpa indikasi yang diluluskan?</i>			
17.	Can the informed consent be obtained from anyone other than the patient/participant? <i>Adakah keizinan kajian boleh diperoleh daripada sesiapa selain pesakit/peserta?</i>			
18.	Is there any kind of risk to the participant if he/she chooses to withdraw? <i>Adakah terdapat sebarang kemudaratan kepada peserta jika dia memilih untuk menarik diri?</i>			
19.	What type of biological samples will be collected? (Please indicate amount and frequency.) <i>Apakah jenis sampel biologi yang dikumpul? (Sila nyatakan jumlah dan kekerapan.)</i>			

20.	Will the biological samples obtained be stored for future research? <i>Adakah sampel biologi yang dikumpul akan disimpan untuk penyelidikan di masa hadapan?</i>			
21.	Do you propose to analyse the sample outside of the original purpose for which it has been collected? <i>Adakah anda bercadang untuk menganalisis sampel bagi tujuan selain</i>			
	<i>daripada tujuan asal ia diperolehi</i>			
22.	If 'Yes' to No. 21, will you obtain consent from participants for this purpose? <i>Jika 'Ya' pada No. 20, adakah anda akan mendapatkan persetujuan daripada peserta untuk tujuan ini?</i>			
	OTHER ETHICAL ISSUES	No	Yes	Brief description (If YES)
23.	Are there any other ethical issues not stated in this checklist? <i>Adakah terdapat sebarang isu etika lain yang tidak dinyatakan dalam senarai semak ini?</i>			

Terms of Submission of Ethics Approval Application			
1. Please ensure that the named research team members have signed the application. 2. Please ensure that the application has been signed and endorsed by the Department or Postgraduate Research Committee. 3. All required documents must be submitted at least two (2) months before the data collection. 4. Any data collection instruments that require completion by respondents/participants shall be prepared in the Malay and English languages, and other language(s) understood by the participants. 5. Please ensure that you have obtained the necessary permission or paid the stipulated fee for use of survey questionnaires and/or statistical analysis software, if and when necessary.			
	ITEM PERKARA	YES YA	NO TIDAK
1	Have you presented your proposal at the Department or Postgraduate Research Committee? <i>Adakah anda telah membentangkan proposal anda di Jawatankuasa Penyelidikan Jabatan atau Pascasiswazah?</i>		
2	Have you completed the F/BERC 1 form? <i>Adakah anda telah melengkapkan Borang F/BERC 1?</i>		
3	Have you completed the F/BERC 2 and/or F/BERC 3 form? <i>Adakah anda telah melengkapkan Borang F/BERC 2 atau dan borang F/BERC 3?</i>		
4	Has your supervisor checked your application form? <i>Adakah penyelia anda telah menyemak borang permohonan anda?</i>		
5	Has the form been signed by all researchers? <i>Adakah borang ditandatangani oleh semua penyelidik?</i>		

Additional comments (if any): <i>Komen Tambahan (Jika Ada):</i>	
Applicant's Signature	Date
Supervisor's Signature	Date

Tandakan (/) dibahagian yang berkenaan.

Tandatangan pemohon dan penyelia.

BORANG F.BERC 2

Borang Maklumat Peserta

- Sertakan versi Bahasa Melayu dan Bahasa Inggeris. Sekiranya populasi kajian tidak memahami Bahasa Melayu atau Bahasa Inggeris, sertakan versi dalam bahasa pertuturan penduduk
- Pastikan versi dalam semua bahasa membawa maksud yang sama
- Sila gunakan bahasa bukan ahli. Jangan sertakan jargon teknikal.

Mengandungi 2 bahagian:

- Borang Maklumat Peserta (Participant Information Sheet)
- Borang Izin (Consent Form)

Participant Information Sheet

Research Title

(State)

Introduction of Research

(Maximum of 300 words using non-expert language/terms)

Purpose of Research

(Maximum of 150 words using non-expert language/terms)

Research Procedure

(Using non-expert language/terms)

Participation in Research

Your participation in this research is entirely voluntary. You may refuse to take part in the study or you may withdraw yourself from participation in the research at any time without penalty.

Benefit of Research

(State the benefit to participants)

Information obtained from this research will benefit the individuals, researchers, institution and community for the advancement of knowledge and future practice.

Research Risk

(State the risks involved, if any)

Confidentiality

(Include the confidentiality clause provided below)

Your information will be kept confidential by the investigators and will not be made public unless disclosure is required by law. By signing this consent form**, you will authorize the review of records, analysis and use of the data arising from this research.

