

**TABLE OF CONTENT**  
**GBSE JOURNAL VOLUME. 4 NO. 13 (DECEMBER 2018)**

**DORONGAN USAHAWAN IKS DALAM INOVASI PEMBUNGKUSAN DI MALAYSIA**  
*(PUSH FACTORS SME ENTREPRENEUR IN PACKAGING INNOVATION IN MALAYSIA)*

Mahani Amat, Suraiya Ishak & Hamzah Jusoh.....1-15

**PARENTAL SAVING: DOES SSPN MATTER TO MY CHILDREN'S EDUCATION?**

Wei Chooi Yi, Nur Hafizah Binti Mohammad Ismail, Zainon Binti Md. Yunus,  
Kuah Yoke Chin & Wan Rozima Binti Mior Ahmed Shahimi.....16-29

**متطلبات تحول المصرف التقليدي إلى مصرف إسلامي**  
*(TRANSFORMATION REQUIRMENT OF CONVENTIONAL BANK TO ISLAMIC BANK)*

Salah Ali Gorair Alsout & Hassnulddin bin Mohd.....30-39

**"ورقة علمية بعنوان "الوقف التعليمي كمصدر داعم لتمويل التعليم المدرسي بسلطنة عمان (تصور مستقبلي )**  
*SCIENCE ENDOWMENT AS A SOURCE OF SCHOOL FUNDING IN  
SULTANATE OF OMAN (FUTURE VIEW)*

Badar Khalfan Salim Al Rashdi.....40-54

**الواقعية الإسلامية في القصص الملايوية الحديثة المختارة**  
*(ISLAMIC REALISM IN SELECTED MODERN MALAY FICTIONS)*

Muhammad Anwar bin Ahmad & Muhammad Sabri Sahrir.....55-65

**TEACHERS' PERCEPTIONS OF THE USE OF FLIPPED LEARNING APPROACH  
IN LEARNING GRAMMAR**

Aisyah Hanum Abu Bakar, Noor Azlinda Zainal Abidin,  
Zuraina Ali, Nursyaheedah Muhammad Isa & Nor Suhardiliana Sahar.....66-73

**KAJIAN INISIATIF KESELAMATAN PESAWAH PADI  
TERHADAP KESELAMATAN DAN KESIHATAN PEKERJAAN (OSH)**  
*(SURVEY ON SAFETY INITIATIVES PADDY FARMERS TOWARDS OSH)*

Mazliah Binti Abdul Rahmana & Fadzli Shah Bin Abd Aziz.....74-81