If you have any question about this research or your rights, please contact state the name of the investigator at state the direct telephone number of the said investigator

****If you are using an online survey form (obtaining signature of participants are not feasible), please include these statements at the beginning of the survey document:**

By participating in this survey, I agree that:

1. I am 18 years old and above
2. I authorize the review of records, analysis and use of the data arising from this research.
3. I understand the nature and scope of the research being undertaken.
4. I have read and understood all the terms and conditions of my participation in the research.
5. I voluntarily agree to participate in this research and follow the study procedures.
6. I may at any time choose to withdraw from this research without giving any reason.

Nyatakan tajuk kajian.

Perkenalkan kajian secara ringkas.

Terangkan secara ringkas tujuan kajian.

Terangkan secara ringkas prosedur/protocol yang melibatkan peserta. Contoh: Membuat pengumpulan data melalui soal selidik yang perlu diisi oleh pelajar Tingkatan 1.

Terangkan secara ringkas bagaimana kajian akan memberi manfaat kepada peserta.

Terangkan secara ringkas risiko (jika ada) kepada peserta (i.e. Ketidakselesaan minimum semasa prosedur, protocol memakan masa, keletihan kerana protokol). Terangkan bagaimana risiko akan diminimumkan dan Langkah keselamatan apa yang akan diambil.

Pernyataan yang diberikan akan dijamin kerahsiaan seperti contoh dalam borang boleh disimpan jika berkaitan.

Consent Form¹

To become a participant in the research, you or your legal guardian are required to sign this Consent Form.

I herewith confirm that I have met the requirement of age and am capable of acting on behalf of myself / as² a legal guardian as follows:

1. I understand the nature and scope of the research being undertaken.
2. I have read and understood all the terms and conditions of my participation in the research.
3. All my questions relating to this research and my participation therein have been answered to my satisfaction.
4. I voluntarily agree to take part in this research, to follow the study procedures and to provide all necessary information to the investigators as requested.
5. I may at any time choose to withdraw from this research without giving any reason.
6. I have received a copy of the Participant Information Sheet and Consent Form.
7. Except for damages resulting from negligent or malicious conduct of the researcher(s), I hereby release and discharge UiTM and all participating researchers from all liability associated with, arising out of, or related to my participation. I agree to hold them harmless from any harm or loss that may be incurred by me due to my participation in the research.

Name of Participant/Legally authorized representative (LAR) Signature

I.C No

Date

Name of Witness³

Signature

I.C No

Date

Name of Consent Taker

Signature

I.C No

Date

¹ Original signed copy is to be retained by the Principal Investigator.

² Delete whichever is not applicable.

³ A witness is only required for oral consent.

Pastikan borang persetujuan dilengkapkan.
Borang kebenaran asal hendaklah disimpan oleh penyelidik.
Salinan pendua diberikan kepada peserta/ penjaga sah(LAR)

BORANG F.BERC 3

- Borang Persetujuan
 - Sekiranya peserta kajian berumur **di bawah 18 (7 -17) tahun** (di bawah umur), Borang Persetujuan diperlukan.
 - Persetujuan ditakrifkan sebagai "perjanjian afirmatif" anak di bawah umur untuk mengambil bahagian dalam penyelidikan.
 - Ia serupa dengan Lembaran Maklumat Peserta, tetapi menggunakan Bahasa yang lebih mudah dan sesuai dengan usia yang dapat difahami sebelum keputusan penyertaan dibuat oleh anak di bawah umur.
 - Persetujuan daripada ibu bapa atau wakil yang boleh diterima secara sah (LAR) mengatasi perbezaan pendapat kanak-kanak di bawah umur apabila melibatkan keselamatan dan kesejahteraan anak di bawah umur

ASSENT FORM

Your parent/legally authorized representative (LAR) has given permission for you to be in a project called *(state name of project here)*. We would like to explain it to you, so that you can decide if you want to be in it. If you don't understand, please ask questions. You can choose to be in the study, or not to be in the study, or to take more time to decide.

What is the project about? *(Briefly describe the project in lay person's term)*

Why do I need to be in this project? *(Briefly describe the purpose of the project)*

What should I do in this project? *(Briefly explain the minor's role in the project)*

What will happen to me in the project? *(Briefly explain the risks involved, if any)*

Do I have to be in the project?

You don't have to be in the project if you don't want to. If you are in the project, you can stop at any time without making anyone upset. If you want to be in the project, please write your name below. Please make sure that you understand what has been explained to you.

Who can I talk to about this project?

If you want to ask anything, you can call me anytime.

Name of Researcher:

Contact number:

Will anyone know about what I say or do in the project? *(Briefly explain the anonymity and confidentiality of research participation)*

Assent Questions:

Instructions to minor: Please circle your answer below.

- | | |
|--|--------|
| 1. Has somebody explained this project to you? | Yes/No |
| 2. Do you understand what this project is about? | Yes/No |
| 3. Do you have any questions about the project? | Yes/No |
| 4. If you have asked a question, do you understand the answer? | Yes/No |
| 5. Do you understand it's ok to stop taking part at any time? | Yes/No |
| 6. Are you ok to take part? | Yes/No |
| 7. Are you ok for your voice to be recorded? | Yes/No |
| 8. Are you ok to be on video? | Yes/No |
| 9. Are you ok to have photographs taken? | Yes/No |

(If the minors are unable to read, thumbprint should be taken, in lieu of signature)

If you want to take part, please write your name and sign, or place your thumb print in the box.

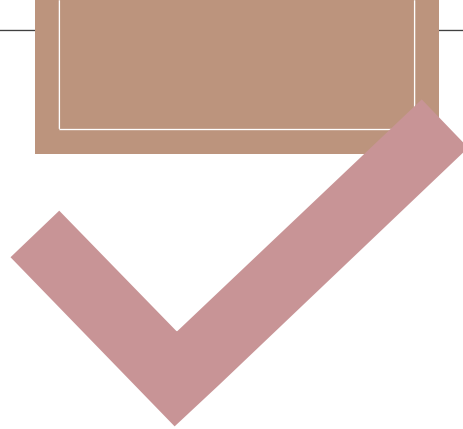
Name of participant _____
Signature _____
Date _____



Name of consent taker _____
Signature _____
Date _____

(In instances where the minor is unable to read, or where the research covers sensitive issues, a witness should attest in the section below)

Name of witness _____
Signature _____
Date _____



EXEMPTED REC APPLICATION

F.BERC 4

(perlu disertakan dengan proposal (chapter 1 - 3))

Part B : Research Details

Bahagian B: Maklumat Penyelidikan

Executive summary

(Please include research justification, objectives, research methodology, significance, risks)

Ringkasan eksekutif

→ (Sila masukkan justifikasi, objektif, metodologi, kepentingan dan risiko penyelidikan)

1. Research Justification

Justifikasi Penyelidikan

1. Research Justification

- The rapid increase in household debt has raised concerns over its influence on economic growth since it has proven to be detrimental to growth – global financial crisis 2008. Extensive empirical evidence shows that the unfavourable household debt-growth nexus is driven by a surge in financial development. Nevertheless, very few studies empirically proven and have focused on the link between household debt and growth was led by the supply side-digitalisation and financial development, which indirectly leads to banking crises. Besides, the cause of tremendous progress in digitalisation has been centre of attention since the Covid-19 pandemic crises.
- The study will use secondary data consist of panel data. The data will be extracted from World Bank, Bank International Settlement (BIS) and International Monetary Fund (IMF) database.
- This research does not collect sensitive and identifiable secondary data of an individual.

◦ Perlu sertakan sumber secondary data yang digunakan. Nyatakan juga mengapa projek ini perlu dikecualikan dari permohonan REC. Contoh: “This research does not collect sensitive data.”

BORANG PERMOHONAN

- Untuk memohon kelulusan etika penyelidikan, isi:
- Minimal Risk:
 - F.BERC 1
 - F.BERC 2 + soalan survey/questionnaire
 - F.BERC 3 (jika peserta berumur dibawah 18 tahun.)
- Exemption:
 - F.BERC 4 (wajib disertakan bersama-sama projek proposal)
- Link form: <https://bit.ly/3t8ncBr>
- Link submission: <https://bit.ly/3r6in8S>
- ** Gabungkan semua borang dalam SATU pdf file.
(Combine all files (forms) in ONE pdf file.)

PENUTUP

- Sebelum diserahkan kepada REC Cawangan, permohonan untuk kelulusan etika atau pengecualian dari tinjauan etika mesti disetujui dan **disahkan oleh Jawatankuasa Penyelidikan Fakulti.**
- Hanya borang yang lengkap akan dihantar untuk semakan REC Cawangan. **Permohonan yang tidak lengkap** dengan **kesalahan tatabahasa utama** akan dikembalikan kepada pemohon untuk pindaan.
- Penyerahan semua borang yang ditentukan oleh REC mestilah dalam Bahasa Inggeris, kecuali penyelidikan dilakukan dalam Bahasa lain (dengan persetujuan Senat).

**IF IT WAS EASY, YOU WOULDN'T
KNOW WHAT YOU ARE MADE OF.**

THANK YOU.





Genius is 1% talent and
99% percent hard work.

Albert Einstein

“ quote fancy